CONNECTING THE DOTS:

A Location Analysis of USDA’s Section 515 Rental Housing and Other Federally Subsidized Rental Properties in Rural America
This report was prepared by Lance George, Leslie R. Strauss, and Mark Kudlowitz of the Housing Assistance Council (HAC). The work that provided the basis for this publication was supported by funding from the John D. and Catherine T. MacArthur Foundation. HAC is solely responsible for the accuracy of the statements and interpretations contained in this publication and such interpretations do not necessarily reflect the views of the MacArthur Foundation.

HAC greatly appreciates the assistance of Keith Wardrip of the National Low Income Housing Coalition and Matt Foulkes of the University of Missouri for their valuable expertise and comments on preliminary drafts of this report.

HAC, founded in 1971, is a nonprofit corporation that supports the development of rural low-income housing nationwide. HAC provides technical housing services, loans from a revolving fund, housing program and policy assistance, research and demonstration projects, and training and information services. HAC is an equal opportunity lender.
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US Virgin Islands
- 21 properties
- 476 units

Puerto Rico
- 100 properties
- 6,173 units

Guam
- 1 property
- 49 units

Hawaii
- 23 properties
- 955 units

Alaska
- 41 properties
- 1,596 units

Texas
- 774 properties
- 25,099 units

California
- 416 properties
- 18,710 units

Montana
- 166 properties
- 2,665 units

New Mexico
- 110 properties
- 3,946 units

Nevada
- 76 properties
- 2,129 units

Arizona
- 115 properties
- 3,639 units

Wyoming
- 58 properties
- 1,579 units

Colorado
- 133 properties
- 3,426 units

Oregon
- 190 properties
- 5,597 units

Idaho
- 191 properties
- 4,328 units

Utah
- 91 properties
- 2,105 units

South Dakota
- 483 properties
- 6,753 units

North Dakota
- 241 properties
- 3,249 units

Minnesota
- 360 properties
- 11,786 units

Missouri
- 875 properties
- 19,653 units

Illinois
- 646 properties
- 10,966 units

Florida
- 434 properties
- 16,646 units

Georgia
- 465 properties
- 16,255 units

Iowa
- 611 properties
- 11,026 units

Wisconsin
- 529 properties
- 10,453 units

Arkansas
- 358 properties
- 10,088 units

Alabama
- 487 properties
- 15,958 units

North Carolina
- 626 properties
- 22,419 units

Pennsylvania
- 315 properties
- 10,307 units

Tennessee
- 380 properties
- 12,934 units

Ohio
- 394 properties
- 14,689 units

Texas
- 774 properties
- 25,099 units

Virginia
- 262 properties
- 10,252 units

Kentucky
- 454 properties
- 12,280 units

North Carolina
- 333 properties
- 12,284 units

West Virginia
- 246 properties
- 7,115 units

Vermont
- 342 properties
- 8,090 units

Washington
- 301 properties
- 8,794 units

Oregon
- 417 properties
- 11,794 units

Maryland
- 168 properties
- 5,326 units

New Hampshire
- 81 properties
- 2,486 units

New Jersey
- 81 properties
- 3,311 units

Massachusetts
- 63 properties
- 1,985 units

New Mexico
- 110 properties
- 3,946 units

Montana
- 166 properties
- 2,665 units

Nevada
- 76 properties
- 2,129 units

Arizona
- 115 properties
- 3,639 units

Wyoming
- 58 properties
- 1,579 units

Colorado
- 133 properties
- 3,426 units
Section 515 Prepayment Eligibility Status by State

Legend
- Section 515 properties eligible for prepayment
- Section 515 properties not eligible for prepayment
Section 515 Rental Housing Loan Prepayments
2001 - 2006

Legend

Prepaid Section 515 Loans, 2001-2006
- 0.00 - 4.00
- 4.01 - 14.00
- 14.01 - 37.00
- 37.01 - 55.00
- 55.01 - 456.00

Alaska
1 property
12 units

Arizona
6 properties
186 units

Arkansas
3 properties
71 units

California
4 properties
59 units

Colorado
1 property
20 units

Connecticut
3 properties
53 units

Delaware
3 properties
289 units

Florida
7 properties
289 units

Georgia
22 properties
568 units

Hawaii
1 property
58 units

Idaho
8 properties
137 units

Illinois
25 properties
316 units

Indiana
11 properties
276 units

Iowa
456 properties
2120 units

Kansas
6 properties
47 units

Kentucky
1 property
12 units

Louisiana
1 property
4 units

Maine
3 properties
32 units

Maryland
0 properties
0 units

Massachusetts
11 properties
402 units

Michigan
2 properties
66 units

Minnesota
36 properties
337 units

Mississippi
3 properties
71 units

Missouri
31 properties
460 units

Montana
21 properties
240 units

Nebraska
21 properties
240 units

Nevada
3 properties
156 units

New Hampshire
10 properties
197 units

New Jersey
1 property
48 units

New Mexico
1 property
12 units

New York
6 properties
416 units

North Carolina
8 properties
134 units

North Dakota
54 properties
384 units

Ohio
13 properties
404 units

Oklahoma
2 properties
48 units

Oregon
2 properties
56 units

Pennsylvania
12 properties
323 units

South Carolina
14 properties
569 units

South Dakota
54 properties
384 units

South Dakota
26 properties
413 units

Tennessee
9 properties
280 units

Texas
1 property
12 units

Utah
4 properties
34 units

Virginia
1 property
48 units

Washington
2 properties
56 units

West Virginia
12 properties
342 units

Wisconsin
26 properties
413 units

Wyoming
1 property
28 units

Legend

states
- 0.00 - 4.00
- 4.01 - 14.00
- 14.01 - 37.00
- 37.01 - 55.00
- 55.01 - 456.00
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The U.S. Department of Agriculture’s Section 515 program provides more than 400,000 decent, affordable rental homes for rural Americans with low incomes, but many of these rentals are now at risk. Seeking to inform the debate on preservation of these units, this Housing Assistance Council report examines where Section 515 developments are located with respect to other federally subsidized rentals and reviews their role in their rural communities’ rental housing networks. It discusses the policy implications of HAC’s research findings and makes recommendations.

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