# **Community Discovery, Project Foresight, and Achievement**

FORESIGHT

*Noun meaning* **-** the action of predicting what will be needed in the future.

*Synonyms –* preparedness,forethought, planning, prudence

*Usage* - "a lack of foresight will cost me dearly"

## Identifying Opportunities for Community Revitalization

What are your community’s UNIQUE ATTRIBUTES? Do they represent strengths or weaknesses when wrestling with the very complex issue of housing for your town? How can you win with residents, in-migration, and visitors? This questioning represents the challenges communities face to identify, finance, and cooperate on one of the toughest economic development issues ever! Some experts say the next five years will determine a rural community’s success in being viable for the future. Housing is a CRITICAL component.

Advanced 360 Service Center (A360sc) offers a variety of services to help communities identify their strengths, weaknesses and solutions as part of the Rural Housing 360 initiative. It is the start in each Rural Housing 360 initiative. Our role is to provide implementable steps to achieve the level of success each community’s situation will allow. It should be successful in

* increasing homeownership
* the amount of quality housing stock
* as the way to make Rural Housing 360 a successful program in the community.

## Community Assessment Visit

The A360sc staff of experienced professionals will perform an intense, on-site study of your community, including a public presentation and a written report that can be used in your planning efforts. A team will tour the community, visit local businesses, interview stakeholders, and engage with municipal officials. The team will provide an honest assessment of the community with short- and long-range recommendations that are very specific to your community’s challenges.

The Community Assessment will focus on identifying public-private partnerships, increasing the effectiveness of the municipality, establishing action items for the community, and forming a budgetary threshold for project completion.

## Being an Affiliate

As a valued participant in the community solutions, the A360 Service Center recognizes the importance of staying connected and working with your community on an on-going basis.

**Being an Affiliate** Continued:

We are committed to assisting your community effectively. As an affiliate, we will be providing *the service*s of A360sc in a pro-active way to:

1. Audit community preparedness
2. Provide Foresight into best choices to the myriad of difficult project methods, tools, and costs
3. Collaborate and coordinate appropriate non-profit and state, local, and federal governmental supports
4. Provide project schedules, timelines, and costs in advance
5. Work to meet time line requirements based on formal organization’s decision-making times and dates. (City Council, Board of Supervisors, Economic Development Groups, Bank meetings, Public / Private Partnerships, government program participant involvement, etc)
6. Ensure accurate ongoing project outcome information is being reported to make it useful for collective community advancement of plans.
7. Intentionally align services (our 360 degree approach) with other providers such as bankers or builders or businesses. Each business sector involved follows their traditional methods, timing and S.O.P. and so can be addressed as necessary to keep everyone together and on-track.

Our affiliates will enjoy consistent, responsive, and quality service at an affordable rate. Our affiliates will also have access to our key partners for an additional fee should they need additional expertise with respect to the following: architectural, engineering, landscaping, municipal financial professionals, attorneys, etc.

Your community and Advance 360 Service Center may sign a 3-year Service Agreement for a consistent approach over time at a discounted retainer rate compared to hourly work rates. We will work to build positive momentum and even better results together.

**Contact:**

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# **Community Housing Projects Financing**

## Public and Private Financing

Specific housing developments, buyer’s ability to get an affordable house, locations within the town to sell, financing construction of single family and multi-family housing units each need help from a myriad of financing mechanisms. Some are planned to be a few months long such as the financing construction process and some will last up to 40 years such as a USDA housing mortgage process.

A360sc provides seriously knowledgeable staff about financing mechanisms to the right spot at the right time during the *multi-year efforts* that planned rural housing requires.

Specialization in loans, grants, avoidance of regulatory snares, large project equity investments or small project support(s), local government choices using non-profit or for-profit, and how to combine with federal, state, and regional helps. A360sc provides knowledge, current best practice, and clarity in what to use and when.

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# **Workforce Housing Mortgage Service**

Powered by Internet portal technology, a mortgage provider of considerable talent will streamline the otherwise tedious tasks of identifying best mortgage strategy and methods that optimizes approvals in real time. The process of mortgage financing is the collaborative work of A360sc private financing investments. This provides access to best practices in completing the mortgage process. “Speed” and “% approved” are the important metrics. Multiple funding sources, including local banks, are considered and the best are offered.

A360sc uses the new technology to fashion on-line portals that cross reference the home buyer’s current situation to the available government, private, and local bank mortgage funds. Interactive on-line portals are useable and convenient whether in-town, in-employer, in-other state, or at home. Present and future workers can learn quickly their best options for owning a piece of the town by buying their own home near where they will work or choosing to lease.

Because the availability of a healthy workforce is THE NUMBER ONE NEED OF EMPLOYERS A360sc provides *both existing and potential businesses with the mortgage approval automation.* This is the high performance of streamlined methods and finance alternatives to match incoming employees to the most successful home buying process possible.

(A360sc encourages communities to have deep conversations about how to be the source for a strong home owner workforce. A360sc team members are available to help local existing businesses optimize their use of housing, finance, and technology to increase business success as well.)

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# **About Us Section**

## HISTORY:

In early 2016 a conversation about the problem of rural housing began amongst a few people. The complexity of the topic forced examination of off-site manufacturing, on-site construction, pricing of inputs, market rates, real estate challenges, standardization and effective utilization of resources among many more.

Refinement of ideas, technologies, present programs, innovation, etc. began to emerge, and synergies began to present themselves from the complexity of issues experienced by communities. The complexity did not go away but refinement of the solutions provided serious answers to the many significant questions. The committed participants in the conversations, doing the research, watching the market, and assessing the funding mechanisms *stayed on board* over the long haul and settled into personal areas of gifts and talents within the original group along with those that came and cared about successful outcomes.

Now the Advanced 360 Service Center (A360sc) has adopted the responsibility to provide financial resources and program expertise to the communities of business officials, city officials, county officials, bankers, economic developers, and others that are engaged and involved in making their community attractive for rural housing growth opportunities.

Today, workers in A360sc include both public and private financing experts, grant writing, administration, incentive program experts, etc. These are designed to work together for the good of the community in choosing a path forward together or on their own… community by community. This is all to drive answers/solutions from the earliest stage of rural housing considerations to on-going advisory assistance.

What then is in the name Advanced 360 Service Center

The word “Advanced” in the name *Advanced 360 Service Center* signifies two things. The first is *the up-front* knowledge and action required to reveal the community’s potential and pathway to success. The second is the *leading nature* of the information, tools, technology, and programs and how they all must work together for good within A360sc to help the community.

The “360” recognizes that communities must encircle their rural housing work effort with expertise and solutions in all the areas that present challenges to success. The designation as a “Service Center” recognizes we are here to serve not to be served. Our business model accommodates a variation of services so always feel free to ask, “What can Advanced 360 Service Center do for us?”

These are the early days of rural community housing successes. Many have attempted to solve the rural housing problem. The important news provided by the past attempts is that that the answer is more than land, buildings, and developers. Rather there is a need for a complex *propellant* to advance the cause even when there are unique community challenges. “Propellants” include, but are certainly not limited to:

PROPELLANT

A **propellant** is a chemical that is used to create the movement of a fluid or to generate **propulsion** of a vehicle, projectile, or other object.

* Local contributions of various kinds
* private financing activities including equity investment, traditional and non-traditional lenders
* new organization development
* project management over resources and entities to coincide with the other numerous project activities
* new web-based technology
* government grants and loans and therefor program management to comply with the details of each
* employer sponsored mortgages funded locally, by investors or through HUD, USDA, FHA, etc.

all are necessary ingredients to propel success. This “chemistry” when organized and applied represents the current *best rural housing practices*.

To move groups past opinion and on toward shared fact and data can literally save hundreds of hours of speculation amongst the diverse groups of interest within each community. Advanced 360 Service Center representatives are helping communities today. Please find out how to join us. See us at www.A360sc.com.

## ASSOCIATIONS:

Advanced 360 Service Center (A360sc), is an *enterprise chain partner* to Advanced Rural Housing 360’s Design & Build. The relationship creates “synergies” not otherwise available…anywhere! It is a cooperation in information gathering and execution that pro-actively *pursues a seamless approach* to bringing ala cart support to communities in properties, building, finance, technology, and administration.

# TEAM:

T.H., Program Management

B.D., Public Finance Director\*

K.S., Private Finance Director\*

S.M., Mortgage Technology Provider

T.N., Operations Director\*\*

S.C., Complimentary Advisor\*

\*Board Members

CONTACT:

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## Glossary of Rural Housing Development Terms