Advocacy or Complicity? Affordable Housing Organizing in Rural Communities

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Abstract

Rural America has historically experienced unique population challenges, and the consequences felt today shape the needs and priorities of advocacy work for affordable housing. Beginning with massive out-migration during the Industrial Revolution, the trend of population movement towards cities partially reversed recently. In-migration of urban residents to rural areas, associated with the COVID-19 pandemic and industry shifts towards tourism, have seriously strained minimal rural resources. These changes and other external economic factors sparked a housing crisis across much of the rural United States, where baseline housing stock is insufficient, market rate homeownership has become impossible for middle-income locals, and affordable rental housing is not being developed. Existing research identifies this phenomenon in parts of the country as "rural gentrification," a relationship of new residents to long-time locals and wealthy second homeowners to struggling renters. Grassroots affordable development exists in some rural towns to try to address these issues; housing support services and public housing authorities are a growing presence in non-metropolitan counties. But the energy behind them is complex, representative of a multifaceted picture of gentrification, and those dedicating the most resources towards affordable housing advocacy are often newcomers and more advantaged homeowners. This research takes the state of Washington as a subject, where historic community land trusts, tech millionaires, and rural poverty coexist. Through an interview-based study of leadership in rural housing groups across the state, this project attempts to explain what motivates housing organizers, and how in-migration to rural areas both creates a problem and offers the tools to address it. I demonstrate that in the unique rural context, advocacy plays an outsized role in shaping organizers' small communities. Individuals with specific identities and priorities mobilize financial and social capital towards different types of affordable housing development, dictating not just the built environment but social class outcomes as well.

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I. Introduction

I was not aware of the category of rural until I experienced the urban. I didn't live in "rural America" or a "micropolitan county," I just lived where I'd always lived. Only recently, in and through the city of Chicago, have I started to understand the unique politics and geography of rural communities and the stark normative and social differences between a metropolis and a small town. I began this thesis research with the intention to study something about the interaction between rural and urban life, to understand my own journey from isolated agricultural city to major metropolis. There are numerous ways to approach the urban-rural continuum and the relevance of rural areas to collective ideas of America, from economics and industries to ecological landscapes and idyll. The thread that runs from my childhood and identification with rural areas through scholarship about disinvestment, unexpected disregard, and rural vibrancy is grounded in the idea that the rural is a huge, heterogeneous space deserving of thorough consideration and fascination.

Rural America is changing rapidly, and a picture of vibrancy may not be the most common conceptualization of the rural. In their summary book on the "context, composition, and complexities" of rural and small-town America, Tim Slack and Shannon Monnat (2024) address myths and misconceptions about the rural, such as "Aren't all rural communities shrinking and fading away?" Since the industrial revolution, the consistent demographic trend has been movement away from rural areas and towards cities, creating a cultural and economic hegemony of urban life. Today, somewhere between 14 and 20 percent of the population of the US lives in rural areas, depending on how "rural" is categorized. The US Census Bureau considers town and

small city populations, whereas the Office of Management and Budget uses county-level distinctions based on economic and social integration (Slack and Monnat, 2024). The old story of rural out-migration to cities does not capture the complexities of rural life, but many of the challenges faced by rural communities from healthcare to industry are a symptom of it. Decades of rural population decreases have led to chronic disinvestment and de-prioritization at the local, state, and national level.

Recently, the demographic trend of out-migration has shifted in some areas. Social and economic forces, especially in the aftermath of the COVID-19 pandemic, are motivating urban flight and in-migration to some of the same areas that were disregarded by policy and development for so long. One of the biggest new challenges facing rural communities is a symptom of the latter population movement: a severe housing crisis felt across social groups and the income spectrum. Rural low-income residents are strongly impacted, and disadvantaged long-time locals feel squeezed by newcomers socially, culturally, and financially, as Jennifer Sherman writes in her 2021 book *Dividing Paradise* about rural gentrification in a Washington mountain town. Racial and ethnic minorities often suffer more acutely from rural poverty and isolation because of systemic inequity, and thus are most at risk when housing becomes scarce.

The lack of affordable, stable housing in rural America is one of the most visible and material symptoms of a nationwide trend of rural in-migration and gentrification. As a result, the struggle for housing is a contemporary arena for rural political organizing, community planning, and understanding the rural-urban interface. My research will tackle these themes through the study of several rural places undertaking community-generated housing development and

response to the housing crisis. The goal of the research is to understand the structures of grassroots organizations for housing and their impact within strained rural communities. My investigation focuses specifically on instances of advocacy and support for affordable housing in rural counties in the state of Washington because interactions between urban hubs like Seattle or Spokane and rural places are varied and complex. Rural America is underserviced and undervalued but also inevitably linked to the urban centers that are blurring boundaries between investment and gentrification, grassroots and outsider.

Because of both urban influence and localized rural issues, wealth disparities in many communities in Washington are significant — software engineers coexist with generational family farms. Housing prices have been skyrocketing in some parts of the Pacific Northwest for the last 50 years since the rise of sight-unseen Internet-based property sales. The median home price in Washington for 2024 was about $660,000, at least $200,000 more expensive than the median American home (FRED 2025). I became familiar with the Washington landscape, as many have, through outdoor recreation opportunities and access to beautiful, remote landscapes that are popular tourist destinations and vacation hotspots. The rise of housing prices in the state is due in large part to rural second homes and tourism industries. Because of economic, social, and environmental forces, Washington is a particularly relevant site of rural gentrification research. It is also close to home for me, with issues and geographies very much like those I experienced while growing up. Consequently, I am centering this study on rural advocacy organizations across Washington that serve their small, self-identified communities.

This paper is ultimately concerned with individual social roles and perspectives on housing advocacy, and therefore uses qualitative personal interviews to draw conclusions about work on rural housing. Many of the participants are leaders of homeownership-focused community land trusts, that buy rural land and develop houses on it at no profit. Others work to support rental and transitional housing for low-income rural residents, as direct service providers doing casework or public servants in local government managing funds and programs. One unique feature of rural advocacy is the scale at which these individuals work; in urban areas, robust housing authorities with large staff exist in the space filled by one person in a rural county with serious housing access issues. Resource disparities like staffing shortages are largely what make the landscape of rural housing advocacy particularly challenging. The community leaders with whom I spoke are filling an underserved need in their communities but come to housing organizing with their own social class values and relationships to place that impact forms of rural gentrification. They are largely middle-class and highly-educated, and many have recently moved to the area, occupying a stakeholder position in newly-adopted communities (Ocejo 2025). The advocacy work I observed relies on relationships between privileged and underserved communities, and so the social location of rural organizers in their communities plays a significant role in understanding housing organizations.

Another uniquely rural tension exists between different types of housing work and the social classes served, such as supporting homeownership or supporting rental and transitional housing. These two primary models of development prioritize different needs and interact with different values. For example, low-density, single family middle-class homeownership is a

cherished symbol of rural independence and individualism. Multi-unit rental development at the scale and cost that can be preserved for affordability necessitates greater density and financial investment, both of which are hard to come by outside of metropolitan areas. Rental or affordable housing also consistently faces stigma and skepticism from locals concerned about "rural character." Other factors like federal funding, zoning, and loan structures compound to push a nonprofit developer or direct service provider towards a specific model of housing support for specific parts of their rural communities.

This study asks the questions: how do community leaders prioritize housing needs and make choices about whom to serve within their communities? What are the impacts of their work on rural development and social class within diverse rural areas? Rural places deserve robust community organizing and affordable housing for all residents, new and established. The advocacy that works to achieve these goals is complicated and worth studying in order to understand and shape more effective projects. Each of the individuals who spoke with me for this project care deeply about their home, their community, and those needing housing. But it is also true that their efforts do not all share the same understanding of the rural housing crisis. The differences between how organizers identify, and thus prioritize, the housing needs of their communities create very different outcomes for those they attempt to serve. The fabric of rural housing advocacy is inherently dependent on the specific perspectives of the community leaders involved in this project.

II. Contextualizing Rurality in Relation to Housing

There are pockets of urbanization in rural America and there are strong networks in non-core, very low-density townships. Urban studies theory and frameworks still apply to these areas in some cases. In others, rural sociology and related fields have developed new ways of understanding the social relationships, geographies, and built environments of non-urban landscapes. I am studying community organizations in rural areas that come from the grassroots level and today, the biggest crisis across all of rural America is affordable housing. Thus, the biggest movement is organizing for housing development. There are many factors that significantly impact rural organizing and that frame the questions of this paper: the urban-rural continuum, the social and class structures of rural communities, and the specific issues surrounding rural advocacy and housing work.

Existing literature addresses each of these three conversations, and my research is situated at the intersection of rural studies, gentrification, and housing advocacy. To contextualize and understand each field, this section first defines the rural in relation to the urban to isolate the sphere of study. I then analyze authors like Sherman and Ocejo, who both write on rural social structures, values, and class to demonstrate the phenomenon of rural gentrification at the heart of my research question. Finally, I connect class to models of advocacy work done specifically in rural communities and on the issue of housing, to contextualize the data I gathered from leaders of rural housing organizations.

Rural versus urban: statistics and economics

Demographics, economy, and industry are broadly used to define the rural and the urban as either unique or inherently dependent entities. Research that relies on US Census and Office of Management and Budget data looks at population sizes, densities, and spatial relationships. In the introduction to Slack and Monnat's book *Rural and Small Town America* that is a "social demography," they ask the general question "What is rural?" and use "rural" and "non-metropolitan" interchangeably. Interestingly, urban areas are defined by the Census as "densely developed territory encompassing residential, commercial, and other nonresidential land uses... each urban area must include at least 2,000 housing units or at least 5,000 people," and rural areas are defined as everything else, strictly an absence of development, density, or some number of people (Slack and Monnat, 2024). Most rural demographic research relies on a county-level breakdown, defining a county as either metropolitan or nonmetropolitan based on overall population *and* a level of social and economic integration to nearby metropolitan areas. This integration is understood through commuting and work patterns, introducing relational and economic elements to the population statistics.

Other research looks at numbers of people "in" versus "out," such as Kenneth Johnson's paper on population change in non-metropolitan America over a decade. He uses the county-level rural definition and population change indicators such as "natural increase (births minus deaths) and net migration (in-migration minus out-migration)" to make claims about rural politics like: "As rural America becomes more racially and ethnically diverse, rural institutions that serve young people... will be the first to feel the impact" (Johnson, 2014). Rural statistics not

only defines people based on their geography but attempts to categorize their outcomes as well — Johnson's work is one among many to track the historical trend of opportunistic rural out-migration to major cities.

However promising the potential of such empirical conclusions, the binary categorization of populations is not a full picture of the relationship between urban and rural spaces in America. William Cronon's massive text, *Nature's Metropolis,* is a study of Chicago, the West, and all of the industries and economies feeding a city. He concludes that it is fundamentally impossible to see the rural hinterlands and the city as opposing places because of their economic and livelihood connections, even impossible to measure separate demographics because of the stories of migration, change, and double lives that he follows (Cronon, 1991). His book is written through literary, historical and narrative contemporary examples, anecdotes about farming and manufacturing. Cronon established the framework for interconnection between the rural and the urban, which Slack and Monnat draw from to recognize social and economic ties between sites. My research builds upon conceptions of the rural-urban interface or divide, exemplified by these references, because of the relevance of population changes, changing industry, and social interconnectedness to the current politics of rural housing.

Rural communities: social capital and gentrification

Recognizing a fluidity between urban and rural experience does not detract from the unique social structures and values of rural communities. Primarily through ethnographic analysis, rural sociologists have documented changing relationships, institutions, social classes, and other phenomena that are highly place-based. A paper by Cornelia Flora and Jan Flora

published in 2014 followed two rural towns through major upheavals in the social fabric of their communities. They proposed the "Community Capitals Framework," highlighting "relative stocks and flows of community resources to mobilize for the common good." Each rural area was analyzed as having a unique strength of social or political capital that allowed it to maintain vibrancy through events like the boom of a new mining industry (Flora and Flora, 2014). Their framework, a measurable flow of different types of capital through small towns, has been applied across disciplines to better address the rural question.

In a recent paper, researchers at the Harvard Chan School of Public Health cite Flora and Flora's method to demonstrate the diversity of rural contexts within which social processes operate. Robust urban health literature "highlights the heterogeneity of urban areas regarding sociocultural features, access to social services, and built environments, and how these factors are associated with health outcomes," but the authors argue that "little context-focused research has been conducted in rural areas, resulting in a limited understanding of the heterogeneity of rural communities" (Cruz et. al., 2024). Just like financial capital impacts outcomes, Cruz et. al. argue that other measures of class like social capital or political capital in rural areas have significant impacts on health. The study recognizes the importance of specifically-rural research and capital analysis.

This is a similar methodological approach to Sherman in her book *Dividing Paradise,* where an in-depth ethnography traces a rural landscape of division along lines of social class and privilege. Such social divides look different than urban axes of inequality because of the rural economies and forms of social capital she found. Sherman says in her conclusion that "As long

as middle-class, wealthy, urban, and educated liberals view working-class, low-income, rural, and less-educated populations as expendable in the fight over scarce resources, the nation's increasingly disenfranchised groups will continue to see their political, cultural and economic agendas as hostile and threatening" (2021). The book identified a trend of gentrification, where access to resources and opportunities in a small town was determined by class, privileging "newcomers" and disenfranchising "old-timers" in their own communities.

Rural gentrification literature often involves contrasting the stories of middle- to upper-class elites to the disadvantaged, low-income or low-status longtime residents. Richard Ocejo writes about gentrification in non-metropolises. Some of the same urban processes are present but unique small-scale economies and development create a specific relationship between rural newcomers and their small communities. Several authors have shown that "housing affordability relative to large cities has been documented as an important motivator for gentrifiers to select smaller municipalities and rural areas (including second homeowners and retirees)" (Ocejo, 2025). Similarly, sudden population changes result in "new economies that emerge in small towns," an occurrence relatively unique to the non-metropolis which "often either excludes existing residents or tethers them in low-paying service roles, while escalating housing costs puts them at risk of displacement" (Ocejo, 2025). Rural gentrification creates and enforces class inequality, where wealthier newcomers and old-timers live almost entirely separate lives within the same small town.

One symptom of gentrification present in ethnographic work by Sherman and others suggests that privileged elites view the struggles of long-time locals as individualized issues,

absolving them of any personal responsibility for their effect on the systems that create struggle. Acting as a "discursive strategy" to further gentrification, "class blindness allows those with class privilege to decry class inequality in the abstract while concurrently acting in ways that contribute to its perpetuation" (Sherman 2024). Rural areas are particularly susceptible to class segregation because of social structures, patterns of gentrification, and normative values associated with the rural idyll (Sherman 2021). New rural in-migrants, often middle-class, highly-educated, and socially-conscious, fail to prevent a cycle of displacement and disparity in their new communities but regard themselves as altruistic because of an abstract awareness of class and poverty issues and ostensible support of locals.

Rural advocacy: models and motivations

Advocacy efforts for general social welfare and specifically for housing contribute to or challenge the ongoing conversations about migration, class, and social capital. As rural places have unique social frameworks and dynamics, they invite certain forms of organizing and group identity that differ from traditional ideas about urban advocacy or community power. Former Senator Paul Wellstone was a community organizer in rural Rice County, Minnesota between 1972-1975. He writes about this work in the book *How the Rural Poor Got Power: Narrative of a Grass-Roots Organizer,* which is a history of Organization for a Better Rice County, which he helped found and operated for several years. His book demonstrates the historical context of rurality in the county and how its communities changed over time. He narrates different actions and stories such as the "Struggle for Recognition," which deals with confrontational efforts by poor people in the county for welfare, food distribution, tenants' rights, and the county's

application for public housing. As Wellstone writes about the first welfare appeal ever filed in Rice County, “there had never been such thing as ‘welfare rights’ in the county” before his organization started fighting for them (1978). The history of rural advocacy is one of trying to get attention from local officials and of starting to organize for rights and services in places that had previously not seen attention to the issues.

Advocacy in disadvantaged or disinvested rural communities is often a monolith — there are many social issues that compound each other and few people working on any of them. Myles Horton writes in his autobiography *The Long Haul* (1990) that he started the Highlander Folk School to promote rural education and self-sufficiency generally, to better all specific challenges. Facing poverty and economic disenfranchisement for rural white people alongside racism and segregation in the pre-Civil Rights Era, Horton taught classes on union organizing and citizenship classes to pass voter tests. His and Wellstone’s models of advocacy for the rural context are similar, relying on grassroots communities and tackling action across all symptoms of poverty.

Contemporary rural advocacy relies on the same highly localized networks as Horton’s folk school, and urban studies theory offers an explanation for the strength of rural networks for organizing. Georg Simmel writes about the “blasé attitude” in “The Metropolis and Mental Life” (1971), saying that urban environments demand a dulling of emotional responses to the city in response to the constant stimuli. People in urban environments lose a capacity to individuate other people and their circumstances from the general milieu. To the contrary, he argues that rural environments allow for stronger personal connections with strangers and greater empathy

for others, as those are not hammered out by exposure to so many foreign circumstances. Robust rural relationships lead to stronger systems of community organizing and development.

Research from the UK writes about a similar phenomenon, "place attachment," that is motivated both by community relationships and rural geography. For volunteers with rural community land trusts (CLTs) in Tom Moore's study, "the personal experience of those within social or familial networks was particularly motivating for those that formed or developed CLTs… interviewees drew on their ties and relationships to people within the community to explain their involvement with the CLT" (Moore 2021). The paper suggests that strong community feeling is rooted in strong place-based relationships. These local identities are more common in rural areas than urban ones, and people view others as more human or more directly connected to themselves when they participate in rural communities.

Rural advocacy for any social issue is inherently informed by people's relationships to their communities. Moore draws on community land trusts because he argues it is a model of advocacy that specifically encourages the "place attachment" feeling. As a tool for creating affordable housing, the community land trust is an "alternative institution for resource-sharing," exercising "community control in neighborhood development" and is often "best supported by strong organizing groups in low-income communities" (Williams 2018). Popular in urban areas with high community feeling, the rural context is also uniquely fertile ground for land trust organizations. The strength of rural social networks, like Simmel argues, is conducive to holding something collectively, as required by the model. A land trust is just one example of housing organizing efforts that have increased in rural communities in the last several decades.

Studies have clearly demonstrated a deepening deficit of affordable housing in rural areas. A paper by Matthew Brooks suggests higher rural poverty, more specialized economies, and uneven cost of living distribution across rural counties cause greater housing instability outside of metropolitan areas (Brooks 2022). Ocejo (2025) and Sherman (2024) both frequently cite housing in their general discussions of rural gentrification because access to affordable and livable housing is a material symptom of the crises that strain rural communities. Consequently, contemporary rural models of housing advocacy draw on the history of rural organizing, like Horton and Wellstone, and the unique rural social networks written about by Simmel and Moore, to address the affordability crisis threatening rural low- and middle-income communities.

In my research with leaders of rural housing advocacy efforts, I attempt to connect the social forces of change and gentrification with the organizations that have emerged to respond to them. There is a demonstrably widespread rural affordable housing crisis specifically focused on the demographic and economic conditions that exist in rural America. Housing shortages in some areas are related to urban out-migration and gentrification, and as a result, participants or "gentrifiers" hold complicated positions within their communities. There are several models of community organizing around housing planning in response to this crisis, which draw on the unique context of rural networks. Through housing advocates' experiences with the economic conditions and specific shortages at each research site, and an attention to the social and class structures of rural advocacy in each community, this paper takes on the issue of community-led housing advocacy.

III. Methods for Studying Housing Organizations

The existing literature examines social causes of the rural housing crisis or the ways it can be addressed tangibly through policy and action. My research relies on qualitative investigation to address the topic of rural grassroots housing advocacy, looking directly at the priorities and decision-making of those doing advocacy work and their impact. I chose to focus on individuals who have a leadership role within small communities because of their work on housing support or their involvement with affordable housing programs. The type of work looks different case by case, even within a single advocacy model or across a single state context. My conversations were structured to address different models of advocacy, from direct service providers and public housing authorities to community land trusts, and understand how each is informed by class and geography in their implementation. Interviews with individuals showed how their experiences and motivations doing housing work were shaped by capital, status, and community structure, especially within their housing organizations.

These methods were chosen to address individual experiences with granularity and nuance, and use personal stories to draw social conclusions. I believe that qualitative investigation, as opposed to a strictly quantitative approach to community interactions and progress towards affordable housing, has provided me with the best opportunity to answer my research questions about rural organizing and the complicated relationships between social groups amid housing scarcity. I expected that those leading work on housing advocacy have a lot of power in their communities, which creates an unequal relationship to those they intend to help who have a need for affordable housing. Furthermore, I anticipated that by identifying local

nonprofit leaders, I was isolating a group of newcomers or wealthier, more educated rural "gentrifiers" who had specific goals for their communities (Ocejo 2025). When designing the methodology for this study, I was consistently asking a twofold question: how do rural community organizers prioritize housing needs within their communities, and what is the resulting impact on rural development and social class relationships? Discussion of my case studies and data collection processes will set up my examination of this question.

Selecting cases of advocacy: background and context

Rural areas experience specific strains in Washington, a state with one major metropolitan area and several mid-size cities, and an abundance of natural resources, recreation opportunities, and open space. I have focused my work within this one state because it provides a context illuminating many different rural issues. Specifying my research within a geography and identifying any challenges common to all case studies controls for some variation in social and political formation. Each organization works under the same state-level policy framework and any reference to government funding or programming in one organization's work assumes similar impacts for others. Through many conversations with organizers about their similar struggles, I became increasingly familiar with Washington state funding structures and migration patterns, among other common themes. It was beneficial to narrow the focus of case studies within a state boundary for this reason.

Socially and economically, Washington is very diverse but still loosely united by geography, climate, and culture in a massive country. For many rural regions of the state, the predominant industry is tourism for outdoor recreation, such as the North Cascades, the entirety

of Puget Sound, and the Columbia River Gorge. Natural amenities create local service-oriented job markets and in-season fluctuations between business and emptiness. Since the COVID-19 pandemic, the concept of "zoom towns" has changed the economic makeup of many rural areas in the American West, where remote workers can live full time while employed in a major metropolitan area. All of the organizations I reached out to exist in communities affected by these trends and circumstances. They address housing insecurity caused at least in part by fluctuations of common economic factors. Such industry changes and in-migration are building blocks for the squeezes of rural gentrification discussed in the previous section. I was interested in interviewing advocates working within these conditions because of the uniquely rural pressures on housing.

The specific context of each housing organization is as important as the state-wide discussion. Figure 1 (below) shows the six rural nonprofits where I spoke with organizers working entirely or primarily on housing support, whether emergency and transitional, rental, or homeownership focused. I initially researched, identified, and reached out to organizations as a whole, through contact forms or other publicly listed information. Of the many organizations I contacted, I ultimately spoke with individuals affiliated with these six, some of which I had originally identified and some which I was connected to through other participants.

Figure 1: County-level map of Washington state showing the distribution of the six nonprofit organizations in the study, described narratively below. Basemap from Washington Department of Health and Human Services.

I was initially directed towards studying housing organizing on the West coast of Washington by a paper published by the nonprofit Housing Assistance Council about rural community land trusts started in the 1980s. It details similar issues to the modern context of rural housing, and two out of four examples of community land trusts in the nation came from the San Juan Islands in northwestern Washington. Lopez Island Community Land Trust (LCLT) was one of the organizations featured as an early example of grassroots land trusts as a tool for genuine local low-income empowerment, incorporated in 1989 (Peck 1993). These ideas were developed and expanded almost immediately from Lopez to OPAL (Of People And Land) Community Land

Trust on Orcas Island. More recent organizations include the San Juan Home Trust on San Juan Island and other smaller organizations still in early stages of development. The land trust model is uniquely situated to this specific, isolated island region. Additionally, the San Juan County Health & Community Services office manages affordable housing programs as part of their community health portfolio. Because I spoke to several private nonprofit housing organizations in one county, I expanded to include the public office dealing with the same set of local issues. The diversity of programs in this one county strengthened my analysis of the issues present there and allowed me to focus even deeper into the specificity of this region.

A further survey of nonprofits affiliated with the Northwestern Community Land Trust Coalition revealed only a few other rural Washington land trusts outside of the San Juan Islands. Big River Community Land Trust, in the Columbia Gorge region, is a newer effort than LCLT or OPAL, in the early stages of nonprofit development, and encompasses a slightly larger rural area with a few small towns in southern Washington and Oregon. The Gorge is a very desirable region for outdoor recreation and natural amenities. Other recently active land trusts include Upper Wenatchee Valley MEND, which provides services far beyond housing but maintains ground leases, and the Methow Valley Housing Trust. Both the Wenatchee and Methow Valleys are mountainous and isolated but increasingly popular for wealthier urban out-migration to a classic rural resilience landscape.Like the San Juan Islands, housing organizations in these regions deal with extreme wealth disparities and high levels of area income from second homeowners and tourist industries. I would have been interested to speak to all of them, but I

received few responses. Big River CLT nonetheless provided a perspective on behalf of the other similar organizations.

Searching for more active organizations by reading about the rural members of the Washington Low Income Housing Alliance led to Northeastern Washington Rural Resources Community Action (RR). RR is an organization dating from 1965 that is headquartered in Colville (Ferry County), which is engaged in advocacy on many issues relating to rural poverty but identifies housing access primarily in their strategic plans. RR was described to me as a direct service provider, a model of community-led affordable housing support that focuses on rapid rehousing programs, cash assistance for rent and utilities payments, and shelter services for qualifying individuals and families. Other nonprofits in the state have similar programs, like Okanogan Community Action Council or family charities and domestic violence services. In rural communities, these organizations serve many different functions, expanding over time to home weatherization, food banks, rideshare transportation, and care for aging populations.

The counties served by the far-reaching direct service organizations have a different class landscape and fewer public services stretched over more rural poverty and economic insecurity than places like the Columbia Gorge or the San Juan Islands. Those regions have experienced tourism and economic growth significantly for the last several decades, whereas Ferry and Stevens County, where Rural Resources is based, are far less tourist-focused. All six sites, for example, have recently drawn an influx of remote workers, impacting the housing market. The pressures on the community, however, look different depending on existing infrastructure to accommodate newcomers and higher levels of wealth. The types of housing organizations and

community leadership that arise in response to new forces of gentrification are different based on context, and that is why I found it important to include not just a land trust, a public office, or a direct service provider, but examples of all. Findings from such a comparison between these six institutions are situated within the broader context of rural population change and gentrification, and the housing crisis that exists across America, as discussed previously. The importance of choosing each one of these places, and understanding the advocacy efforts that exist there, frames the story of rural Washington organizing that I revealed through people's lived experiences.

Data collection and analysis

To address my research questions and test the argument I conceived after identifying the specific nature of these case studies, I interviewed ten rural community leaders working on housing policy. These conversations gathered data about lived experiences, perceived social roles and community ties, and relationships to the housing system. Building on the background of each region and organization, the interviews also addressed the history of housing and development in their area and current challenges and or social programs. Using semi-structured personal interviews gave me the best opportunity to ask broad questions about participants' perspectives on trends and professional responsibilities while also collecting more personal data such as feelings about housing access and opinions about the community. This method is partially grounded in the social capital framework developed by rural sociologists like Sherman. Interview questions seek to measure interactions between people based on their privileges and struggles in relation to their communities (Sherman 2021). Conducting qualitative interviews with local leaders relied on the assumption that they participate in everyday exchanges of both

material resources, such as income or housing, and nonmaterial resources related to class and social status through their community and advocacy work. I attempted to capture this complexity through my selection of interview subjects and my analysis of their statements.

Outreach for this study was important, since I was personally familiar with each region but worked remotely from Chicago to establish contacts and have conversations. I developed a structure for identifying participants through a mix of cold call outreach and snowball sampling that proved most useful for building complexity. Once I identified a few initial rural housing nonprofits in different parts of Washington state, I emailed publicly listed contacts. After initial conversations with folks who responded first, such as an assistant director who monitored the organization's general contact email, I was connected to executive directors, board members, and similar organizations. In some instances, participants referred me to other nonprofits by introducing me to their contacts directly over email, which allowed me to connect with some people that I had tried to reach unsuccessfully. Throughout the outreach and connection process, I attempted to leverage my own background and interests, such as being from Idaho or working specifically in rural contexts, to establish rapport and ask the most targeted questions. I generally felt comfortable engaging and received positive responses based on a mutual experience with the rural, my own general familiarity with housing policy and construction practice, and interest in facilitating people's stories of community advocacy.

In total, I conducted ten interviews through various methods of connection in January and February of 2025. Each interview lasted about 45 minutes and was conducted via Zoom or Google Meets. To guide the semi-structured interview, I wrote a short set of questions, which I shared with each participant in advance and used to guide the conversation. Often, however, we

talked primarily about whichever questions seemed most relevant to the participant and any other topics that were important to them or specific to their position.

General questions:

- What is your background?
- What is your role within your housing organization?
- What programs or achievements are most important to you in this role?
- How has your work changed over time? How have the communities and housing needs addressed by affordable housing efforts changed since you've been involved?
- What is your vision for the future of affordable housing in your region?
- How do funding and resource availability shape your work?
- How do you view the relationship of your organization to the community?
- What do you see as unique about the rural context of housing in the region?
- Anything else to share for general research on rural housing support?

The interviews were recorded after obtaining informed consent (University of Chicago IRB24-2020) and transcribed using Otter.ai. The transcripts were reviewed using content analysis, where quotes and recurring ideas were identified in the text and highlighted. I sorted the data into research themes or "buckets" repeated across the conversations, and quotes or anecdotes were assigned to those themes. These were not the same themes used to structure the discussion of my results, but played a key role in organizing my findings by model of advocacy, organizational priorities, type of housing development, etc. The ten interviews outlined below in Figure 2 covered a range of people across the six organizations, from executive directors to residents of housing projects.

Name	Affiliation	Role	Date
Ryan	San Juan County Health & Community Services	Affordable Housing Coordinator	02/26/25
Sandy	Lopez Community Land Trust (LCLT)	Executive Director	02/19/25
Breton	Lopez Community Land Trust (LCLT)	Assistant Director	01/16/25
Chris	Lopez Community Land Trust (LCLT), Common Ground Cooperative	Resident	02/24/25
Chom	Lopez Community Land Trust (LCLT), Common Ground Cooperative	Resident and Board Member	02/24/25
Lisa	OPAL Community Land Trust (OPAL)	Executive Director	02/27/25
Amanda	San Juan Community Home Trust (SCHT)	Executive Director	02/28/25
Cruze	Rural Resources Community Action (RR)	Housing Division Director	02/21/25
Sara	Rural Resources Community Action (RR)	Case Manager	01/17/25

Figure 2: Table of interview participants including first name, organization, role within organization, and date interview was conducted.

These individuals agreed to participate and have their name and role described, to help understand their place within their community — all ten participants were comfortable with speaking about their work and often did outreach as a part of their jobs. I did not speak to anyone in sensitive situations, such as people experiencing homelessness or acute housing insecurity, or people who were antagonistic toward their communities or nonprofit work. This was partly by design, since I wanted to understand the perspective of leaders and organizers, but also a drawback or gap in this study. Other gaps associated with outreach include the possible bias of

snowball sampling towards similar organizations, which is how I ended up speaking to three community land trusts in one county. Despite the obvious limitations of the number of participants, I was able to collect a lot of highly nuanced data because of the sensitivity and specificity of qualitative interviews. This method requires a high degree of thoughtfulness in picking cases, doing outreach, and establishing rapport. In the discussion that follows, I have tried to be attentive to each specific experience while also drawing generalizable conclusions from the study.

IV. Results and Discussion: Who Do We House and Why?

At the heart of this thesis are questions about the place of rural housing organizers within their communities and the broader context of a rural affordable housing crisis. I wanted to understand why organizations looked so different case by case and crucially, how different housing development needs are prioritized and the impacts of those choices on outcomes for different social groups. Through my results and analysis, I demonstrate that rural leaders working on housing in Washington state enjoy considerable influence within their communities. Housing organizations have power to shape their small communities by directing financial and social capital to specific types of housing and for specific categories of people needing assistance. Because of the scale of rural development and advocacy work, this impact is outsized and concentrated with a few people, whose individual priorities and identities play a significant role in their work.

Statements by participants at various levels of organizing and across models of housing work support this understanding of their role within communities. I spoke with four executive

directors of community land trusts in the San Juan Islands and the Columbia Gorge. These conversations provided rich insights into how and why the nonprofits were founded and how their missions are articulated. Three more interviews came from people affiliated with just one of these organizations, Lopez Community Land Trust (LCLT), as residents, board members, and administrators, deepening the context for one community. I had two conversations with people at Rural Resources in Ferry County, with a case manager and the housing division director, and learned about a totally different model of nonprofit support and funding. One interview was with a San Juan County government official, who echoed concerns and narratives from private land trust leaders in the region but told unique stories of funding concerns and rural homelessness as well.

Several of these participants were either founding members or closely involved in the early stages of their nonprofit, but differed on how they initially identified issues or chose a model to start working on housing. About half of the participants came to their roles recently, within the last few years, from careers in related fields like real estate or social work. Most people I spoke to were from rural areas themselves or identified in relation to the rural communities they live and work in now. Some participants had lived in the same place more or less their whole lives, while a few moved from other cities within Washington recently — one person returned to the San Juan Islands with his family as an adult after growing up there and leaving for college. Their backgrounds, along with the anecdotes, motivations, and perspectives on housing captured by the semi-structured interview format, shape each participant in relation to the rural areas they are working in various ways to build.

A comparison of organizational priorities and programs will initially be discussed by type of housing work. The efforts I encountered can be divided into two models: low-income housing

stabilization and middle-income affordable home development. Of the six organizations, some were actively working on both types of projects, but a few were specifically focused on one and incidentally concerned about pressures on the other or vice versa. Both models respond to squeezes in the housing market, and identify the need for support across levels of the income spectrum. Nonetheless, they serve different social class communities. A central finding of my research is the extent to which prioritizing one model or another in the face of rural gentrification is highly dependent on how individual leaders identify those most at risk and those who are deserving of help. All participants were concerned with which strategies and programs were feasible and appropriate to address housing within their communities in the face of an inevitable competition for scarce resources. Their advocacy decisions, that determine how to allocate time, funding, and opportunities in the face of chronic rural disinvestment, have significant consequences for people in small communities.

Meeting the most severe rural housing needs

I anticipated that a study of housing advocacy would deal primarily with support for homelessness, emergency and transitional housing, and low-income populations. This is a "typical" model of housing work that responds to what is often regarded as the most pressing or material threat, and there's a plethora of research about rural poverty and gentrification causing severe housing insecurity. However, due to limited outreach and identification of organizations for the study, or potentially also a skewed group of rural nonprofits and direct service providers active in Washington, only three people I spoke to were primarily concerned with low-income housing.

Many of the organizations and organizers did work at least tangentially with low-income communities in their areas but were equally or more focused on other types of housing insecurity. Their removed relationship to homelessness and acute housing needs was often expressed somewhat regretfully to me, but was also robustly justified. Those who did oversee housing programs specifically for low-income residents spoke to efforts tackling material housing insecurity, such as rural experiences with homelessness and sheltered housing.

The fundamental issue with which many participants interact in their approach to affordable housing is that housing insecurity in rural areas looks different from cities. They consistently reported that homelessness in particular is a unique phenomenon in rural communities and so requires specific mechanisms to address the most acute needs. Cruze, a housing director for Northeastern Washington Rural Resources (RR), works on emergency housing across three counties and says: "I've found homeless people way back in the woods. Camping got too cold, so they started hiking out… and if somebody is homeless, stranded out in the mountains, they're not going to have cellphone service." Ryan, the affordable housing coordinator for San Juan County, echoed the remote nature of homelessness and lack of services. He says "it's really hard to be homeless out here," not just in the woods but in small towns as well because "all of the public space is really public. There's not much privacy to be had… in urban areas there's a lot more public space that's secluded." This dual issue leads to significant struggles with literal homelessness, whether camping out of town or sleeping on the streets in small towns.

Rural communities are harsher for truly unsheltered homeless people, because of the remoteness, lack of infrastructure, and lack of privacy, and they're also more conducive to the many types of sheltered homelessness. Ryan says, "more frequently people have permission to

camp or bring their trailer onto some land," a rural option for securing shaky housing. Amanda, the young executive director of the San Juan Community Home Trust (SJCHT), remembers that "homelessness where I grew up looked like living in old 1700s condemned houses that didn't have modern utilities." She says that of her rural community now, "70 plus percent of my friends are currently incredibly housing insecure or living in poor condition… they don't necessarily meet the definition of homelessness but they're struggling." Generalizing about rural areas, Amanda says "we don't really have shelters, we don't have permanent supportive housing or temporary transitional housing… we don't even have inpatient rehab centers." Further interviews show people and communities trying to change that, but her claim is that rural areas lack the services traditionally available to people who are unsheltered or living in unstable housing situations in cities. Thus, rural housing insecurity can be more severe when unsheltered, but also small communities don't always have the tools to address the hidden homelessness when it manifests as couch-surfing or living on someone's land.

Some rural communities are better prepared to meet the needs of the literal homeless or almost-homeless population. Sara works on rapid rehousing in the emergency and transitional housing office at RR — her job looks like meeting people who have applied for direct financial assistance and arranging to pay first and last month's rent, security deposits, and move-in fees. This assistance can be mobilized within a day, and can continue to cover several months of rent and utilities for the person or family in crisis until they can find a long-term solution. Cruze, her boss and the director of housing at RR, spoke to how unique it is to be able to support people so directly. Growing up in the region and working at the nonprofit for years, he has witnessed how well-connected the area is and how RR collaborates with other service providers, small towns, and community-members. He says "it's easy for clients to know where to go… 'Oh you found a

place (to stay), you should go talk to Sara at Rural Resources'... so they'll just walk over and they'll go talk with Sara. I think it's quite a bit different than in larger cities where you can't just walk into the place and get help that day." Because RR is the only housing-focused nonprofit in Colville or the county, they are easy to identify as *the* resource for people who are homeless or low-income and need help paying for housing. Similarly, because the scale of the operation and the community is small, people looking for solutions can get support immediately and with fewer barriers.

Sara emphasized that the nonprofit does not find or provide housing; rather, applicants in need of financial assistance find the housing options themselves and apply to RR for payment assistance. However, she told me they receive phone calls from landlords with whom they have ongoing good relationships, letting them know when there are new openings. Such networks help her connect clients in crisis to private rentals that RR will then assist in paying for, further easing the burden on the housing-insecure. The connections allow the nonprofit to help people directly and streamline the process of navigating across groups in the community. As an active participant in the social networks of the community, and the only organization serving housing needs in a large rural region, RR leverages social groups as well as funding to help low-income people get housing support.

Most housing programs addressing homeless or low-income communities can be broken down into two categories: financial and counseling assistance to make existing housing stock accessible and affordable, or development of new units specifically at below-market rate. RR is an example of providing funding and case-management to try to meet people's needs for housing that already exists, and in the next section I will discuss developing low and very low-income housing as a separate phenomenon. The link between the two, however, is an emphasis on

funding support to ensure affordability, because the target for these projects is people who are exiting homelessness or are at risk of homelessness, either sheltered or unsheltered. Participants familiar with lines of effort from funding assistance to affordable development draw on rural places and scales when housing vulnerable populations.

Public and private low-income housing development

Getting low-income people into housing may be a strength of rural advocacy, but significant and specifically-rural barriers still exist in the form of funding and housing availability. There are very few incentives for private developers to build affordable rental housing in rural areas where they will make little profit, government funding and regulations are complicated, and local communities may even be opposed to new development. Cruze emphasized that everything he does at RR is dependent on funding coming in from government sources both federal and state, since his programs are basically exclusively built around direct payments to those in need. However, Cruze said that RR was "told to expect, plan, and prepare for a 20% budget cut for this next cycle," and Sara, his case manager, explicitly stated that the amount of people they can help support each year directly relates to the funding they receive from public sources. Cruze's office has cut by half the number of people they can pay utilities bills for since the end of the COVID-19 pandemic and associated federal assistance.

Ryan, a public servant working on affordable housing in San Juan County, is responsible for managing grants given to direct-service providers similar to RR, but he expressed frustration with bureaucracy and the barriers to funding. Ryan told me that Low-income Housing Tax Credits are "the number one source of funding in the country for affordable housing… and they're basically completely unattainable to our community because you have to build at

minimum a 30-unit development to even be considered for those." The scale of rural low-income development does not meet the national benchmarks that are set for massive affordable rental developments in cities, because the need is smaller. As a county official, Ryan organizes the annual Point-in-Time homeless count, where in January of 2025 he counted 23 people living unsheltered in San Juan County. The needs look smaller, but are just as acute for those 23 compared to the total size of the community. Amanda, of SJCHT, says that "the numbers might not look super impactful to the state of Washington, because it's just a little 40 unit project, but that may be the first chance we've had to build some real affordable housing in decades." Because of the scale, federal funding is often hard to reach, and even where accessible and supportive of rural programs, it fluctuates dramatically.

Within San Juan County specifically there is a unique public alternative and supplement to federal funding. Ryan helps manage the San Juan County Home Fund, a pool of money dedicated to the creation and preservation of affordable housing. The fund is backed by a Real Estate Excise Tax (REET) of 0.5% on private real estate sales that was approved by voters in 2018. The Home Fund has a goal of generating $15 million over 12 years, and has funded many projects by San Juan community land trusts and nonprofits in the last several years. There are two factors involved, according to Ryan, in the mobilization of such public protections for affordable housing: the support from local voters and the scale of real estate sales. Without either a certain community feeling or the sheer value of property being sold to generate the tax fund, this strategy would not be effective. As it is, a percentage of funding for all affordable housing projects in the county comes from this county source, to build rental and low-income housing as well as homeownership-focused development.

Yet public money is not the only avenue to developing projects, especially in the vacation communities and wealthy areas where rural gentrification and housing scarcities are at their most intense. The OPAL Community Land Trust is a rich example of low-income housing support from a different perspective than those previously discussed. OPAL is a private nonprofit developer active on Orcas Island in San Juan County, not a direct service provider or public agency — it is a recipient of the Home Fund grants but reliant on a much wider net. The organization was founded to protect land for middle-class homeownership 35 years ago, like several community land trusts in the county. The history of this organization is similar to the other nonprofits in this study, but the direction it has taken in the last ten years distinctly emphasizes meeting the most acute housing needs of Orcas Island.

Lisa, the executive director of OPAL, attributed the recent emphasis on low-income projects to her and her staff's "wonky" comfort with financial instruments. She has taken on many of the issues Ryan and Amanda expressed about developing low-income housing. For example, she told me that "the biggest unmet need was (housing for) single people with incomes below 50% of the area median income, so we resolved that we wanted to keep going in that lane." Their last completed housing project was built using Low Income Housing Tax Credits, and saw 17 of the initial tenants exiting homelessness. She went on to say, "Right now we're working on a permanent supportive housing project where half the tenants will be earning less than 30% of median income and likely will be exiting homelessness." Lisa emphasized feedback from the community above all that motivated her and her organization to shift to rental and low-income housing and away from the traditional community land trust model of homeownership that they initially were founded to develop. A big part of the feedback she received was about financial issues beyond paying rent, such as getting a bank loan and other

barriers to housing affordability. She noticed that “banks now want people to fit into prescribed little boxes, and we know people who are credit-worthy, but they don't fit into that box,” so OPAL developed a way to help them by putting together a private loan opportunity. Beyond low-cost housing, the nonprofit emphasizes true housing accessibility by developing different types of projects.

A big part of the reason the loan fund was possible, though, and OPAL’s first affordable housing project could be built to rent at such a low percentage of Area Median Income, is the wealth of the community Lisa is working with. She is aware that OPAL operates within a “very highly resourced community” on Orcas Island and a third to half of the revenue for these projects comes from fundraising and private donations. There are people living in the community who have “just made a bodacious amount of money,” from whom Lisa regularly receives donations, grants, and contributions to the social impact investment fund that supports the loan program. The presence of such wealth is critical to the work for low-income populations that she does. Amanda works on San Juan Island, but she echoes this sentiment when she talks about how her projects are possible:

> There's such abundant wealth here. There is so much. And when we're living in this time of extreme income inequality, I have some real levers that I pull that other people don't have, to move money around. That is what's continued to keep me here, is that opportunity to storytell and to inspire and be in and have access to this huge core of wealth that is here (on the islands), and hopefully be able to inspire some voluntary shifting of that wealth to working people.

Funding is inevitably tight when starting development projects that are destined for occupancy at below-market rate. In rural areas many of the “typical” subsidies, funding structures, and institutions that support affordable development are weak or nonexistent. The

work of direct service providers like Cruze with RR, the local government officials like Ryan, and nonprofit developers like OPAL attempt to round out the disparities of housing access. Participants report being well-equipped to handle individual cases despite systemic inequity, and when crises do happen, Ryan says they can be "pretty quick to get resources available to people, to focus really highly on the prevention of homelessness." Leaders have to mobilize both the limited financial resources and strong rural networks to do their projects effectively, and allocating such resources to low-income housing represents a prioritization of the most vulnerable material needs facing disadvantaged members of rural communities.

Middle-income development amid rural gentrification

The issue of funding and distributing resources within housing development is so universal that it can ostensibly shape both projects and organizational priorities. Seven out of ten people I spoke with worked at various community land trusts in Washington, such as Lisa and Amanda who have already been introduced. Community land trusts were originally a Civil Rights-era tool of collective ownership of land in underprivileged and under-resourced areas, a barrier against land speculation (Davis 2010). All of the leaders affiliated with land trusts spoke to me about that history, and felt they were working in that tradition. Their contemporary models of land trusts did all emphasize certain under-resourced groups to protect and empower, but some of the organizations like OPAL have changed and adapted after 30 years of operation. A newer example of a land trust nonprofit, however, helps highlight the impact of advocacy groups for middle-class, moderate-income residents within their communities.

Alysha is a former real estate agent and young executive director for Big River Community Land Trust, which was founded in 2019 in the Columbia Gorge region and has yet to

break ground on its first project. She sees her work as filling a gap: “80% of area median income and below can get funding to build houses and to get into houses. But the market really is unreachable unless you're making two to three times the area median income” such that there are people in between, making about the median, who lack access to the housing market. In light of perspectives from the previous section about the difficulties of accessing the funding to build low-income housing, her judgement about what is already being done may be missing context. However, she points out that there are restrictions on building low-income housing, which make development of those projects more difficult for a newer organization, and there are well-established efforts to meet low-income needs. She told me that middle-income needs are under-addressed in rural places like the Gorge, where market rate housing is unusually high because of second homes and the in-migration of wealth.

The price point for homes at market rate, which she is referring to, is slightly staggering. She echoed Big River’s website and brochure when she told me, “Our median home sale price in White Salmon is over $700,000, actually probably closer to $800,00, and our homes are trying to be about $360,000 below that.” Interestingly, the median sale price of houses across the entire country hovers around $400,000 according to the Federal Reserve Bank of St. Louis. The work of Big River is putting money and time into development to stabilize local housing prices down to about the national median cost. Further, Alysha suggests that “anything we’re doing below 80% AMI, we can get state funding for, so looking at this potential 15-home project, we might do about a quarter of it low-income and then try to do the rest middle-income, so that we can have some grant funds coming in that way.” Low-income development at Big River is a path towards receiving money for projects that primarily prioritize the region’s middle class. The founding board members, one or two motivated working professionals who hired Alysha as the

first staff member just last year, identified a specific need in White Salmon that they wanted to address. Thus, in the next five years, the community will break ground on "affordable housing," most of which looks average in the national market and is destined for people who make just about the median income for the area.

Many of the executive directors of community land trusts I spoke with were concerned with the twofold issue of middle-income housing and affordable homeownership. Those sitting at the AMI in these specific wealthy rural areas — the Columbia Gorge and the San Juan Islands — are not "comfortable" or able to afford an "average" life, but also are not eligible for subsidies or assistance to support themselves. Sandy is the executive director of Lopez Community Land Trust (LCLT), another San Juan County nonprofit developer. She told me that "sometimes in (subsidized) rentals, people will have to leave because they make too much money, but the marketplace doesn't really have anywhere for you to go." Similarly, many working people "can't really afford to buy a house and they're often locked out of that rental market because they might make just a little bit more" than needed to qualify for any assistance programs. The folks she is talking about on Lopez are "the employees that keep everything running and operating on an island," people with a stable job and maybe a family but without access to a type of housing that they can either afford or qualify for.

The land trust model for Sandy offers a solution to that gap by making homeownership accessible to people with average jobs and incomes. The funding and development structure followed by LCLT helps it achieve this goal, leveraging many private donations from the same pool of wealth in the region that Amanda on San Juan Island spoke to, and the county supports these projects through the excise tax generated from private real estate sales. Future residents work on their homes, putting in a minimum number of weekly hours of sweat equity for the

whole ten month process of constructing their homes — sweat equity is common in housing assistance programs like Habitat for Humanity. The LCLT model is unique because future residents work on all houses in an ongoing cooperative development, not just their own. Additionally, LCLT tries to keep development costs lower by doing all of their own general contracting to build houses. These structures are motivated by Sandy's background and competencies, first as a forester and then building her own home with her wife on Lopez Island in the 1970s and helping friends do the same.

The traditional community land trust, combined with a residential cooperative model that LCLT specifically uses, means that the nonprofit owns the land and leases it for 100 years to the occupant, who only owns their home or a share in their neighborhood. Through these mechanisms, costs are kept relatively low, sale prices are fractional compared to the private market, and the homes are "permanently affordable." Sandy tells her residents, "You're going to be entering into a limited equity situation… This is not going to be your nest egg (for financial growth), but your housing-related costs will stay pretty stable, you can invest in your business, you can otherwise take care of yourself." Such stability, according to her and other executive directors, can be life-changing for working people. Sandy describe the impact of accessibility and certainty of housing like this:

> I really appreciate the way that if people are just given a little bit of assistance, like a little door is opened up like access to land or access to housing, how entire lives just expand, generational expansion, individual expansion, and how, from that base, they then give to the greater community, and then that becomes more advantageous for everybody. And there is this cycle of abundance and it creates a different mindset that people live in, like there is possibility and it's for them.

She has a lot of faith in the ability of homeownership to make an impact on those who are in the middle class and working class but who are still not secure, to build full lives based on developing housing that is inside people's economic reach.

But a situation where market-rate homeownership is so far out of reach for someone making the area median income is a result of forces of economic disparity far bigger than the neighborhood level. The real issue is why there is such a lack of middle-income housing. The San Juan Islands, where LCLT, the San Juan Home Trust, and OPAL are all based, is an example of a rural area with an incredibly expensive housing market due to forces of rural gentrification that all of my conversations touched on. For the last fifty years in the San Juan Islands, there has been a consistent influx of second-homeowners, vacation rental investments, and retirees that spiked the housing market. Every single person I spoke to talked about the trends of newcomers, investors, and as Sandy put it, "computer-generated real estate sales… sight-unseen across the country." Alysha, with Big River in the Columbia Gorge, is dealing with a similar situation, because the industries of the region are based on tourism, vacation destinations, and the rural natural landscape and character. The result is the level of wealth that Amanda observed, a surge of part-time or new residents, and "a median sales price for the last month for real estate that was well over a million dollars," according to Chris, a resident of an LCLT co-operative.

Chris and Chom are married with two children and have lived in one of the LCLT homes for 17 years. Chris grew up on Lopez Island when his mother moved them up there, and he says, "We were living in a school bus, a hippie kind of poverty, and then we rented a cheap house, I think it was $50 a month, deep in the woods, and it had no water or power." His family's story is exemplary of the type of lifestyle I heard referenced from several people living and working on the islands: "Four or five years after moving to the island, my mother inherited enough money to

buy some land and then we went through this whole process of clearing land and then building a house… and my mom still lives in that house." Chris went to college, got a PhD, met Chom and moved with her to Thailand for seven years before coming back to Lopez to be close to family and help out building his sister's land trust house. They liked the idea and applied, getting approved last minute for a home after another family couldn't wait any longer for stable housing; they built theirs and their neighbors' houses together over a year, working 26 hours a week in sweat equity to pay off part of the construction.

After 17 years, they've dealt with various crises together with their neighborhood cooperative, serve rotating volunteer and management positions on the board, and both work from home in the renewable energy sector. In many ways, they are part of a uniquely affordable and accessible community that bolsters the rural middle class on the San Juan Islands. Chom says, "We have just one collective mortgage, so if somebody has difficulties, we have a give and take relationship. We help each other out. Some people are older and they can't contribute as much, some are younger… so there's a loose set up where we help each other and contribute where we can." Their co-op is full of children and families growing up together — the alternative in the face of market-rate homeownership may have been for many of those people to leave the island to find stability.

In other ways, though, their family unit is part of the class of highly educated remote workers that are attracted to the San Juan Islands; one of the issues Chris raised with the land trust model was the liquidity of their assets. He says,

> We have two kids that are in college, and the colleges will look at the value of your home really differently than they look at the value of all of your other wealth. So if you have a $500,000 home, that's your primary residence. They'll say, 'Oh, we're not going to count that as part of your wealth.' But if you've got money in other real estate or investments or

> whatever, they count that fully and then expect you to pay a lot more tuition. So it's an interesting side effect the way that the tax system and colleges and financial aid departments and the FAFSA form and so forth really kind of discriminates against this ownership model.

These middle-class concerns are of a distinctly different flavor than even those discussed at the beginning of this section, where working people worry about making just too much to qualify for rental assistance. Their family is not worried about paying bills, losing rental assistance, or relocating somewhere more affordable — the land trust has provided them with that stability, and they are part of the elite on the island. The spectrum of middle-income housing, and the people that occupy affordable land trust homes, varies. Organizers speak to the benefits of housing below market-rate in rural counties like San Juan, with such exorbitant second-home real estate that the middle-class can't afford homeownership. The value of stable homeownership to anyone is immense in the face of constantly shifting economic forces that impact access.

But this picture of rural gentrification, the context under which middle-income housing becomes such a pressing issue, is complicated by the class status of those benefiting from the affordable development work. Chris and Chom, highly educated remote workers with assets beyond their home, are grateful for the cooperative community that they live within and the values of the organization through which they own a home. But they are also themselves part of the rapid demographic changes on the island, which create the conditions for a housing squeeze. LCLT as an organization makes choices about resource allocation and priorities when their middle-class homeownership model serves such a wide range of people out of the market. These choices are reflected in who gets to stay on the island, who wants to dedicate time to a cooperative ownership model, or who can afford to build their home over a year of labor.

Visibility of rural poverty and low-income housing

All of the housing organizations discussed here across the state of Washington are tackling real problems and share a strong desire to improve housing access for those in need in their communities. But uneven development across different groups, especially social class, creates or entrenches uneven housing access, and so the question of who deserves help becomes central to the work of each organization. Given the constraints identified almost universally by rural communities, the leaders and their nonprofits are making choices amidst scarcity. They allocate their funding and time towards certain efforts, such as middle-income housing development, that benefit their specific idea of the rural. The class- and values-based attitudes towards different types of development provide justifications of ongoing work, and consequently shape what the results of development look like.

Many people I spoke with reported encountering stigmas against serving people who are low-income or homeless in rural areas, an opposition to helping those who aren't functioning members of society. Such attitudes from stakeholders and the public impact development work and case management work for the most vulnerable populations in need of housing. Cruze, the housing director with Rural Resources who was quoted earlier talking about the unique challenges of rural homelessness, says there is a "lack of desire for the community to want to help the stereotype of homeless and low-income." The issue of public image and stereotyping is a hindrance to projects aimed at low-income housing. Cruze elaborates:

> The stereotype of homelessness, it's the single homeless drug addict who's on the streets and chooses to use his drugs over goes to work and fixes their life, and that's just not true. That's the most visible population, but we maybe have 20 of those in Colville when we're serving 60 women and children a year through our women's shelter, and we're getting another 40 through our men's plus probably another 50 on our hotel program.

One specifically-rural contributor to this stereotype is visibility in small communities, where each unsheltered person is one out of maybe 20 in town who lives on the street. They are individuated and judged harshly, whereas the rest of the housing-insecure population, such as those in hotel programs, are less visible and less present in discussions about helping the homeless.

There are many societal fears associated with the stereotyping, which contribute to community hesitance to address issues of low-income housing. Often these attitudes manifest themselves by limiting the ways that housing needs can be addressed. Ryan with San Juan County, talks about "legacy development codes – they put a high premium on screening: 'Oh, you're building low-income housing. Let's make sure we have lots of trees and bushes so that the wealthy people don't have to look in on the poor.'" Bureaucratic resistance to affordable housing development is fed by general discontent about supporting low-income populations and the perceived specter of poverty in the community. "People don't want more trailer parks…" in the San Juan Islands, says Ryan. When considering new projects, "everybody recognizes the need for affordable housing, but they want it to be this sort of really high-end affordable housing" that doesn't appear to make concessions to affordability on the surface. These value judgments about what "affordability" might mean are fears about the appearance of poverty within communities, which Ryan and Cruze recognized explicitly.

Multiple land trust directors – Alysha, Sandy, and Lisa – spoke to this sentiment heard in the process of their own projects. A familiar pattern was described, where at first the community expressed a lot of concern with the idea of affordable development and the "character" of low-income housing. Such language reflects a middle- and upper-class opposition to visible poverty, mixed with justifications about rural character and the rural idyll in need of protection

(Sherman 2021). Interestingly, Alysha talks about a middle-class amnesia among locals in the Gorge:

> There's a great planned unit development in the city of White Salmon that they did, and it's all smaller homes, less than 1200 square feet, and they're pretty tightly packed, but it's the cutest community to drive through and everybody talks about how they love it, but when they first started to develop it everybody was just in uproar about 'I can't believe you're doing this to our little town.'

The end result was satisfaction because the development turned out to fall in line with the values and character imagined by the vocal community members in White Salmon. It is a cute neighborhood instead of being cheap or crowded, like the images conjured by stereotypes of small, affordable, dense housing projects. Such opposition, easily melted away with the right "character," is felt by all organizers doing housing work in rural communities. It is a stigma of poverty, a stereotype of who is homeless or served by certain projects and what their life might look like, that impacts the work they can do in their communities.

The appeal of the rural middle class

When making choices about how to serve communities through housing projects, it is far easier for nonprofits to justify building affordable housing for the rural middle and working class. Not only are organizers working against less stigma and opposition when proposing something like "workforce housing," they are helping community members who are more socially-integrated with the middle- and upper- class, and more friendly to them. The changing class makeup of rural communities, as well as nonprofits' reliance on private donations to do development work, mean that pitching housing for certain populations is significantly easier. Leaders consistently repeat justifications about productivity and how their residents are

"deserving" of assistance because they are teachers, entrepreneurs, or hard workers integrated into the fabric of rural towns.

Many organizers spoke to the idea of personal familiarity as a determination of merit for targeting certain communities with their housing developments. Ryan, attending county meetings as a public servant, heard from newcomers to the community who would ask: "Why are you just building housing for homeless people? My boat mechanic needs a house. Why aren't you building it for him?" Sandy, longtime executive director of LCLT, tells me about one interaction she had with a Lopez Island newcomer.

> She said, 'Wow, I came to Lopez to buy an investment property. And then I went to get a massage, I went to buy my organic groceries. I went to the dump.' She said all these places that she liked to go: 'To get my bicycle fixed. I went to the ferry dock. So I realized everyone I was interacting with lived in a community land trust house. I had no idea you were that essential to the island.'

The people benefitting from many of the middle-income housing programs are working members of the community. As discussed previously, gentrification in areas of Washington has progressed so much that someone holding a stable job is not able to afford a house; in some cases even someone holding multiple jobs or a well-paying advanced professional position faces relocation outside of the community where they cannot afford a home. The productivity of those community members in need was constantly referenced by organizers; almost every single person I spoke with talked about the grocery store clerks and teachers who work full time at one or multiple jobs, who have shared values and contribute to the town character. Sandy emphasized this further by returning to the issue of funding and priorities, saying,

> If you want to get state or federal funds for rental housing, you pretty much have to promise that you're going to serve… people that have been unhoused, people that are chronically mentally ill… often in a rural area, you're looking around at your community and you're

> thinking of the people that keep our small businesses, the entrepreneurs, the employees that work to keep everything running on the island…

Her organization makes choices to prioritize those people who are visible and productive, that are well-known and well-liked for their jobs and contributions, without having to promise to serve anyone "unhoused" or "chronically mentally ill." The community members she invests in by providing stable housing can then start to invest more in their businesses, can be independent, or can volunteer in town more. Her housing work is not just an economic calculus for the island's struggling residents but a values-based judgement about the type of people deserving a leg up from the land trust. When asked if anything has changed about the organization over 35 years, Sandy says that "the people attracted to living this way are still kind of the same, small business owners, entrepreneurs, people who want to manage their own lives." Her sentiments sound similar to other organizers' characterizations of the rural lifestyle and what makes their small communities unique and desirable. It is much easier to justify developing a neighborhood if the intended residents will work in the local bakery and teach in the school – the fear of interacting with poverty and instability vanishes and is replaced by something tangibly beneficial across class, not just for those in need.

Ryan believes that this effort is "about building housing that doesn't feel out of character for the neighborhoods in the areas that they're in, just building housing that feels like housing, not sort of soulless." He told me that he doesn't like the idea of workforce housing because so many people associate it with helping white-collar workers, but those that work in grocery stores or seasonal jobs need housing too. He and Sandy and Amanda and other leaders prioritizing development for middle-income people are motivated by values about hard work and community integration as well as personal class identities. The ease of justification for rural middle-income housing rests on sharing those values with the rest of the population and building support for

projects. Housing leaders mobilize sentiments about social integration and "deserving" community members to make significant progress getting those people the housing they need, but they thus strategically exclude other members of the community who are more difficult to identify with.

A tale of two community land trusts

Building housing for the rural productive middle-class inevitably comes from the personal class identities and priorities of community leaders. In fact, individual differences and organizational priorities result in dramatically different rural landscapes — for housing development, the impact on the landscape is literal and social. A comparison between OPAL and LCLT is helpful to demonstrate how different priorities have consequences for outcomes and culture on two very similar islands. The two community land trusts share the same history and context: both have existed for about 30 years, started at a turning point for the San Juan Islands where housing and real estate prices skyrocketed. Heavily influenced by one another, the organizations refined the community land trust model for their unique geography and rural context and have each built several neighborhood developments and many homes in their time in operation.

Lisa and Sandy are the executive directors of OPAL and LCLT respectively, who have both been in their positions almost since the beginning of their organizations, and I spoke with them about what has worked and what has changed in the last thirty years. Sandy, quoted above about middle-income housing, spoke to the entrepreneurial spirit of land trust homeowners, and their increase in engagement and productivity through stabilized housing. She was a forester

when she moved to Lopez Island with her wife, and they built their own home despite confrontations with state government institutions and few rural resources.

She has taken the organization in a direction which reflects that, emphasizing independent contracting, supporting small local businesses and creating sustainable food systems. The land trust acquired several agricultural ground leases recently, in the process of imagining a more holistic relationship to meeting community needs and being self-sufficient. When asked about recent changes and her vision for the future, Sandy said: "We are tending more towards looking at food security and forests and supporting cottage industries… access to land is very, very important to keeping a thriving, resilient community together." The nonprofit does this by partnering with small organic family farms and bakeries, those businesses started recently by land trust homeowners as a partnership with LCLT. Further emphasis on solar panels and electric car sharing programs allow for sustainable practices to thrive on Lopez Island. This is a specific, modern, and working- to middle-class goal, associated with the privilege of having most basic needs met comfortably and allowing for expansion into thriving rather than surviving. Sandy's rhetoric and personal motivations deeply emphasized this, in a contrast to the vision for the future that Lisa at OPAL has.

Across the water on Orcas, the biggest of the San Juan Islands, there is slightly more urbanization and a collaboration between the few social services on the island. OPAL is working to create targeted programs for community members most in need. Lisa told me this collaboration between her nonprofit, the local food bank, and the Community Resource Center came out of the COVID-19 pandemic and her time spent running for local office and listening to community members. These experiences shaped the recent development of the land trust. She said that during her election campaign, "A lot of the conversations I had with people were about

how frustrating it was that the story that had enabled them to come to the islands was no longer possible." The story was one of buying cheap land, living in basic shelter, and working and borrowing enough money to build a rudimentary house and add on to it and have stability through it. Hearing from people that any dream of land or affordable housing was impossible motivated not just the land trust but a step beyond homeownership and into rentership, low-income, and transitional housing. Lisa says, "Unlike Lopez that has diversified in the types of activities they do, we have stayed in the housing lane but what we've done is diversify up and down the income ladder, so we serve very, very low-income in rental housing and right now we're working on a permanent supportive housing project." When asked how these types of projects came about, she attributed it to "just listening, quite honestly," to the most pressing housing needs expressed.

Lisa was much more focused on the financial pressures, paying for this type of development and arranging the loans and resources for low-income people to get started with her housing programs. She is familiar with financial institutions and has the expertise to tackle the specifics of debt and credit, and she ran for office in town. Her background influenced both the nonprofit's position and impact in the community and the messaging surrounding it. OPAL was expressed as directly concerned with the populations that have the most material need, that are most at risk of being unhoused or for whom stable housing anywhere, not just on the islands, is a long shot. This is notable in comparison to Lopez, where what was emphasized to me was the community and values aspects and the longevity of resilient, self-sufficient rural people. For two organizations that began in much the same context, they have diverged significantly in priorities. Working amid recognized social class disparities and scarcity, these two leaders not only use different methods but take on fundamentally different problems for their communities.

Lisa and Sandy run different organizations because of their different identities. It is the rural context of Lopez and Orcas Island, however, that allows them the opportunity to impact their communities in such vastly different ways. The two women were spoken about in other interviews, mentioned as leaders in their small communities by residents, public servants, and nonprofit workers on other islands. LCLT and OPAL are the primary nonprofits working on each island, and are the two primary recipients of the county-wide affordable home fund. Their projects and impacts are undeniable, housing a significant percentage of each community. In an urban context, there would be many leaders like Lisa and Sandy, many more staff associated with their organizations, and more projects happening outside of the scope of one nonprofit. The rural context of these two community land trusts, which are now well-respected institutions, elevates the choices made by individuals at the helm to the level of a community planner. The outcomes that each can enact are highly specialized because they are so individualized — Lisa's financial comfort and Sandy's general contracting knowledge push the two similar land trusts and their communities in different directions. The level of rural impact is tied strongly to the person, but these exceptional organizers have a lot of tools at their disposal, from private donations to social values, that advance their personal conception of what is most important.

V. Conclusion

Rural housing organizations, and the individuals associated with them, occupy a position of significant influence in rural communities. From nonprofit developers to direct service providers, those working to protect and expand access to housing are shaping the built environment around the needs they identify. Rural areas are smaller, less dense, and less

resourced than urban environments. One new 20-unit development can significantly change the shape and social structure of a small town. A nonprofit organization mobilizing private donations and excise tax funding to build cheap homes can fill a gap where previously no money or attention had been dedicated to affordable housing. In urban environments, the impacts of one project or one organization are diluted by the sheer number of people working and resources being exchanged, but in rural communities, such impacts are striking in the long-time absence of investment and attention. I have shown through a narrative of projects and people in Washington that organizing within small communities creates different material outcomes for different social groups, from unsheltered rural homeless people to middle-income working families. Drawing on different models of advocacy work, funding, and development mechanisms, the presence of rural housing organizations shapes their communities in tangible ways.

Yet because of the scale of rural organizing, these impacts are concentrated with a few individuals who create the conditions that allow them to achieve specific goals. The six organizations I spoke with have no more than a few staff members each. Thus, their leadership plays a defining role in deciding what type of housing and development work is emphasized and for whom. Where middle-income housing is being developed, for example, middle-class founding board members are dictating a response to squeezes in their social and economic status. Such decisions are shaped by individual identities and priorities, including competencies like finances or contracting discussed in the cases of OPAL and LCLT.

As a result, the delicate balance of organizational achievements rests primarily with the few people at the helm. This creates inherent contingencies in the impact of housing projects, where outcomes are only possible because of the particular social integration and influence of leadership. Lisa told me that she has no idea what will happen to OPAL when she retires — she

has shaped the organization's supportive capabilities around her own idiosyncratic social place in the Orcas Island community. My conversations for this research captured how housing priorities are a product of unique and individualized experiences with community and social class.

Each leader who chose to dedicate time and private investments to middle-income homeownership identified people and groups who were genuinely struggling and at risk of being pushed out of the community. Similarly, other leaders mobilized rural networks and public funding to provide direct services addressing severe rural poverty. It is complicated to critique any expression of time, energy, and resources towards making a community better and addressing a proven need. I have demonstrated, however, that each effort is an exceptional exercise of power in shaping rural areas and is decided by a small group of people. Given an assumption of genuine impactful intent, how might communities and individual leaders address the most severe material housing needs? What are the consequences when nonprofits make a distinction between the needs of the homeless and the needs of the working middle-class population who are being forced out, and how *should* they prioritize?

The participants in this study all had their own very robust paradigm for justifying their impact, and many were self-conscious about the needs left unmet by that paradigm or by their own characterizations of their community. However, clear differences emerged, especially in the stories of OPAL and LCLT who have existed in similar environments for a similarly long time and yet evolved into organizations with different priorities. One community now has agricultural leases and sustainable food systems that benefit entrepreneurs. The other prioritizes very-low income people through permanent supportive housing and affordable rental development. The purpose of this project is not to propose the correct path for rural housing programs out of the two, or identify who is doing right or wrong work in each unique rural area. Instead, such a

difference in outcome is likely a specific eventuality, a product of values, social group feeling, and individual identities manifesting in material differences for the rural communities served by housing organizers.

Drawing conclusions from this qualitative research about the nature of impacts and outcomes for rural housing is limited both by who is included and how they characterize themselves. I spoke to community land trust leaders and other models of advocacy across Washington state working within areas of rural gentrification. I relied on referrals from initial interviews to identify the groups and individuals who play significant roles for housing; in some cases I could not reach or entirely missed other nonprofits active in the same communities as those I spoke to. I also only had the opportunity to meet with one or two people from each organization. Due to both limitations, I did not hear many differing perspectives, or counterarguments to the thesis of individual influence and housing shaping rural areas.

Further research would look for these combating perspectives, or investigate tensions between groups working on the same issue in the same region. Additionally, the rural perspective outside of the West, or outside of areas of gentrification, certainly looks different than the specific geographies in which this study is focused. I began my research from the principle that the rural is not a monolith, and arrived at the idea that hyperspecificity of leaders and communities greatly impacts housing outcomes. From there, future investigation should continue to identify characteristics of other places and issues, such as a greater emphasis on rural low-income people, that shape the heterogeneity of the rural environment.

The significance of this study nonetheless is that it suggests an attention to rural housing advocacy as a topic distinct from housing policy or general advocacy work. My conversations

moved beyond programs, finances, or structures and into the personal motivations and characterizations of social impact and community. I drew heavily on scholarship that identifies "the rural" as a unique phenomenon, and therefore each experience of improving rural outcomes was something specific and worth studying. Rural advocacy addresses chronic scarcity and attempts to reverse one hundred of years of disinvestment, leaning on place identification and tight-knit networks. Housing is squeezed everywhere across the United States and the future of many social services is currently uncertain. Localized, supportive housing work will need to learn from and build on the complicated efforts undertaken by people I spoke to for this study. To understand and attend to distinctively rural issues, of which housing is only one of many, policymakers and the general public must not minimize the work of small town organizers.

VI. References

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