Title: Rural Housing 360 Helping Iowa’s Workforce

Rural Housing 360, Homes for America’s Workers, is a new company that is specifically focused on rural housing issues and opportunities in Iowa. Steve Gilbert, owner of Rural Housing 360 and rural housing advocate, has worked within the housing industry for many years with a wide variety of housing related companies and experiences.

“Our mission is to strengthen local communities by allowing hard-working folks the opportunity to live where they work, stabilize school enrollment, utilize existing city infrastructure, and to enhance the ability of employers to grow their respective businesses. Through our Advanced Homes 360 company we are trying to help that “workforce middle” find and build an affordable and energy efficient home,” said Steve Gilbert. “In some cases, it has been decades for some towns since a new house was built in their community. Construction material costs have gone up approximately 5% each year for the past 40 years and as costs continue to escalate it gets more difficult for workers to get approved for a mortgage. That same home next year may be 5% to 7% more expensive according to building cost estimates,” Gilbert said.

The Rural Housing 360 home product is modular house construction. The houses are stick built construction but built in a quality-controlled factory and out of the weather elements. Rural Housing 360 can control costs by keeping the process streamlined, but still offering the homebuyer choices on the size of the house, floor plans, colors and other options and amenities.

This is a true partnership initiative involving the community, the employer, financial partners and Steve’s company Advanced Homes 360. Visit [www.ruralhousing360.com](http://www.ruralhouisng360.com) and you will see these four components driving this new initiative. Many cities and towns have empty lots not generating revenue for the community. The plan works by having the city or development group partner with Rural Housing 360 to put the housing lot in the project at no cost. Local employers may also want to participate on a retention or attraction effort for employees by assisting with the lot in some cases or offer other incentives, such as down payment assistance, to help their employees buy a home. The Rural Housing 360 website is also equipped to help the employee pre-qualify for a mortgage through the website platform. Once qualified the person can go shopping for the town, lot, and home amenities for a modular built home.

“This isn’t custom home building. That market is taking care of itself. Rural Housing 360 is focused on the “workforce middle” folks. Modular house construction keeps us competitive on our pricing by working with the manufacturer and streamlining the home buying process. Rural Housing 360 brings opportunities to rural Iowa communities that have tight labor markets for their companies and empty lots that are readily available to go for new home construction,” said Steve Gilbert. “It takes a public-private partnership to make this work and leaders at the local level to understand that housing and workforce are two critical concerns that need to be addressed for their towns and companies. We are providing the platform to address both issues for rural Iowa communities,” said Gilbert.

A Rural Housing 360 meeting will be held on Monday, May 13th from 6:00pm-7:00pm at the Stanton Viking Center, 501 Elliot Street. Employers, local contractors, real estate agents, and the public are all invited to attend.

To learn more about how Rural Housing 360 can help your community visit [www.ruralhousing360.com](http://www.ruralhousing360.com) for more information.