



Housing Assistance Council

A GUIDE TO
FEDERAL HOUSING AND
COMMUNITY DEVELOPMENT
PROGRAMS
FOR SMALL TOWNS
AND RURAL AREAS

\$7.00

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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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INTRODUCTION

This guide is meant to serve as a tool for rural communities to help identify public resources that may be used to meet the housing needs of low-income rural populations. It was first published by the Housing Assistance Council (HAC) in 1989, and has been updated occasionally to reflect federal program changes.

The guide is divided into five sections: U.S. Department of Agriculture Programs, U.S. Department of Housing and Urban Development Programs, Homeless Assistance Programs, Other Federal Agencies' Programs, and Private Investment Programs. Each program description includes a program purpose, eligibility criteria, terms, and contacts.

Also, following the title of each description is its program number from the *Catalog of Federal Domestic Assistance* (CFDA), except in the "Private Investment" section, as CFDA numbers do not exist for those programs. The CFDA is an annual government publication updated twice a year in supplements. It is available at <http://www.cfda.gov>, at the Government Printing Office in Washington, D.C. and in libraries.

Finding the right mix of federal or non-federal programs for your community involves understanding your needs and resources, planning well with a solid base of community support, and knowing the various programs available.

All government programs, federal and non-federal, change periodically as new legislation is adopted or new regulations are issued. Some of the programs are currently not funded or are funded at very low levels. Most programs are financially active unless otherwise stated. Before attempting to use one of the programs listed in this guide, always check with the funding source to be sure the guide's description is still accurate.

U.S. DEPARTMENT OF AGRICULTURE PROGRAMS

Rural Housing Service Programs¹

General Information

The Rural Housing Service (RHS) provides a number of housing and community facility programs in rural areas. The direct rural housing programs provide subsidy for home ownership, rental housing, home repairs, and rehabilitation. Only one of 16 direct programs is not subsidized. RHS also has two unsubsidized loan guarantee programs. All RHS housing, except Section 514/516 Farm Labor Housing, must be located in rural areas as defined in this guide. The programs are carried out by the Department of Agriculture's Rural Development staff through a network of local, area, and state offices. Appendix D is a listing of state office addresses as of January 2003.

RHS's funding priorities have gradually shifted from a focus on making direct loans to an emphasis on guaranteeing loans made by private lenders and/or partnering with states and the private sector to make leveraged loans. This change is intended to extend limited federal appropriations.

Most applications for the direct single-family housing programs are received, processed, and approved by Rural Development employees, primarily in local offices (previously known as county offices). Local office staff also provide counseling, supervision, and site inspection, in addition to assisting with multifamily applications. Loan servicing is now centralized at an office in St. Louis, Mo. Applications for multifamily assistance are processed in the area or state offices depending on the structure approved in each state. Rural Development staff also serve as field staff for the two other Rural Development agencies – the Rural Utilities Service and the Rural Business-Cooperative Service.

Program instructions and applicable forms are available at the Rural Development website at <http://rdinit.usda.gov/reg> or at Rural Development offices.

It is useful to understand the following general information before discussing RHS housing programs.

Definitions

Rural Areas. With the exception of its farm labor housing program (Sections 514/516), which is also available in urban areas, RHS/Rural Development makes housing loans and grants only in rural areas. Each Rural Development

¹ The rural housing programs presently administered by the Rural Housing Service (RHS) and Rural Development offices were formerly administered by the Farmers Home Administration (FmHA). RHS was formerly the Rural Housing and Community Development Service, and Rural Development was formerly Rural Economic and Community Development.

local office maintains a map delineating eligible rural areas. Different definitions of “rural” apply to USDA’s community facility (e.g., water and waste disposal) and business loan programs. These programs are discussed in later sections of this guide. For all *housing* programs, RHS defines rural as: 1) open country that is not part of or associated with an urban area, or 2) any town, village, city, or place, including the immediately adjacent densely settled area, that:

- ⊞ has a population not in excess of 2,500 and is not part of or associated with an urban area;
- ⊞ has a population under 10,000 and is rural in character;
- ⊞ has a population under 20,000, is outside a Metropolitan Statistical Area (MSA), and has a serious lack of mortgage credit for low-income families, as agreed to by the Secretaries of Agriculture and Housing and Urban Development (Rural Development district or local offices provide a listing of eligible areas with populations under 20,000); or
- ⊞ was determined to be rural prior to October 1, 1990 and whose population after the 1990 decennial Census did not exceed 25,000 (this provision may be changed – either to update it when data from the 2000 Census become available or, as proposed in Congress in 2000, to maintain eligibility based on the 1980 Census through 2010).
- ⊞ Specifically accepted as rural are Pajero, Calif.; Guadalupe, Ariz.; Plainsview, Texas; and Altus, Okla.

Income Limits. Very low-, low-, and moderate-income families or individuals may be eligible for RHS housing. Funding for new loans is currently limited to very low- and low-income applicants, with the exception of Section 502 guaranteed loans and Section 515 rental projects, for which moderate-income households are also eligible. A family’s adjusted income determines both its eligibility for RHS housing assistance and the level of assistance provided. RHS uses HUD’s determinations of low and very low income levels, which are established by county or by Metropolitan Statistical Area. RHS has a unique definition of moderate income, however; generally moderate income is \$5,500 over the area’s low-income ceiling. Income limits are available at <http://www.huduser.org/datasets/il.html> or from Rural Development offices.

“Credit Elsewhere” Conditions. In general, an applicant for an RHS housing loan must be unable to obtain credit elsewhere on reasonable terms and conditions. The restriction does not apply, however, to public housing agencies or to any other public body applicant. This requirement is clearest in the case of home mortgage borrowers. The “credit elsewhere” criterion for Section 515

rental project loans refers to the project sponsor's ability to obtain credit enabling it to provide housing with rents affordable to eligible households.

Housing Types and Costs. Housing or public facilities built under RHS programs must be modest and must meet the minimum standards for the voluntary national model building codes adopted in each state, as well as RHS thermal and site standards. The housing may be located on scattered sites or in a subdivision.

Programs for Persons with Disabilities

Title V of the Housing and Community Development Act of 1977 and the Americans with Disabilities Act extended the use of RHS programs for elderly people to include persons with disabilities. Regulations for each program specify the benefits for which persons with disabilities are eligible. Provisions of the 1988 Fair Housing Act apply.

Demonstrations

RHS/Rural Development will consider applications to demonstrate housing design, systems, financing mechanisms, etc. that do not conform to agency regulations but do adhere to the law. Demonstrations are authorized through the RHS National Office. Administrative Notices describing how to apply for demonstration funding are usually published each fiscal year.

Housing Location

RHS has rules covering housing location. The primary regulation is Instruction 1924-C, which contains a site approval process. The agency environmental regulations (Instruction 1940-G) and specific program instructions also regulate housing location within eligible rural areas.

Appeals

Most adverse decisions may be appealed administratively. USDA has a separate appeal staff that conducts hearings and has the authority to overturn decisions. The appeal staff central office may also review decisions made by hearing officers. The covering regulations are presently in 7 CFR Part 11 and Instruction 1900-B. A separate grievance and appeal procedure (Instruction 1944-L) is maintained for tenants in RHS-financed rental housing, including that for farmworkers. Decisions made in connection with Section 502 guaranteed loans are essentially not appealable.

Authorization

The RHS housing programs are authorized in Title V of the Housing Act of 1949, as amended. The number cited for each program (502, 504, etc.) refers to the section in Title V.

Targeted Areas

RHS annually sets aside a percentage of Section 502 direct, 504 loan and grant, 515, and Rental Assistance funds for areas targeted due to the extent of poverty and deficient housing. These implement the specific percentage set-aside of funds to counties required in Section 509(f) of the law. Specific set-aside information can be found in annual exhibits to Instruction 1940-L. A packaging grant program is operated as a capacity building component of Section 509(f) and is available to 300 counties whose occupied substandard housing is 10 percent or higher and whose poverty rate is 20 percent or more.

HAC Manuals

HAC has developed and maintains manuals to assist in understanding and using the RHS rural housing programs. These publications are periodically updated as regulations are amended and include:

- △ Section 502 Homeownership Direct Loans
- △ Section 504 Very Low-Income Repair Loans and Grants
- △ Section 514/516 Farm Labor Housing Program
- △ Section 515 Rural Rental Housing
- △ Section 515 Rural Cooperative Housing
- △ Section 533 Rural Housing Preservation Grants
- △ Section 538 Guaranteed Rural Rental Housing
- △ Environmental Regulations
- △ Appealing RHS/Rural Development Decisions
- △ Preventing Displacement in RHS/Rural Development Rural Rental Housing

Many of HAC's publications are available free on HAC's website, <http://www.ruralhome.org>. Print copies may be obtained, for the cost of copying and postage, from HAC's Washington, D.C. office.

Homeownership Direct Loan Program (Section 502 Direct) (CFDA 10.410)

The Section 502 program has two major parts: direct loans and guaranteed loans. The two share a single CFDA number, but are described separately here.

Purpose

Section 502 direct mortgage loans enable low- and very low-income households to purchase, build, repair, renovate, or relocate houses, including manufactured homes. These loans are also used to purchase and prepare sites and/or to provide water supplies and sewage disposal for sites. Section 502 loans may be used to refinance debts when necessary to avoid losing a home or when required to make necessary rehabilitation of a house affordable.

Eligibility

Eligible applicants must have very low or low incomes. Adjusted income ceilings are the same as for the HUD Section 8 Housing Choice Voucher program, and are available at <http://www.huduser.org/datasets/il.html> or from Rural Development or HUD offices. Families must be without adequate housing; able to afford the mortgage payments, taxes and insurance, typically within 22 to 26 percent of their incomes; and unable to obtain credit elsewhere. They must have reasonable credit histories. Priority is provided to families with hardships, including those living in deficient housing; to participants in mutual self-help housing; to servicing loans; and to participation loans.

Terms

Loans are for terms up to 33 years (38 years for those with incomes below 60 percent of the area median and who cannot afford 33-year terms, or 30 years for manufactured homes). No down payment is required. The promissory note interest rate is set by RHS. Payment assistance subsidy is provided and is directly related to the applicant/borrower's adjusted income as a percentage of area median income. Families without leveraged loans must pay a minimum of 22, 24, or 26 percent of their income (the percentages depend again on their income as a percent of area median) for principal, interest, taxes, and insurance (PITI) up to an amount not exceeding the promissory note rate. Families with leveraged (participation) loans are not required to meet the 22, 24, or 26 percent of adjusted income conditions.

Standards

Housing built under the Section 502 program must be modest. As of March 24, 2003, a modest home is defined as one with a market value below the limit established for its state. The limit for a state can be established by a formula that takes cost into account, or it may be a limit set by the state housing finance agency or by HUD's Federal Housing Administration for Section 203(b) loan guarantees. Check with a Rural Development office to find the limits applicable in a particular place. Houses constructed, purchased, or rehabilitated must comply with the voluntary national model building code adopted for the state as

well as with RHS thermal and site standards. Manufactured housing must be permanently installed and meet the HUD Manufactured Housing Construction and Safety Standards and RHS thermal standards.

Comments

RHS is authorized to compensate Section 502 borrowers for construction defects.

Variations

Deferred Mortgage Payment Demonstration. For very low-income applicants unable to afford payments at 1 percent for 38 years, up to 25 percent of the required payment may be deferred. This option can reduce required incomes by 10 to 20 percent. However, the program has not been re-authorized or funded since FY 1995.

Rural Housing Demonstration Program. This program finances innovative housing that does not meet existing published standards, rules, regulations, or policies, provided that the housing is not constructed contrary to law and does not present an impediment to health or safety. Ten million dollars is available annually for this purpose. RHS issues an annual Notice of Funding Availability, usually in December.

Guaranteed Homeownership Loans. The Section 502 guaranteed program is discussed in more detail below.

Conditional Commitments. For a fee of \$350, which includes appraisal and inspection, builders or manufactured home contractors may receive a commitment by Rural Development to finance a given house, conditioned on sale to a qualified applicant and the availability of funds.

Homeownership Loan Inventory Program. From time to time, RHS/Rural Development has homes for sale that have been acquired through liquidation of loans. These homes may be purchased with Section 502 credit. Priority is given to those eligible for the program and to applicants for the purchase of these "inventory" homes. When no eligible applicants apply, the homes are available for others. Following price reductions, the homes are again first available only to households eligible for Section 502.

Approval

Rural Development local managers have authority to approve most Section 502 loans. Decisions on applications should be made within 30 to 60 days if no backlog exists.

Availability of Funds

Appropriated funds are apportioned for use by quarter for each fiscal year. After national and designated reserves are deducted, the balance is allocated to states by formula. RHS pools its unused money each fiscal year, usually in mid-summer. The demand for funds normally exceeds supply and RHS may choose to make all unused funds available on a first come, first served basis. Over-subscription in the program has resulted in more restricted, computerized pooling, but eligible applicants with viable applications should request processing even if a local or state office has used its initial allocation.

Basic Instruction

7 CFR Part 3550 subparts A, B, D and E and HB-1-3550

Contact

Contact a Rural Development office. State offices are listed in Appendix D and at http://www.rurdev.usda.gov/recd_map.html.

Homeownership Guaranteed Loan Program (Section 502 Guaranteed) (CFDA 10.410)

Purpose

Like direct loans, Section 502 guaranteed mortgage loans may be used to purchase, build, repair, renovate, or relocate houses, including manufactured homes; to purchase and prepare sites and/or to provide water supplies and sewage disposal for sites; and in some circumstances to refinance debts. A guaranteed loan is made by a bank or another private lender rather than by RHS/Rural Development, and RHS/Rural Development guarantees repayment if the borrower defaults.

Eligibility

Borrower. Eligible applicants must have incomes below 115 percent of area median income. Like Section 502 direct borrowers, families must be without adequate housing; able to afford the mortgage payments, taxes and insurance; and unable to obtain credit elsewhere. They must have reasonable credit histories.

Lender. Lenders must be approved by RHS/Rural Development.

Terms

Loans are for terms up to 30 years. The promissory note interest rate is set by the lender. No down payment is required. Currently, the program is limited to unsubsidized loans. The subsidy, when available, provides interest assistance and is based solely on income.

Standards

This program previously used the HUD 203(b) limits to denote “modest,” but had to stop using them due to an adverse legal ruling. For this program, then, a “modest” home is one whose price the applicant/borrower can afford to pay. Like those financed by Section 502 direct loans, houses constructed, purchased, or rehabilitated with Section 502 guaranteed loans must comply with the voluntary national model building code adopted for the state as well as with RHS thermal and site standards. Manufactured housing must be permanently installed and meet the HUD Manufactured Housing Construction and Safety Standards and RHS thermal standards.

Comments

Because of the differences in interest rate and subsidy, the guaranteed program serves a much higher income level than the direct loan program.

Approval

Rural Development local managers have authority to approve most Section 502 guaranteed loans. Decisions on applications should be made within 30 to 60 days if no backlog exists.

Basic Instruction

7 CFR Part 1980

Contact

Contact a Rural Development office. State offices are listed in Appendix D and at http://www.rurdev.usda.gov/recd_map.html.

Very Low-Income Housing Repair Loans and Grants (Section 504) (CFDA 10.417)

Purpose

Loans up to \$20,000 and grants up to \$7,500 (loans and grants can be combined up to \$27,500) are provided to very low-income homeowners to

repair, improve, or modernize their dwellings or to remove health and/or safety hazards, and to make dwellings accessible for household members with disabilities.

Eligibility

Loans. Eligible homeowner-occupants must have incomes below 50 percent of area median and be unable to obtain affordable credit elsewhere. Applicants must need to make repairs and improvements to make their dwellings more safe and sanitary or to remove health and safety hazards.

Grants. Grants are available only to those homeowners 62 years of age or older who cannot repay part or all of Section 504 loans. Grant funds may be used only to pay for repairs and improvements resulting in removal of health and/or safety hazards. If a person can pay part of the cost, a combination grant and loan is made.

Terms

Loans are for a period of up to 20 years at 1 percent interest. A grant may be recaptured if the property is sold in less than three years.

Security

Real estate mortgages are required for loans of \$7,500 or more. Full title services are required for loans of \$7,500 or more.

Standards

Repaired properties do not need to meet other RHS code requirements, except that installation of water and waste systems and related fixtures must meet local health department requirements. Water supply and sewage disposal systems should normally meet RHS requirements. All work must meet local codes and standards.

Approval

The Rural Development local office should make a decision on an application within 30 to 60 days if no backlog exists.

Comments

Not all the health and safety hazards in a home must be removed with Section 504 funds, provided major health and safety hazards are removed. The covering regulations provide for a liberal interpretation of the term "owner."

Basic Instruction

7 CFR Part 3550 Subpart A, C, D and E and HB-1-3550

Contact

Contact a Rural Development office. State offices are listed in Appendix D and at http://www.rurdev.usda.gov/recd_map.html.

Rural Housing Application Packaging Grants (Section 509(f)) (CFDA 10.442)

Purpose

Rural Housing Packaging Grants are made to enable eligible organizations to assist RHS/Rural Development to make loans and grants in targeted communities. For completed single-family housing applications, packaging fees are established nationally. For Section 514 and 515 applications, packagers are remunerated on a set, staged basis.

Eligibility

Private nonprofit organizations or corporations, states, state agencies, or units of local government are eligible if they participate annually in state Rural Development training and are certified as packagers by the agency.

Allocation

Each year RHS publishes a list of the eligible counties and dollars allocated and the number of packaging grants to be made, by state. No appropriation has been made since the mid-1990s, and carry over funds have been utilized. When these are depleted, funding must come from the Rural Housing Application Packaging Grant appropriation.

Basic Instructions

Instruction 1944-B (7 CFR Part 1944-Subpart B)
Instruction 1940-L

Contact

Contact a Rural Development office. State offices are listed in Appendix D and at http://www.rurdev.usda.gov/recd_map.html.

Rural Rental and Cooperative Housing Loans (Section 515) (CFDA 10.415)

Purpose

Section 515 provides direct loans to finance modest rental or cooperatively owned housing designed for very low-, low-, and moderate-income families, elderly people, and persons with disabilities. Funds may be used to construct new housing or to purchase and rehabilitate existing structures for rental purposes. A substantial share of recent appropriations is used to maintain the existing portfolio. Congregate housing for the elderly and persons with disabilities and group homes for the developmentally disabled are authorized through special regulations and requirements, but nursing or “special care” homes are not eligible. Funds may also be used to buy and improve land and to provide necessary facilities such as water and waste disposal systems.

Eligibility

Owners. Individuals, partnerships, limited partnerships, for-profit corporations, nonprofit organizations, limited equity cooperatives, Indian tribes, and public agencies are eligible.

Borrowers must be unable to obtain credit elsewhere that will result in rents affordable to low- and moderate-income tenants. A loan to a nonprofit organization or public body may be for up to 100 percent of the appraised value or development cost, whichever is less, plus 2 percent initial operating capital. A loan to an individual, partnership, limited partnership, or for-profit corporation operating on a limited-profit basis cannot exceed 97 percent (95 percent if low-income tax credits are involved) of the appraised value or development costs, whichever is less, and the borrower must provide the 2 percent initial operating capital.

Tenants. Very low-, low-, and moderate-income households are eligible to live in Section 515-financed housing. Priority is given to those living in substandard housing. When rental assistance is used, top priority is provided for very low-income households (95 percent of tenants in rental assisted projects must have incomes below 95 percent of the area median).

Terms

Loans are for up to 30 years at an effective 1 percent interest rate, but amortized at a 50 year rate. A current rate is used for the promissory note but thereafter is used only to determine maximum rent payments. Tenants pay basic rent (rent including 1 percent mortgage payment), or 30 percent of adjusted income, whichever is greater. RHS rental assistance subsidy can be used to limit tenant payments to 30 percent of income. In some cases, Section 8

or state rental assistance is also utilized with Section 515 loans.

Loans made through contracts entered into on or after December 15, 1989 cannot be prepaid. Owners may obtain guaranteed equity loans after 20 years as an incentive for participation.

Standards

The voluntary national model building codes and thermal standards apply. When moderate rather than substantial rehabilitation is involved, a separate RHS standard (guide) is used. RHS maintains square foot ranges by number of bedrooms to limit unit size. Projects must be designed to have two or more units per building, except for group homes or cooperatives which may use detached units.

Variations

Cooperative Housing. Separate rules (within the basic rental housing regulations) apply for the use of Section 515 limited equity consumer cooperative loans. Cooperative loans are required essentially to meet the conditions of the NOFA, but are funded from a general reserve rather than from the competitive funds used for new construction. (See comments below.) Housing units can be detached. Once eligible, owner-occupants are always eligible, even if their incomes increase beyond the moderate limit.

Downtown Renewal Areas. RHS rules require that Section 515 projects be located in residential areas of rural communities with services. Exceptions can be made to place units in business districts as part of official renewal efforts. RHS determines who will receive loans for the new units.

Congregate Housing. The capital costs for congregate or group home services may be financed for semi-independent tenants provided there is either an assured source of funding for the operating costs or these costs are affordable to the eligible client populations.

Rural Housing Demonstration Program. This program permits the financing of innovative housing that does not meet existing published standards, rules, regulations, or policies, provided that the housing is not contrary to law and does not result in an impediment to health and safety. Ten million dollars is normally available annually for this purpose.

Approval

State directors have the authority to approve loans of up to \$1,500,000. All requests for loans above \$1,500,000 must be reviewed by the RHS national

office. Currently Section 515 loans are made available on a competitive basis, using a national NOFA.

Comments

Projects may be on one or more sites. Scattered site authority adds flexibility. The overwhelming majority of loans are to entities using the Low Income Housing Tax Credit. RHS employs a “weighted priority” system for pre-applications. Weights are assigned for each funding cycle (fiscal year). The program’s 50-year amortized mortgages at 1 percent are a unique and valuable resource for sponsors of low-income rental projects.

Basic Instruction

Instruction 1944-E. This instruction is expected to be “re-invented” and to be replaced with a shorter published rule and a detailed handbook.

Contact

Contact a Rural Development office. State offices are listed in Appendix D and at http://www.rurdev.usda.gov/recd_map.html.

Farm Labor Housing Loans and Grants (Sections 514/516) CFDA 10.405

Purpose

Section 514 loans and Section 516 grants are provided to build, buy, improve, or repair housing for farm laborers, including persons whose income is earned in aquiculture (fish and oyster farms) and those engaged in on-farm processing. Funds can be used to purchase a site or a leasehold interest in a site, to construct housing, to construct day care facilities and community rooms, to pay fees, to purchase durable household furnishings, and to pay construction loan interest.

Eligibility

Loans. Farmers, associations of farmers, family farm corporations, Indian tribes, nonprofit organizations, public agencies, and associations of farmworkers are eligible to apply for loans. In some instances, farmers unable to get credit elsewhere may obtain loans at a rate of interest based on the cost of federal borrowing (the figure is available at any Rural Development office).

Grants. Nonprofit organizations, Indian tribes, public agencies, and farmworker associations are eligible for grants.

Terms

Loans. Loans are for 33 years at 1 percent interest, except as noted above under eligibility.

Grants. A grant may cover up to 90 percent of the development cost for a project. The balance may be (and usually is) a Section 514 loan.

Standards

The standards are the same as for Section 515 except that:

Housing seasonally occupied less than year-round but more than six months per year need only be in substantial conformance to the applicable code, provided it can be converted to Section 515 standards, and

Housing seasonally occupied for six or fewer months must conform to RHS's seasonal farm labor housing standards.

Approval

Loans. State directors approve loans of up to \$400,000 for on-farm housing upon RHS national office confirmation that funds are available. Larger loans and off-farm loans are approved in the national office. Section 514 loan funds for new projects are made competitive through the use of a national NOFA.

Grants. State directors award grants with the prior approval of the national office.

Comments

Davis-Bacon wage rates are required for a project involving a Section 516 grant. When a grant is used, farmworker tenants cannot be required to work for any particular farmers.

Farm labor housing tenants are eligible for the RHS Rental Assistance (RA) program. A set-aside of RA units is provided annually.

Unlike all other RHS programs, the Farm Labor Housing program may be used in urban areas to house farm laborers working nearby.

Basic Instruction

Instruction 1944-D. As of January 2003 this instruction was being revised.

Contact

Contact a Rural Development office. State offices are listed in Appendix D and at http://www.rurdev.usda.gov/recd_map.html.

Rural Rental Assistance Payments (Section 521) (CFDA 10.427)

Purpose

This program enables low-income families or individuals to reside in RHS rural rental, cooperative, or farm labor housing without paying over 30 percent of their income for rent. RHS pays the owner the difference between the tenant's contribution and the monthly rental rate, including the cost of all utilities and services. Rental Assistance contracts between RHS and the owner are for five years and are renewable.

Eligibility

Project. Both RHS existing and newly constructed projects are eligible. Projects must be established on a nonprofit or limited profit basis.

Tenant. Very low- and low-income elderly persons and persons with disabilities are eligible if they are unable to pay the basic monthly rent within 30 percent of adjusted monthly income and their annual adjusted income does not exceed the low-income limits set for the HUD Section 8 Housing Choice Voucher program. Those income limits are available at <http://www.huduser.org/datasets/il.html> or from Rural Development or HUD offices. In new projects, 95 percent of those assisted must have very low incomes. In existing projects the corresponding figure for tenant replacement purposes is 75 percent.

Approval

State directors approve applications with prior concurrence of the RHS national office.

Rental Assistance

Section 515 RA renewal units are allocated to states by following annual surveys of need. Units for new construction are controlled by RHS.

Comments

Requests for Rental Assistance are generally initiated by borrowers (project owners). However, if a borrower does not request it, people eligible for Rental Assistance in a project may petition the borrower to obtain Rental Assistance for

them. There is an appeals procedure if Rental Assistance is denied by the borrower. In existing projects, demand far exceeds supply. Annual appropriations are seldom at a level high enough to provide much RA in existing projects.

Basic Instruction

Instruction 1930-C. Like the other multifamily instructions, this rule also is being reinvented.

Contact

Contact a Rural Development office. State offices are listed in Appendix D and at http://www.rurdev.usda.gov/recd_map.html.

Rural Self-Help Housing Technical Assistance Grants (Section 523) (CFDA 10.420)

Purpose

The self-help technical assistance (TA) program provides administrative funding to organizations sponsoring self-help housing development. Under self-help, a group of families jointly contribute labor to build their own homes, which are usually financed through RHS's Section 502 loan program, under guidance from a qualified construction supervisor. Individual families may also participate to rehabilitate their own homes but this part of the program is not encouraged. The purposes of the program are to lower the cost of housing and provide skills enhancement to participating families.

Eligibility

Public and nonprofit groups must show that they have the ability to supervise a project or that they will receive assistance from a group having this ability.

Terms

Contracts are normally for two years.

Approval

Rural Development state directors approve projects, subject to RHS control of funds. Approval time should be 40 to 180 days from the time discussion of the project begins. However, the program is often oversubscribed, and some applicants may experience extended waiting periods.

Comments

Lower Payments. A family participating in a self-help program can lower the amount of the Section 502 loan by 20 percent or more. For example, in 2000 the average cost of a new RHS house was \$75,292. Reduced by 20 percent, the average house would cost only \$60,234. The difference in monthly principal and interest payment would be \$54.72, enough to allow some families with lower incomes into the program.

Handbooks. RHS has developed comprehensive self-help handbooks which are made available to organizations serious about sponsoring self-help housing.

TA Contracts. RHS contracts with four regional organizations to provide training and technical assistance to self-help sponsors and assistance to applicants to become self-help sponsors.

Basic Instruction

Instruction 1944-I. As of January 2003 this regulation was being reinvented.

Contact

Contact a Rural Development office. State offices are listed in Appendix D and at http://www.rurdev.usda.gov/recd_map.html.

Rural Housing Site Loans (Sections 523 and 524) (CFDA 10.411)

Purpose

The Section 523 and 524 programs provide loans to purchase and develop building sites and to construct streets and utilities. Section 523 loans are for self-help housing sites and Section 524 loans are for other sites for low- and moderate-income families. Section 524 sites may also be sold to public and nonprofit organizations using other federal, state, or local programs to house low- and moderate-income families.

Eligibility

Nonprofit organizations and public agencies may receive these loans.

Terms

All loans are repayable in two years. Section 524 loans had an RHS market rate interest of 6.125 percent in January 2002. Section 523 loans for self-help organizations carry a 3 percent interest rate.

Comment

Both programs are usually extremely underfunded.

Basic Instructions

Instruction 444.8
Instruction 1924-C

Contact

Contact a Rural Development office. State offices are listed in Appendix D and at http://www.rurdev.usda.gov/recd_map.html.

Rural Housing Preservation Grants (Section 533) (CFDA 10.433)

Purpose

Rural Housing Preservation Grant (HPG) funds enable sponsoring organizations to assist low- and very-low income homeowners and landlords serving these populations to repair or rehabilitate their dwellings. The grants are competitive and made available in areas where there is a concentration of need. Sponsors combine HPG funds with other programs or funds and use them as loans, grants, or subsidies for recipient households, based on plans contained in the sponsors' applications.

Eligibility

Sponsors may be nonprofit organizations, Indian tribes, units of local government, or state agencies.

Terms

Funds must be used within a period of two years. RHS/Rural Development annually issues Requests for Proposals in each state and rates pre-applications by a weighted point system. Grantees may use up to only 20 percent of the HPG for administration. Historic preservation agreements require review by the State Historic Preservation Office.

Standards

The property must meet locally accepted development standards or the voluntary model national standards recognized by RHS/Rural Development. The Secretary of Interior's Standards for Historical Properties apply to historic properties.

Variations

The program may be used on rental properties when landlords agree to maintain the units for low-income use for a minimum of five years.

Approval

State directors approve HPG requests and have authority to interchange funds between HPG and the Section 504 grant program.

Comments

HPG enables local organizations to design their own programs. Rural Development monitors but does not participate in the approval process for individual homeowner recipients.

Basic Instruction

Instruction 1944-N. As of January 2003, this rule is being revised.

Contact

Contact a Rural Development office. State offices are listed in Appendix D and at http://www.rurdev.usda.gov/recd_map.html.

Guaranteed Rural Rental Housing Program (Section 538) (CFDA 10.438)

Purpose

Under the Section 538 program, RHS guarantees loans made by private lenders for the development of affordable rural rental housing.

Eligibility

Lenders. The banks or thrifts that receive loan guarantees must be approved by RHS. To obtain that approval, a lender must be approved to make multifamily housing loans by HUD, Fannie Mae, or Freddie Mac or by the state or local housing finance agency, or it must be a member of the Federal Home Loan Bank System with demonstrated multifamily housing loan ability.

Borrowers. Eligible borrowers include individuals, nonprofit, or for-profit corporations, partnerships, state or local public agencies, limited liability companies, trusts, or Indian tribes.

Tenants. Households with incomes below 115 percent of area median income may live in units developed with Section 538 guarantees.

Terms

The maximum term is the lesser of 40 years or the remaining economic life of the project. Interest rates must be fixed and must not exceed the rate published in RHS's Notice of Funding Availability (NOFA). The loan may be prepaid at the determination of the borrower. Rent, including utilities paid by the tenants, cannot exceed 30 percent of 115 percent of the area median income.

RHS must provide interest credit to reduce the interest to the Treasury rate for at least 20 percent of the loans made.

Standards

The program permits varying housing types. Each project must contain at least five units, be in a rural area, and be under one management.

Approval

Approval is made by RHS on a competitive basis, the scoring for which is outlined in the NOFA published in the *Federal Register* for each fiscal year.

Comments

Priority is given to applications for projects located in smaller rural communities, those located in the most needy communities with the highest percentage of leveraged funds, those with the highest ratio of three- to five-bedroom units, those located in Empowerment Zones or Enterprise Communities, or those on tribal land. Priority loans compete for set-aside funds.

The size of Section 538 units tends to be larger than those financed under Section 515. Tenant incomes are higher because the subsidy is not as deep.

Tax-exempt financing can be used as a source of capital for the guaranteed loan.

Basic Instruction

7 CFR Part 3565 Subparts A through J, aided by the application submission and ranking criteria in an annual NOFA.

Contact

Contact a Rural Development office (state offices are listed in Appendix D and at http://www.rurdev.usda.gov/recd_map.html)

or

Joyce Allen
Multi-Family Guaranteed Loan Division
Rural Housing Service
U.S. Department of Agriculture
1400 Independence Ave., S.W.
Stop 0781
Washington, DC 20250
202-690-4499
jallen@rdmail.rural.usda.gov

Direct Housing Natural Disaster Loans and Grants (Section 504 Disaster Loans and Grants) (CFDA 10.444)

Purpose

Funds are available to very-low income homeowners for repair and replacement of damaged property as a result of a natural disaster. Loans are made in counties named by the Federal Emergency Management Agency as being eligible for federal assistance under an emergency declaration by the president.

Eligibility

Loan recipients must have sufficient income to repay the loans. Grant recipients must be 62 years of age or older and be unable to repay loans. Very low-income limits range from \$22,650 for a single-person household, depending on an area's median income. Applicants' incomes cannot exceed the very low-income limit set for the HUD Section 8 Housing Choice Voucher program. Those income limits are available at <http://www.huduser.org/datasets/il.html> or from Rural Development or HUD offices.

Terms

Applicants may file applications from the date of the emergency declaration and until supplemental appropriated funds are exhausted.

Contact

Contact a Rural Development office (state offices are listed in Appendix D and at http://www.rurdev.usda.gov/recd_map.html)

or

Single Family Division
Rural Housing Service
U.S. Department of Agriculture
1400 Independence Ave., S.W.
Washington, DC 20250
202-720-1474
<http://www.rurdev.usda.gov/rhs>

Direct Housing Natural Disaster (Section 502 Disaster Loans) (CFDA 10.445)

Purpose

This program assists qualified lower-income rural families to meet emergency assistance needs resulting from natural disasters to buy, build, rehabilitate, or improve dwellings in rural areas. Natural disaster areas only include those areas identified by a presidential declaration.

Eligibility

To be eligible for a loan under this program, an applicant must be unable to secure a loan from other sources.

Terms

Funds are available to the extent that funds are not provided by the Federal Emergency Management Agency (FEMA). Applicants must apply at the Rural Development local office serving the county where the dwelling is located. Applications may be filed any time after the date of the emergency declaration until supplemental appropriated funds are exhausted.

Contact

Contact a Rural Development office (state offices are listed in Appendix D and at http://www.rurdev.usda.gov/recd_map.html)
or
Single Family Division
Rural Housing Service
U.S. Department of Agriculture
1400 Independence Ave., S.W.
Washington, DC 20250
202-720-1474
<http://www.rurdev.usda.gov/rhs>

Rural Capacity Development Initiative (CFDA 10.446)

Purpose

The Rural Capacity Development Initiative (RCDI) was created in 2000. It is intended to develop the capacity and ability of nonprofit community-based housing and community development organizations and low-income rural communities to improve housing, community facilities, and community and economic development projects in rural areas. Through RCDI, RHS provides grants to intermediaries (including HAC in funding years 2001 and 2002) to provide technical assistance to qualified organizations.

Besides aiming to improve recipients' organizational capacity by training and resources, the funds are used to develop the capacity of recipients to conduct community development programs and initiatives, to leverage and access alternative funding, to develop successful community facilities, and to assist recipients in completing pre-development requirements for housing and community facilities.

Eligibility

Eligible intermediaries must be private nonprofit organizations and must have at least three years of experience working with nonprofit organizations.

Terms

Applicants must provide matching funds from non-federal sources in an amount at least equal to the federal grant. Past grants to intermediaries have ranged from \$50,000 to \$1 million.

Contact

Community Programs
Rural Housing Service
U.S. Department of Agriculture
Stop 0787
1400 Independence Ave., S.W.
Washington, DC 20250-0787
202-720-1498
<http://www.rurdev.usda.gov/rhs/rcdi/index.htm>

Empowerment Zones Program

Purpose

This program provides grants and tax credits to rural places designated as Empowerment Zones and Enterprise Communities (EZ/ECs) to stimulate the creation of new jobs, particularly for the disadvantaged and long-term unemployed, and to promote revitalization of economically distressed areas. Unsuccessful EZ/EC applicants have been designated Champion Communities, eligible for some assistance.

Eligibility

State and local governments, tribes, regional planning organizations, nonprofits, and other locally based organizations are eligible to apply for EZ/EC status. Even if another entity submits the application, the state, local, and tribal governments with jurisdiction over the area must nominate it for designation. Specific criteria may vary from one funding round to another. For Round III in FY 2001, the population of a nominated area could not exceed 30,000 and a nominated area had to have pervasive poverty, unemployment, and general distress, and be less than 1,000 square miles in area.

Terms

The area must have a strategic plan identifying its vision for change, how various players will work together as partners, what other resources will be available, and how economic opportunity and community development will be provided.

Contact

Office of Community Development
U.S. Department of Agriculture
Stop 3203
1400 Independence Ave., S.W.
Washington, DC 20250-3203
202-619-7980 or 1-800-645-4712
ocd@ocdx.usda.gov
<http://www.ezec.gov>

Rural Development Community Programs

Water and Waste Disposal Systems for Rural Communities (CFDA 10.760)

Purpose

This program provides direct loans, guaranteed loans, or grants to construct, repair, improve, expand or otherwise modify rural water supply and distribution facilities and waste collection, pumping, treatment, or disposal facilities in rural areas and towns of up to 10,000 people.

Eligibility

Public entities such as municipalities, counties, special purpose districts, and Indian tribes and nonprofit corporations are eligible to apply.

Terms

The maximum term on all loans is 40 years. Interest rates on loans are set periodically. The current rates may be obtained from any Rural Development office.

Grant funds may be used for up to 45 percent or 75 percent of eligible facility development costs, depending on the median income of the area served and the relationship between debt service costs to users and the area median income.

All loans must be secured to protect federal interest adequately. Bonds or notes pledging taxes, assessments, or revenues may be accepted as security if they meet statutory requirements. Mortgages may also be taken on organizations' facilities when state laws permit.

Approval

Projects are approved by district and state directors. Approval time is 30 to 90 days.

Basic Instructions

Instructions 1942-A and 1942-H

Contact

Contact a Rural Development office (state offices are listed in Appendix D and at http://www.rurdev.usda.gov/recd_map.html)
or

Assistant Administrator
Water and Environmental Programs
Rural Utilities Service
U.S. Department of Agriculture
1400 Independence Ave., S.W.
Washington, DC 20250
202-690-2670
<http://www.rurdev.usda.gov/rus>

Water and Waste Disposal Loans and Grants (Section 306C) (CFDA 10.770)

Purpose

The Section 306C program includes direct loans and grants to provide water and/or waste disposal services. The program is authorized to serve low-income rural communities nationwide, but funding has been limited to the colonias along the U.S.-Mexico border.

Eligibility

Local governments, federally recognized Indian tribes, U.S. territories and possessions, and nonprofit associations can receive Section 306C funding.

Terms

The program can cover 100 percent of project costs. Funding may be used to construct, extend, or improve a community water or waste system, extend service lines, or connect individual residences to a system. A funding recipient may also grant funds to individuals to extend service lines, connect their plumbing to a system, install plumbing and related fixtures, or construct bathrooms.

Basic Instruction

7 CFR 1777

Contact

Contact a Rural Development office (state offices are listed in Appendix D and at http://www.rurdev.usda.gov/recd_map.html)

or

Assistant Administrator
Water and Environmental Programs
Rural Utilities Service
U.S. Department of Agriculture

1400 Independence Ave., S.W.
Washington, DC 20250
202-690-2670
<http://www.rurdev.usda.gov/rus>

Community Facilities Loans and Grants (CFDA 10.766)

Purpose

This program makes available direct loans, loan guarantees and grants for community facilities that provide essential services to rural residents including community centers, hospitals, nursing homes, clinics, libraries, schools, and fire protection.

Eligibility

Public entities, Indian tribes, and nonprofit organizations are eligible. The community to be served must be a rural area, town, or incorporated area with less than 20,000 population.

Terms

RHS can guarantee up to 90 percent of a commercial lender's loss. Direct loans may be made to applicants who are unable to obtain commercial credit. Grants are typically used to fund projects under special initiatives, such as Native American community development efforts, federally designated Enterprise and Champion Communities, and others. A grant may be used for up to 75 percent of a project's cost.

For direct loans, interest rates vary depending on the median income of the community. Rates and terms for guaranteed community facility loans are negotiated by borrower and lender.

Comments

Priority for funding goes to health care facilities and public safety purposes such as rescue or fire protection facilities.

Basic Instructions

Instructions 1942-A, 3570 and 3575

Contact

Contact a Rural Development office (state offices are listed in Appendix D and at http://www.rurdev.usda.gov/recd_map.html)

or

Deputy Administrator

Community Programs

Rural Housing Service

U.S. Department of Agriculture

1400 Independence Ave., S.W.

Washington, DC 20250-3222

202-720-1490

<http://www.rurdev.usda.gov/rhs>

Business and Industry Loans (CFDA 10.768)

Purpose

The Business and Industry Loans program provides direct and guaranteed loans for the purpose of improving, developing or financing business, industry, and employment and improving the economic and environmental climate (including pollution abatement and control) in rural communities.

Eligibility

An applicant may be a cooperative, corporation, partnership, trust, or other legal entity organized and operated on a profit or nonprofit basis; an Indian tribe; a municipality, county, or other political subdivision of a state; or an individual. Applicants must be located in areas *other* than cities having a population of more than 50,000 and immediately adjacent to urbanized and urbanizing areas with population density of more than 100 persons per square mile. Preference is given to loans in open country, rural communities, and towns with populations of 25,000 or less and, on applications of equal priority, to veterans.

Terms

Existing business applicants must provide a minimum of 10 percent tangible balance sheet equity for guaranteed and direct loans. For new businesses, at least 20 percent is required for guaranteed loans. For direct loans, new businesses, and those businesses that cannot offer personal or corporate guarantees, or for energy-related businesses, 20-25 percent equity is required. Interest rates on direct loans are set quarterly at the prime rate. Interest rates on guaranteed loans are negotiated between the borrower and the lender.

Approval

Rural Development state directors approve applications. Approval time is from 60 to 120 days.

Basic Instructions

Instructions 1980-E and 4279

Contact

Contact a Rural Development office (state offices are listed in Appendix D and at http://www.rurdev.usda.gov/recd_map.html)

or

Administrator

Rural Business-Cooperative Service

U.S. Department of Agriculture

1400 Independence Ave., S.W.

Washington, DC 20250-3201

202-690-4730

<http://www.rurdev.usda.gov/rbs>

Rural Business Enterprise Grants (CFDA 10.769)

Purpose

Rural Business Enterprise Grants are used for a broad number of funding areas. Eligible activities include developing, constructing or acquiring land, buildings, plants, equipment, streets, and roads. Building necessary water supply and waste disposal facilities is also an eligible activity. RBEG funds can also be used to create, expand, or operate rural distance learning networks or programs that provide educational or job training instruction related to potential employment or job advancement to adult students.

Eligibility

Applicant. State and local government entities, tribes, and nonprofit organizations that serve rural areas are eligible.

Beneficiary. RBEG grantees must use the funds to assist small and emerging private businesses that will employ 50 or fewer new employees and have less than \$1 million in projected gross revenue.

Terms

There are no matching requirements. Funds are allocated to states based on size of rural population and percent of nonmetropolitan per capita income.

Comments

For this program, a rural area is defined as a city, town, or unincorporated area that has a population of 50,000 inhabitants or less, *other than* an urbanized area immediately adjacent to a city, town, or unincorporated area that has a population in excess of 50,000 inhabitants.

Basic Instruction

Instruction 1942-G

Contact

Director
Specialty Lenders Division
Rural Business-Cooperative Service
Department of Agriculture
1400 Independence Ave., S.W.
Washington, DC 20250-3222
202-720-1400
<http://www.rurdev.usda.gov/rbs>

Rural Business Opportunity Grants (CFDA 10.773)

Purpose

The Rural Business Opportunity Grants (RBOG) program is intended to assist in the sustainable economic development of rural areas by paying the costs of economic planning for rural communities, technical assistance for rural businesses, or training for rural entrepreneurs or economic development officials.

Eligibility

Grants may be made to public bodies, nonprofit corporations, Indian tribes, and cooperatives with members that are primarily rural residents and that conduct activities for the mutual benefit of the members.

Comments

For this program, a rural area is defined as any area of a state that is not within the boundaries of a city with a population in excess of 10,000 inhabitants.

Contact

Contact a Rural Development office (state offices are listed in Appendix D and at http://www.rurdev.usda.gov/recd_map.html)

or

Rural Business-Cooperative Service

U.S. Department of Agriculture

Specialty Lenders Division

Stop 3225, Room 6767

1400 Independence Ave., S.W.

Washington, DC 20250-1521

202-720-1400

<http://www.rurdev.usda.gov/rbs>

Smaller Rural Development Community Programs

Technical Assistance and Training Grants (CFDA 10.761)

Purpose: Grants are available to nonprofit organizations to provide technical assistance to rural communities experiencing water or waste disposal problems. This program has been used primarily as a circuit rider program for water systems.

Basic Instruction: Instruction 1942-J

Contact: State Rural Development Office (see Appendix D or http://www.rurdev.usda.gov/recd_map.html)

or

Assistant Administrator

Water and Environmental Programs

Rural Utilities Service

U.S. Department of Agriculture

1400 Independence Ave., S.W.

Washington, DC 20250

202-690-2670

<http://www.rurdev.usda.gov/rus>

Solid Waste Management Grants (CFDA 10.762)

Purpose: These grants go to public agencies and nonprofits to provide technical assistance and training in order to reduce or eliminate pollution of water resources and improve planning and management of solid waste sites.

Basic Instruction: Instruction 1942-J

Contact: State Rural Development Office (see Appendix D or http://www.rurdev.usda.gov/recd_map.html)

or

Water and Waste
Rural Utilities Service
U.S. Department of Agriculture
1400 Independence Ave., S.W.
Washington, DC 20250
202-690-2670
<http://www.rurdev.usda.gov/rus>

Emergency Community Water Assistance Grants (CFDA 10.763)

Purpose: These grants provide assistance to public bodies, tribes, and nonprofits to improve conditions in places of less than 15,000 population experiencing a significant decline in drinking water quantity or quality.

Basic Instruction: Instruction 1942-K

Contact: Assistant Administrator
Water and Environmental Programs
Rural Utilities Service
U.S. Department of Agriculture
1400 Independence Ave., S.W.
Washington, DC 20250
202-690-2670
<http://www.rurdev.usda.gov/rus>

Intermediary Relending Program (CFDA 10.767)

Purpose: This program provides grants to state or local governments, tribes, cooperatives, and nonprofits, usually community development corporations, who in turn help local businesses and nonprofits establish rural development projects that create jobs, expand business, and diversify and strengthen local economies.

Basic Instruction: Instruction 1948-C

Contact: State Rural Development Office (see Appendix D or
http://www.rurdev.usda.gov/recd_map.html)

or

Rural Business-Cooperative Service

Room 6867

Stop 3225

1400 Independence Ave., S.W.

Washington, DC 20250-3225

202-690-4100

<http://www.rurdev.usda.gov/rbs>

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT PROGRAMS

The U.S. Department of Housing and Urban Development (HUD) administers a wide variety of programs including the 32 housing programs described in this section and five of the homeless assistance programs described in Section III of this manual. As of January 2002, the department operated about 100 active programs. Except for the Rural Housing and Economic Development and the Mortgage Insurance for Outlying Area Properties programs, no HUD-administered programs are authorized exclusively for use in nonmetro and/or rural areas. Funds from other HUD programs are accessed by rural areas to varying degrees. This section provides information on the HUD programs that are most accessible to renters, owners, and housing providers in small towns and rural areas.

HUD has field offices spread throughout the country, with at least one in every state. HUD generally recommends contacting field offices to obtain information or apply to programs. Appendix A is a list of major HUD field offices with contact information. These offices can also be located on line at <http://www.hud.gov/local>.

Eligibility requirements for HUD programs vary, so it is not possible to set forth general definitions applicable to all programs as in the RHS section of this guide. To determine eligibility for a particular HUD program, check with the contact listed.

HUD has recently revised and in a few cases eliminated some of its more popular programs. For example, the Section 8 Rental Voucher Program (CFDA 14.855) and the Section 8 Rental Certificate Program (CFDA 14.857) were combined to make up the Section 8 Housing Choice Voucher Program (CFDA 14.871). The Indian Housing Block Grant program, created by the Native American Housing Assistance and Self Determination Act (NAHASDA), replaced several programs previously administered by HUD's Office of Native American Programs (ONAP). Programs such as HOPE I and HOPE III have been eliminated as well.

The three major divisions of this section of this guide are organized according to HUD's administrative structure, not necessarily by the types of programs described.

Public, Indian, and Assisted Housing Programs

General Information

Public housing, the traditional low-rent housing program created by the United States Housing Act of 1937, was the nation's primary low-income housing program until the establishment of the privately owned interest-subsidy programs in the late 1960s and the expansion of the leasing programs in the 1970s. In July 1998 there were over 3,300 public housing agencies and Indian housing authorities operating over 4.3 million units. The units house more than 10.6 million people across the country.²

² U.S. Department of Housing and Urban Development, *Picture of Subsidized Households: General Description of the Data and Bibliography* (HUD: Washington, DC, 1998), pp. 3-5.

Public Housing (CFDA 14.850)

While the term “public housing” is sometimes used to refer to all subsidized housing, it is actually a much narrower category. Public housing is owned by the government, while other subsidized housing is owned by private entities (either for-profit or nonprofit), which receive some sort of government funding to help make the units affordable.

Purpose

Under HUD’s Public Housing program, Public Housing Authorities (PHAs) are created under state law to provide and operate cost-effective, decent, safe, and affordable rental housing to low-income families.

Eligibility

Applicant. PHAs established in accordance with state law are eligible. The proposed program must be approved by the local governing body, and must be consistent with the PHA’s annual PHA Plan submitted to HUD. Under the Native American Housing Assistance and Self-Determination Act of 1996, Indian Housing Authorities are no longer eligible for funds for public housing.

Beneficiary. Public housing occupants include low-income families or singles within prescribed income limits, including eligible immigrants, individuals who are 62 years old or older, persons with disabilities, or the remaining member of a tenant family. Other low-income individuals may be served under certain limited circumstances.

Terms

HUD makes annual contributions to PHAs for debt service payments for commitments approved on or prior to September 30, 1986. HUD provides direct funding of capital costs (grants) to PHAs for commitments approved after September 30, 1986.

Previously PHAs were eligible for additional capital grant funding for modernization. This program has been combined with HUD’s public housing development for operating subsidies to help defray the difference between income from tenant charges and the costs of operation and management, including reserve funds. Funds may also be used for the major reconstruction of obsolete existing public housing projects.

Contact

HUD Field Office (see Appendix A or <http://www.hud.gov/local>)
or

Assistant Secretary for Public and Indian Housing,
U.S. Department of Housing and Urban Development
451 Seventh St., S.W.
Washington, DC 20410
202-708-0950
www.hud.gov/progdesc/pihindx.cfm

Public Housing Capital Fund Program (CFDA 14.872)

Purpose

The Public Housing Capital Fund Program (CFP) makes funds available to public housing agencies for capital and management activities. Funds can also be used for modernization and development of public housing. Programs that formerly offered similar assistance were the Public and Indian Housing Modernization – Comprehensive Improvement Assistance Program (CFDA 14.852) and the Comprehensive Grant Program (CFDA 14.859).

Eligibility

Public housing agencies who operate PHA-owned housing projects are eligible, and must serve low-income housing residents.

Terms

Public housing agencies consult with local government officials and PHA residents as they plan for activities to be included in the CFP as a part of their pre-application coordination. The CFP is one component of a PHA's annual plan. CFP eligible recipients are notified in writing by HUD headquarters every year of their annual grant amount. CFP funds must be allocated within two years and expended in four years.

Contact

HUD Field Office (see Appendix A or <http://www.hud.gov/local>)
or
Assistant Secretary of Public and Indian Housing
U.S. Department of Housing and Urban Development
451 Seventh St., S.W.
Washington, DC 20410
202-708-0950
<http://www.hud.gov/progdesc/phindx.cfm>

Section 8 Housing Choice Vouchers (CFDA 14.871)

Purpose

This program combines the Section 8 Rental Voucher Program (CFDA 14.855) and the Section 8 Certificate Program (CFDA 14.857). According to the legislation enacting the change, it was meant to “assist in making tenant-based rental assistance more successful at helping low-income families obtain affordable housing and [to] increase housing choice for low-income families.” Vouchers provide payments to participating owners on behalf of eligible tenants.

Eligibility

Applicant. Applicants are limited to public housing agencies and Indian housing authorities.

Beneficiary. The primary beneficiaries of the program are very low-income families, those with incomes below 50 percent of area median income. On an exception basis, low-income families (with incomes below 80 percent of area median income) are eligible. Income limits are established by HUD every year, and are available at <http://www.huduser.org/datasets/il.html> or from HUD offices.

Terms

Applicant. The program is administered by PHAs and IHAs under five-year contracts with HUD.

Beneficiary. Rental vouchers are assigned to specific families. The amount of federal subsidy is based on the family’s income and a payment standard that reflects the average costs of standard rental units for a given market area. The amount of assistance a family receives generally equals the difference between the payment standard and 30 percent of the family’s monthly income, with allowable adjustments. The tenant is responsible for any remaining amount that is due the landlord.

A participating family is free to pay more than 30 percent of its adjusted income for rent as long as the unit meets HUD’s Housing Quality Standards. A participating family can pay less than 30 percent of its adjusted income for rent if the family is able to rent a standard unit for less than the predetermined payment standard.

Contact

HUD Field Office (see Appendix A or <http://www.hud.gov/local>)
or

Office of Assisted Housing
Rental Assistance Division
U.S. Department of Housing and Urban Development
451 Seventh St., S.W.
Washington, DC 20410
202-708-0477
<http://www.hud.gov/progdesc/pihindx.html>

Family Self-Sufficiency

Purpose

Administered by public housing agencies (PHAs), the Family Self-Sufficiency (FSS) program encourages communities to develop local strategies to help assisted families obtain employment that will lead to economic independence and self-sufficiency.

Eligibility

Families who receive assistance under the Section 8 voucher program are eligible to participate in the FSS program.

Terms

The PHA establishes an interest-bearing escrow account for each participating family. As the family's earned income increases, the PHA credits additional funds to the escrow account. If the family successfully completes the five-year FSS contract, the family receives the money in the account. The PHA may also make a portion of the account available during the contract to enable the family to complete an interim goal such as education. Even after successful completion of a contract, if a family still needs housing assistance they are still eligible for their Section 8 voucher.

FSS program services may include a wide variety of things, depending on what each family needs in order to achieve self-sufficiency. Some possible services are child care, transportation, education, job training and employment counseling, substance/alcohol abuse treatment or counseling, household skill training, and homeownership counseling. Services are not, however, limited to those listed above.

To operate either a voluntary or mandatory FSS program, a PHA must establish an FSS program coordinating committee and develop an FSS action plan.

Comments

The five-year FSS contract specifies goals and services for each family. Family members must fulfill all requirements in order to obtain full benefits. The FSS contract requires that the family comply with the lease, that all family members become independent of welfare, and that the head of the family seek and maintain suitable employment.

Contact

A local public housing agency
or
Office of Public and Indian Housing
Department of Housing and Urban Development
451 7th Street, S.W.
Room 7134
Washington, DC 20410
202-708-0950
<http://www.hud.gov/offices/pih/programs/hcv/fss.cfm>

Resident Opportunity and Supportive Services (CFDA 14.870)

Purpose

Through the Resident Opportunity and Supportive Services (ROSS) program HUD provides supportive services and resident empowerment activities, and assists public housing residents in becoming economically self-sufficient. The primary focus of the program is on “welfare to work” and on independent living for the elderly and persons with disabilities. Grants may be used for economic development and supportive services activities, organizational development, mediation, and the employment of service coordinators/case managers.

Eligibility

Applicant. Public and Indian housing agencies and tribally designated housing entities, resident management corporations, resident councils, or resident organizations, including nonprofit entities supported by residents, may administer ROSS programs.

Beneficiary. Residents of conventional public housing are eligible to receive benefits from the ROSS program.

Terms

Requirements for matching funds may be included in HUD’s NOFAs. HUD will provide assistance for a two-year time period.

Contact

Customer Services and Amenities Division
Office of Public and Assisted Housing Delivery
Public and Indian Housing
U.S. Department of Housing and Urban Development
Room 4224
451 Seventh Street, S.W.
Washington, DC 20410
202-708-4214 voice
202-708-0850 TDD
<http://www.hud.gov/progdesc/pihindx.cfm>

Public and Indian Housing Drug Elimination Program (CFDA 14.854)

Purpose

Project grants, direct payments for specified uses and training funds were available to PHAs, tribally designated housing authorities and Indian housing authorities to reduce/eliminate drug-related crimes in or near housing projects and to encourage them to create initiatives to address drug-related crime. Congress did not provide funding for this program in FY 2002 or 2003.

Funds could be used for:

- i) employment of security personnel;
- ii) reimbursement of local law enforcement agencies (under certain provisions);
- iii) physical improvements designed to enhance security;
- iv) employment of individuals to investigate drug-related crimes and to provide evidence related to a drug-related crime in any administrative or judicial proceeding;
- v) establishment of voluntary tenant patrols acting in cooperation with local law enforcement;
- vi) programs to reduce drug use, including those focused on drug prevention, intervention, referral, and treatment;
- vii) training, communication equipment for HUD-authorized housing authority police departments that will enhance security; and
- viii) gun buy-back initiatives.

Eligibility

PHAs, TDHEs, and IHAs were eligible for this program. A recipient could itself undertake any eligible activity under this program or it could contract with a qualified third party, including a resident management corporation or a resident council.

Terms

Grantees were required to use the grant according to their approved work plan, which usually would not exceed 24 months.

Contact

HUD Field Office (see Appendix A or <http://www.hud.gov/local>)

or

Community Safety and Conservation Division,
Public and Assisted Housing Delivery
Office of Public and Indian Housing
U.S. Department of Housing and Urban Development
Room 4206
451 Seventh St., S.W.
Washington, DC 20410
202-708-1197
<http://www.hud.gov/progdesc/pihindx.cfm>

Indian Housing Block Grants (CFDA 14.867)

Purpose

The Indian Housing Block Grant program was created by the Native American Housing Assistance and Self-Determination Act of 1996 (NAHASDA). It separated Indian housing from public housing. Under NAHASDA, most HUD funds for Indian housing are provided to tribes or tribally designated housing entities (TDHEs) as block grants. Recipients may use the funds in a variety of ways, including for development of new units, assistance to residents of existing units, provision of services, management, crime prevention and safety, and more.

Eligibility

Applicant. An Indian tribe or TDHE is eligible for Indian housing block grant funds when it submits an Indian housing plan that complies with NAHASDA requirements.

Beneficiary. Funds are to aid families with incomes below 80 percent of area median. Ten percent of each grant can be used to serve families between 80 and 100 percent of area median income. Families who exceed 100 percent of the median income can apply for funding if approved by HUD's headquarters office.

Terms

Amounts made available for assistance will be allocated to Indian tribes in compliance with the requirements under NAHASDA. Within two years of a grant award, no less than 90 percent of the grant must be obligated.

Contact

National Office of Native American Programs
U.S. Department of Housing and Urban Development
1999 Broadway
Suite 3390
Box 90
Denver, CO 80202
303-675-1600
<http://www.hud.gov/progdesc/pihindx.cfm>

Indian Community Development Block Grant Program (CFDA 14.862)

Purpose

Indian tribes and Alaskan Natives may use this program to improve the housing stock, provide community facilities, make infrastructure improvements, and expand job opportunities by supporting the economic development of their communities. Eligible activities include housing rehabilitation programs, acquisition of land for housing, direct assistance to facilitate homeownership among low- and moderate-income persons, construction of tribal and other facilities for single- or multi-use, streets and other public facilities, and economic development projects. Eligible activities do not include construction and improvement of government facilities, the purchase of equipment, general government expenses, operating and maintenance expenses, political activities, new housing construction (except through community-based development organizations), or income payments.

Eligibility

Applicant. Any Indian tribe, band, group, or nation (including Alaskan Indians, Aleuts, and Eskimos) and any Alaskan Native Village is eligible for assistance.

Beneficiary. Low- to moderate-income persons may receive assistance under this program. Moderate income is generally defined as 80 percent of the area median income, as determined by HUD, adjusted for family size.

Terms

Funding amounts and application deadlines are published each year in a Notice of Funding Availability in the *Federal Register*. Once committed, assistance is available until project completion, usually within two years.

Contact

HUD Field Office (see Appendix A or <http://www.hud.gov/local>)
or
Office of Block Grant Assistance
Community Planning and Development
U.S. Department of Housing and Urban Development
451 Seventh St., S.W.
Washington, DC 20410
202-708-1322
<http://www.hud.gov/progdesc/cpdindx.cfm>

Loan Guarantees for Indian Housing (Section 184) (CFDA 14.865)

Purpose

The Section 184 program provides homeownership opportunities to Native Americans, tribes, tribally designated housing entities, and Indian housing authorities on Indian land. It guarantees mortgage loans made by private financial institutions for the acquisition or rehabilitation of existing homes, purchase and rehabilitation of homes, or construction of new homes.

Eligibility

The homeowner is the ultimate beneficiary of the program. The loan applicant must be a Native American, including Alaska Natives, or a Tribally Designated Housing Entity (TDHE), tribe, or an Indian housing authority (IHA) that meets certain requirements. The financial institution that originates the loan must meet certain requirements. When a TDHE or IHA is the home buyer, it is then able to resell or to rent out the property.

Terms

A borrower applies for a loan through a private lender approved by HUD. The lender prepares the loan application and submits it to HUD.

The tribe must demonstrate that a legal and administrative framework exists that is sufficient to protect the interests of the borrower, the lender, and HUD. To establish this legal and administrative framework, tribes must have adopted

procedures for foreclosure, eviction, priority of liens, and leasing that will apply to Section 184 loans wherever the tribal court has legal jurisdiction.

Contact

Director, Office of Loan Guarantee
National Program Office of Native American Programs
U.S. Department of Housing and Urban Development
1999 Broadway
Suite 3390
Box 90
Denver, CO 80202
303-675-1600
<http://www.hud.gov/offices/pih/ih/homeownership/184/>

Title VI Federal Guarantees for Financing Tribal Housing Activities (CFDA 14.869)

Purpose

By issuing guaranteed/insured loans this program assists Indian tribes and TDHEs in obtaining financing for affordable housing activities under the Indian Housing Block Grant program where an obligation cannot be completed without such guarantee.

Eligibility

The borrower must be a federally recognized Indian tribe or TDHE that is an approved recipient for Indian Housing Block Grant funds.

Terms

Borrowers may be required to pledge security in addition to IHBG funds. The term of the loan may exceed 10 years, as approved by HUD. The lender will determine the length of the repayment period for each project.

Contact

Director, Office of Loan Guarantee
National Office of Native American Programs
U.S. Department of Housing and Urban Development
1999 Broadway
Box 90
Denver, CO 80202
303-675-1600
<http://www.hud.gov/progdesc/fintrib1.cfm>

Community Development Programs

General Information

Title I of the Housing and Community Development Act of 1974 replaced eight categorical grant and loan programs with one program – the Community Development Block Grant (CDBG). HUD’s Office of Community Planning and Development (CPD) handles the CDBG program for small cities and Indian tribes. CPD also administers the HOME Investment Partnerships (HOME) program, created by the National Affordable Housing Act of 1990.

Community Development Block Grants/Small Cities Program (CDBG Small Cities) (CFDA 14.219)

Purpose

The purpose of the Small Cities CDBG program is to help smaller communities develop by providing decent housing, a suitable living environment, and economic opportunities principally for persons of low and moderate income. The program is also intended to help prevent community deterioration and to address serious threats to community health or welfare.

Eligibility

Under the CDBG program, communities over 50,000 in population are usually “entitled” to an annual grant. Communities under 50,000 are eligible to compete within their respective states for non-entitlement CDBG funds.

States may elect to administer the “Small Cities” or non-entitlement portion of the CDBG funds. All states except Hawaii have chosen to do so. These states are responsible for designing and implementing their own programs and for administering their own funding competitions. Hawaii’s competition, as well as the rest of its Small Cities program, is administered by HUD.

At least 70 percent of a Community Development Block Grant must benefit low- and moderate-income persons.

Terms

Competition is held on an annual basis, but it is not unusual for a single purpose or a comprehensive program to take more than 12 months to complete, depending on the activities undertaken. Demands for grants far exceed the available funds.

Applications are ranked according to national standards as well as state criteria to ensure that grants are fairly and equitably awarded. Applicants are funded based on the final ranking of the application to the extent funds are available. Rating factors may include absolute number and percent of persons in poverty,

impact of the proposed program, and past performance in meeting national objectives in housing and equal opportunity.

Comments

This program can be used to provide decent housing at a price low- and moderate-income families can afford. Small Cities CDBG grants can encourage rural housing construction as they can be used for housing development such as rehabilitation and site clearance. Grants can also be used to provide direct homeownership assistance to low- and moderate-income people.

In addition, CDBG funds can be used to acquire, construct, reconstruct, or install water and sewer facilities, sewage treatment works, and other such facilities. These funds can also pay for administrative costs such as planning and related activities, data gathering, surveys, detailed architectural or engineering studies, and administrative activities such as budgeting and proposal writing.

Local government grantees may fund community and economic development activities by neighborhood-based nonprofit organizations if these activities fit the CDBG objectives and requirements.

Contact

HUD Field Office (see Appendix A or <http://www.hud.gov/local>)
or
Office of Block Grant Assistance
Community Planning and Development
U.S. Department of Housing and Urban Development
451 Seventh St., S.W.
Washington, DC 20410
202-708-1322
<http://www.hud.gov/offices/cpd/communitydevelopment/programs/cdbg.cfm>

Community Development Block Grants/Special Purpose Grants/Insular Areas (CFDA 14.225)

Purpose

This program provides community development assistance to the Pacific Islands of American Samoa, Guam, the Northern Mariana Islands, and the Virgin Islands in the Caribbean.

Eligibility

The island governments of American Samoa, Guam, the Northern Mariana Islands, and the Virgin Islands are eligible. The main beneficiaries of CDBG

funds are low- and moderate-income persons, with low and moderate income generally defined as 80 percent of the median income for the territory, as adjusted by family size.

Terms

There is no match requirement. The funds are allocated according to population size and past performance of the applicants.

Contact

Office of Block Grant Assistance
Community Planning and Development
U.S. Department of Housing and Urban Development
451 Seventh St., S.W.
Washington, DC 20410
202-708-1322
<http://www.hud.gov/offices/cpd/communitydevelopment/programs/cdbg.cfm>

*Community Development Block Grants/Special Purpose Grants/Technical Assistance Program
(CFDA 14.227)*

Purpose

The technical assistance program was intended to help states, units of general local government, Indian tribes, and areawide planning organizations to plan, develop, and administer local CDBG programs. No funds have been appropriated for it since FY 1999.

Eligibility

States, units of general local government, Indian tribes, areawide planning organizations, and groups designated by such government units were eligible for these funds.

Terms

Generally, projects were funded to operate for one to two years.

Contact

Office of Management and Technical Assistance
Community Planning and Development
U.S. Department of Housing and Urban Development
451 Seventh St., S.W.
Washington, DC 20410

202-708-3176

Opportunities for Youth – Youthbuild Program (CFDA 14.243)

Purpose

The Youthbuild program provides grants to nonprofit organizations to assist high-risk youth between the ages of 16 and 24 to learn housing construction skills and to complete their high school education. Program participants enhance their skills as they construct and/or rehabilitate affordable housing for low- and moderate-income persons.

Eligibility

Applicant. Grants are available to public or private nonprofit agencies, public housing authorities, state and local governments, Indian tribes, and organizations eligible to provide education and employment training under federal employment training programs.

Beneficiary. The program benefits very low-income high school dropouts between the ages of 16 and 24. Up to 25 percent of participants may have higher incomes or a high school education, but must have educational needs that justify their inclusion in the program.

Terms

Grants are provided on a competitive basis. Grants can be used for educational job training services, leadership training, counseling, and other support activities, as well as on-site training in housing rehabilitation or construction work (which must account for at least half of each participant's time).

Contact

Office of Economic Development
Office of Community Planning and Development
U.S. Department of Housing and Urban Development
451 7th Street, S.W.
Room 7134
Washington, DC 20410
202-708-2035
www.hud.gov/progdesc/cpdindx.html

Rural Housing and Economic Development Program (CFDA 14.250)

Purpose

Created in 1999, the Rural Housing and Economic Development (RHED) program provides grants to rural nonprofit community development corporations and Indian tribes to build capacity, develop innovative housing, and create and strengthen economic development programs. Initially the program divided funds into three categories – capacity building, support for innovative activities, and seed support – but later funding rounds may not use the same topics.

Eligibility

Local rural and nonprofit community development corporations and Indian tribes are eligible for the three types of grants available. State housing finance agencies and state community and economic development agencies can apply only for the innovative activities grants.

The program defines a “rural” area in its own unique way as a place that meets any one of five criteria:

- i) a place having fewer than 2,500 inhabitants (within or outside of metropolitan areas);
- ii) a county with no urban population (i.e., city) of 20,000 inhabitants or more;
- iii) territory, persons, and housing units in the rural portions of “extended cities,” as defined by the Census Bureau;
- iv) open country which is not part of or associated with an urban area, as defined by USDA;
- v) any place with a population not in excess of 20,000 and not located in a Metropolitan Statistical Area.

Terms

Competition is required for all three types of grants. No matching funds are required. Funding is for a period of 36 months.

Contact

Jackie Mitchell
Rural Housing and Economic Development Coordinator
Community Planning and Development
U.S. Department of Housing and Urban Development
451 Seventh St., S.W.
Washington, DC 20410

202-708-2290
<http://www.hud.gov/rhed.cfm>

HOME Investment Partnerships Program (CFDA 14.239)

Purpose

The HOME program provides funds to states, local governments, and Indian tribes for housing rehabilitation, tenant-based assistance, assistance to first time homebuyers, and new construction. Funds may also be used for site acquisition, site improvements, demolition, and relocation. The provision of transitional and/or permanent housing for the homeless is an eligible activity. Participating jurisdictions determine how their HOME funds will be spent through a consolidated planning process that requires public participation. Nonmetro and rural areas are generally provided HOME funds through their states.

Eligibility

Applicant. States, cities, urban counties, local government consortia, and U.S. territories are eligible to receive formula allocations. Nonprofit intermediary organizations are eligible to receive funds from a HOME technical assistance set-aside.

Beneficiary. Housing developed with HOME funds must serve low- and very-low income families. At least 90 percent of HOME funds used for rental housing must be invested in affordable units that are occupied by families whose incomes are at or below 60 percent of area median income. The remaining 10 percent must be invested in units occupied by families at or below 80 percent of area median income. Homeowners assisted with HOME funds must have incomes at or below 80 percent of the area median income and the residence must be valued at or below 95 percent of the median area purchase price.

Terms

As of Fiscal Year 2001, jurisdictions must meet the following matching requirements. For rehabilitation, substantial rehabilitation, rental assistance, or acquisition of existing housing, the jurisdiction matches 25 cents in state/local funds for every four HOME dollars expended. For new construction, the jurisdiction matches 30 cents for every HOME dollar. Non-state jurisdictions that are experiencing fiscal distress (as determined by HUD) or are located in major disaster areas are entitled to 50 percent or 100 percent match reductions.

Formula allocations are drawn down based upon individual project development progress. All funds must be committed within 24 months. Agreements for technical assistance funds are for three-year terms.

Participating jurisdictions are required to set aside a minimum of 15 percent of their HOME funds for community housing development organizations (CHDOs) to develop, sponsor, or purchase housing. Up to another 5 percent may be used for CHDO operating expenses.

Contact

HUD Field Office (see Appendix A or <http://www.hud.gov/local>)
or
Office of Affordable Housing Programs
Community Planning and Development
U.S. Department of Housing and Urban Development
Room 7164
451 Seventh St., S.W.
Washington, DC 20410
202-708-2470
<http://www.hud.gov/progdesc/cpdindx.html>

Self-Help Homeownership Opportunity Program (CFDA 14.247)

Purpose

The Self-Help Homeownership Opportunity Program (SHOP) provides funds for land acquisition and infrastructure improvements for sites on which self-help housing will be developed. Low-income homebuyers contribute “sweat equity” toward the construction of their homes.

Eligibility

Applicant. Funds are available to nonprofit national or regional organizations or consortia that have experience in providing self-help housing homeownership opportunities based upon submission and approval of an expression of interest.

Beneficiary. Low-income families who are unable to afford to purchase dwellings, and who provide significant amounts of sweat equity or volunteer labor to the development of the dwellings, are the ultimate beneficiaries.

Terms

Funding availability is announced in an annual NOFA published in the *Federal Register*. For SHOP’s first several years, HUD has limited SHOP expenditures to \$10,000 per lot, and has required that homes be completed within two or three years.

Contact

Office of Affordable Housing Programs
Community Planning and Development
U.S. Department of Housing and Urban Development
451 Seventh St., S.W.
Washington, DC 20410
202-708-3226
<http://www.hud.gov/progdesc/cpdindx.cfm>

Housing Opportunities for Persons with AIDS (CFDA 14.241)

Purpose

The Housing Opportunities for Persons with AIDS (HOPWA) program provides states and localities with the resources and incentives to devise long-term comprehensive strategies for meeting the housing needs of persons with AIDS or related diseases and their families. Program activities include counseling, information, and referral services to assist eligible individuals to locate, acquire, finance, and maintain housing; developing housing assistance resources; acquiring and rehabilitating buildings; constructing single room occupancy dwellings and community residences; providing rental assistance or short-term financial assistance or supportive services; and covering operating costs, technical assistance, and administrative expenses.

Eligibility

Applicant. Entitlement grants are awarded to states and cities with the largest number of AIDS cases. States, local governments and nonprofit organizations are eligible to compete for funding.

Beneficiary. Low-income persons with AIDS or related diseases, including HIV infection, and their families are the program's beneficiaries. Regardless of income, persons with AIDS may receive housing information. Persons living near community residences may receive educational information.

Terms

General standards for housing activities are established, including minimum use periods for structures (10 years for new construction, substantial rehabilitation, or acquisition and three years for other non-substantial rehabilitation or repair). Resident rent payments are required for rental assistance and for residing in rental housing.

Contact

HUD Field Office (see Appendix A or <http://www.hud.gov/local>)

or
Office of HIV/AIDS Housing
Community Planning and Development
U.S. Department of Housing and Urban Development
Room 7212
451 Seventh St., S.W.
Washington, DC 20410
202-708-1934
<http://www.hud.gov/cpd/hopwaom.html>

FHA/Housing Programs

General Information

The Federal Housing Administration (FHA), a part of HUD, was created to encourage lenders to make loans by insuring the borrower's payment to the lender if the borrower defaults on the loan. In this way, FHA encourages private lenders to make loans they might not normally risk. With FHA approval, banks, savings and loans, thrifts, and mortgage companies can participate in FHA's lending programs. FHA has a number of programs that insure mortgages to finance the acquisition, construction, and/or rehabilitation of single-family homes or multifamily projects. Borrowers or project sponsors apply for FHA mortgage insurance through an FHA-approved private lending institution.

FHA programs are overseen by the Assistant Secretary for Housing of the Federal Housing Commissioner's office at HUD, which also oversees HUD Housing Programs (not to be confused with the Public Housing programs also operated by HUD). The HUD Housing Programs that are most accessible to rural and nonmetro areas are the Housing Counseling, Housing for the Elderly (Section 202), and Supportive Housing for Persons with Disabilities (Section 811) programs, and home mortgage insurance (including manufactured home loan insurance).

Mortgage Insurance – Homes (Section 203(b)) (CFDA 14.117)

Purpose

Section 203(b) is the best known FHA mortgage program. Through this program, the FHA insures mortgages made by qualified lenders to people purchasing or refinancing a home. The program helps low- and moderate-income families to become homeowners by lowering some of the costs of their mortgage loans. Additionally, the program encourages lenders to make loans to otherwise creditworthy borrowers and projects that might not be able to meet conventional underwriting requirements, by protecting the lender against loan default on mortgages.

Eligibility

FHA-approved lending institutions, such as banks, mortgage companies, and savings and loan associations, can make insured Section 203(b) loans. Eligible

borrowers include anyone who buys a home costing less than the Section 203(b) limits and intends to occupy it as their principal residence. The homebuyer applies to the mortgage lender, not directly to HUD.

Terms

Insured mortgage loans may be used to finance the purchase of proposed, under construction, or existing one- to four-family housing, as well as to refinance indebtedness on existing housing.

For most borrowers, the maximum amount of the loan is the property's sales price (or appraised value, if less) exclusive of any borrower-paid closing costs multiplied by a percent that is determined by the sales price or value if less and the average closing cost for the state.

The mortgage term may extend for 30 years.

Comments

The Section 203(b) loan limits are used for some other programs as well. They vary by location and are available at <https://entp.hud.gov/idapp/html/hicostlook.cfm> or from HUD offices. As of January 1, 2003, the basic limit is \$154,896, the limit in high cost areas is \$280,749, and the limit in Alaska, Guam, Hawaii, and the Virgin Islands is \$421,123.

Contact

Contact a HUD-approved mortgage lender
or
HUD Field Office (see Appendix A or <http://www.hud.gov/local>)
or
Federal Housing Administration
U.S. Department of Housing and Urban Development
451 Seventh St., S.W.
Washington, DC 20410
202-708-0317
<http://www.hud.gov/progdesc/snglindx.cfm>

Interest Reduction Payments – Rental and Cooperative Housing for Lower Income Families (CFDA 14.103)

Purpose

In order to lower the housing costs for low- and moderate-income families, HUD provides interest reduction payments to eligible mortgagors for quality rental and cooperative housing. Although HUD is no longer accepting applications

from potential mortgagors, individuals and families can still apply to rent units in properties with mortgages guaranteed under this program.

Eligibility

Applicant. Eligible mortgagors included nonprofit, cooperative, builder-seller, investor-sponsor, and limited-distribution sponsors.

Beneficiary. Families and individuals, including people who are elderly or have disabilities or those displaced by government action or natural disaster, are eligible to receive the benefits of the subsidies. At the time of admission their income must fall within certain locally determined income limits. Families with higher incomes may occupy apartments, but may not benefit from subsidy payments.

Terms

Assistance payments are paid monthly by HUD to the mortgagee, and may bring the effective interest rate paid by the mortgagee down to as low as 1 percent. Assisted families are required to pay rent at least equal to 30 percent of their adjusted income (income after certain allowable adjustments), but not more than the fair market rent established by HUD. The mortgage term usually extends for 40 years. Interest reduction payments may extend for the full term of the mortgage. For individual families, assistance ceases when their income rises to the point where they can afford the full market rent without the benefit of assistance.

Contact

HUD Field Office with jurisdiction over the area where the units will be located
(see Appendix A or <http://www.hud.gov/local>)
or
Office of Multifamily Housing Management
U.S. Department of Housing and Urban Development
451 Seventh St., S.W.
Washington, DC 20410
202-708-3730
<http://www.hud.gov/groups/multifamily.cfm>

Manufactured Home Loan Insurance – Financing Purchase of Manufactured Homes as Principal Residences of Borrowers (Title I) (CFDA 14.110)

Purpose

This program, popularly known as the Title I manufactured housing program, insures lenders against loss on loans to purchase manufactured homes that are to be principal residences for the borrowers. The maximum loan limit is

\$48,600. The borrower must give assurance that the site complies with local zoning and land development requirements.

Eligibility

This program has no income limits; all persons are eligible to apply.

Terms

Loan terms are for up to 20 years and 32 days. A 5 percent down payment is required from the borrower. The interest agreed upon is between the borrower and lender.

Contact

Borrowers must use a local FHA-approved lending institution. However, if additional information is needed, contact a HUD Field Office (see Appendix A or <http://www.hud.gov/local>)
or
Home Mortgage Insurance Division
U.S. Department of Housing and Urban Development
451 Seventh St., S.W.
Washington, DC 20410
1-800-767-7468 or 202-708-2880
<http://www.hud.gov/progdesc/snglindx.cfm>

Mortgage Insurance – Homes in Outlying Areas (Section 203(i)) (CFDA 14.121)

Purpose

FHA provides insured loans to finance the purchase of proposed, under construction, or existing single-family, non-farm housing, or new farm housing on two and one-half or more acres adjacent to an all-weather public road. The maximum insurable loan amount is 75 percent of the Section 203(b) loan limit for the area.

Eligibility

This program has no income limits; all persons are eligible to apply.

Terms

The mortgage term may extend for 30 years (or 35 years if the mortgagor is unacceptable under a 30-year term and the property was constructed subject to HUD or VA inspection).

Comments

For most families, the maximum amount of the loan is 97 percent of the first \$25,000 of the appraised value and closing costs, plus 95 percent of the remainder. The down payment is the difference between the maximum loan and the purchase price of the home.

Contact

Borrowers must use a local FHA-approved lending institution. For additional information, contact a HUD Field Office (see Appendix A or <http://www.hud.gov/local>)
or
Insured Single-Family Development Division
Office of Single-Family Housing
U.S. Department of Housing and Urban Development
451 Seventh St., S.W.
Washington, DC 20410
202-708-2700
<http://www.hud.gov/progdesc/snglindx.html>

Mortgage Insurance – Manufactured Home Parks (CFDA 14.127)

Purpose

This program provides insurance on mortgages to finance the construction or rehabilitation of manufactured home parks of five or more spaces. The maximum mortgage limit is \$9,000 per space, except in high-cost areas where the limit may be increased by up to 140 percent on a case-by-case basis.

Eligibility

Eligible applicants are investors, builders, developers, and others who meet HUD requirements.

Terms

Loans can cover up to 90 percent of the estimated value. The maximum mortgage term is 40 years or not in excess of three-fourths of the remaining economic life, whichever is less.

Contact

Borrowers must use a local FHA-approved lending institution. If additional information is needed, contact a HUD Field Office (see Appendix A or <http://www.hud.gov/local>)
or

Office of Multifamily Development
U.S. Department of Housing and Urban Development
451 Seventh St., S.W.
Washington, DC 20410
202-708-0624
<http://www.hud.gov/groups/multifamily.cfm>

Property Improvement Loan Insurance for Improving All Existing Structures and Building of New Nonresidential Structures (CFDA 14.142)

Purpose

Under this program, the lender is insured against loss on loans for repairs, rehabilitation, and improvements that will substantially protect or improve the basic livability or use of the property. The maximum amount of the loan is \$25,000 for improving a single-family dwelling or building a nonresidential structure. For improving a multifamily structure, the maximum loan amount is \$12,000 per unit, not to exceed a total of \$60,000.

Eligibility

Eligible borrowers include the owner of the property to be improved, a lessee having a lease extending at least six months beyond maturity of the loan, or a purchaser of the property under a land installment contract.

Terms

Loans may be for terms up to 20 years and 32 days. Loans may be refinanced but may not extend beyond 30 years from the date of the original note.

Contact

U.S. Department of Housing and Urban Development
1-800-767-7468
<http://www.hud.gov/progdesc/title-i.cfm>

Mortgage Insurance – Combination and Manufactured Home Lot Loans (CFDA 14.162)

Purpose

Insured loans under this program may be used to purchase manufactured homes and lots for buyers intending to use them as their principal place of residence.

Eligibility

This program has no income limits; all persons are eligible to apply.

Terms

The maximum mortgage amount is \$64,800 for a manufactured home and a suitably developed lot or \$16,200 for a developed lot only. Maximum loan limits may be increased in designated high-cost areas. The lot must be appraised by a HUD-approved appraiser. The maximum loan term is 20 years for a single module home and lot, 25 years for a multiple module home and lot, and 15 years for a lot only.

Comment

The interest rate is negotiated between the borrower and lender.

Contact

Borrowers must use a local FHA-approved lending institution. For more information, contact a HUD Field Office (see Appendix A or <http://www.hud.gov/local>)
or
Mortgage Insurance Division
U.S. Department of Housing and Urban Development
Room 9272
451 Seventh St., S.W.
Washington DC, 20410
202-708-2121
<http://www.hud.gov/progdesc/manuf14.cfm>

Housing Counseling Assistance Program (CFDA 14.169)

Purpose

This is not a housing development program but provides grant funds to HUD-approved housing counseling agencies to counsel homeowners, home buyers, prospective renters, and tenants under HUD and other programs and in conventionally financed homes. Counseling is to assure successful homeownership or tenancy and prevent delinquencies, defaults, foreclosures, and other losses.

Eligibility

Agencies applying for a HUD housing counseling grant must first become HUD-approved counseling agencies. An applicant agency must be a national, regional, or multi-state intermediary or a state housing finance agency.

Terms

Agencies applying for counseling funding must have ongoing housing counseling programs. Funding assistance is usually for one year.

Comments

Counseling services should be provided by the agency free of charge, with emphasis on low- and moderate-income families in HUD housing. Generally, the most frequent service provided is mortgage default counseling, followed by rental delinquency and pre- and post-occupancy counseling. Grantees are expected to find additional sources of counseling funding as the HUD funds can only support limited activities. Grants have ranged from \$1,500 to \$100,000 in prior years.

Contact

Contact the HUD Homeownership Center serving the state, which may be located via <http://www.hud.gov/offices/hsg/sfh/hoc/hsghoc.cfm>
or
the HUD Field Office (see Appendix A or <http://www.hud.gov/local>)
or
Program Support Division
Office of Insured Single Family Housing
U.S. Department of Housing and Urban Development
451 Seventh St., S.W.
Washington, DC 20410
202-708-0317
<http://www.hud.gov/progdesc/snglindx.cfm>

Housing for the Elderly (Section 202) (CFDA 14.157)

Purpose

The Section 202 program provides capital grants to private nonprofit sponsors and consumer cooperatives for the construction or substantial rehabilitation of residential projects and related facilities for elderly persons, which may include the cost of real property acquisition, site improvement, conversion, demolition, relocation, and other expenses of supportive housing for elderly persons.

Eligibility

Applicant. Private nonprofit corporations and consumer cooperatives may participate in this program. Public bodies and their instrumentalities are not eligible Section 202 applicants.

Tenant. Beneficiaries of housing developed under this program must be elderly (62 years old or older) and have very low incomes.

Terms

Section 202 projects must be available for lower-income elderly persons for 40 years. Rental assistance is provided, equal to the difference between the established rent for the dwelling unit and 30 percent of the tenant's income after allowances. Project Rental Assistance Contracts (PRACs) are used as the rent subsidy rather than Section 8. PRACs are for five years and are renewable.

Comments

Between 20 and 25 percent of Section 202 funding must be set aside for use in rural areas. HUD also provides for the development of two types of specialized housing for persons with disabilities – Independent Living Complexes and Group Homes. Potential applicants for Section 202 grants also should investigate HUD's Congregate Housing Services Program which HUD administers as a demonstration program for frail elderly persons and non-elderly persons with disabilities.

Contact

HUD Field Office (see Appendix A or <http://www.hud.gov/local>)
or
Office of Housing Assistance and Grants Administration
U.S. Department of Housing and Urban Development
451 Seventh St., S.W.
Washington, DC 20410
202-708-2866
<http://www.hud.gov/progdesc/multindx.cfm>

Supportive Housing for Persons with Disabilities (Section 811) (CFDA 14.181)

Purpose

The Section 811 program provides grant funds to finance the construction or rehabilitation of supportive housing for people with disabilities, including the purchase of buildings without rehabilitation or with moderate rehabilitation for use as group homes.

Eligibility

Applicant. Private nonprofit corporations with Section 501(c)(3) tax-exempt status are eligible for Section 811 grants.

Tenant. This program is for very low-income, physically disabled, developmentally disabled, or chronically mentally ill persons, 18 years of age or older.

Terms

The project must stay available for very low-income persons with disabilities for 40 years or funds used to capitalize the project must be repaid. Rental assistance is provided, equal to the difference between the established rent for the dwelling unit and 30 percent of the tenant's income after allowances. Project Rental Assistance Contracts (PRACs) are used as the rent subsidy rather than Section 8. PRACs are for five years and are renewable.

Contact

HUD Field Office (see Appendix A or <http://www.hud.gov/local>)
or
Office of Housing Assistance and Grants Administration
U.S. Department of Housing and Urban Development
451 Seventh St., S.W.
Washington, DC 20410
202-708-2866
<http://www.hud.gov/progdesc/multindx.html>

Demolition and Revitalization of Severely Distressed Public Housing (HOPE VI) (CFDA 14.866)

Purpose

This program provides grants that enable PHAs to amend the living environment for public housing residents of severely distressed public housing projects. The grants can be used for demolition, substantial rehabilitation, reconfiguration, and/or replacement of severely distressed units; to revitalize the sites where severely distressed public housing is located and contribute to the upgrading of the surrounding neighborhood; to lessen isolation and reduce the concentration of low-income families; to build sustainable mixed-income communities; and to provide well-coordinated, results-based community and supportive services that directly complement housing redevelopment and that help residents to achieve self-sufficiency, young people to attain educational excellence, and the community to secure a desirable quality of life.

Eligibility

PHAs operating public housing units are eligible. Indian Housing Authorities and PHAs that only administer the Section 8 program are not eligible to apply.

Terms

Grantees must provide a 5 percent overall match and, if more than 5 percent of the grant is used for community and supportive services, any amount over that 5 percent must be matched.

Comment

A total of five HOPE programs have been created. The first three use or used existing stocks of public and Indian housing (HOPE I), multifamily housing (HOPE II), and single-family housing (HOPE III) to provide low-income homeownership opportunities. HOPE IV helps low-income elderly persons live independently by combining Section 8 rental assistance with case management and support services. Although the HOPE II and HOPE IV programs are still active, planning grants are no longer available, leaving HOPE VI as the most funded and accessible program.

Contact

Assistant Secretary for Public and Indian Housing
Deputy Assistant Secretary for Public Housing Investments
Office of Urban Revitalization
U.S. Department of Housing and Urban Development
451 Seventh St., S.W.
Washington, DC 20410
202-708-2822
<http://www.hud.gov/progdesc/pihindx.cfm>

HOMELESS ASSISTANCE PROGRAMS

General Information

Congress passed the Stewart B. McKinney-Bruce Vento Homeless Assistance Act in 1987, creating a variety of homeless assistance programs. Subsequent housing acts have amended the McKinney-Vento Act, eliminating, merging, and adding programs. Homeless assistance programs vary widely by what agency oversees them, how to apply for funding, and what activities are eligible. Although some of the programs that provide funds for housing development and/or housing services are managed by the U.S. Department of Housing and Urban Development (HUD), this guide also lists programs that include housing components administered by the Department of Health and Human Services (HHS) and others. Additional programs, such as the Education for Homeless Children and Youth program administered by the Department of Education and the Homeless Veterans Reintegration Project administered by the Department of Labor, that do not include funds for housing development or services were also authorized by the McKinney-Vento Act but are not included in this guide.

The Rural Homelessness Grant Program, created by the Community Development Act of 1992, was authorized exclusively for rural areas. The program has not been funded, however, since 1994.

Although homeless assistance programs are spread among several agencies, the McKinney-Vento Act did require that a single executive branch organization, the Interagency Council on the Homeless (ICH), be established for gathering information on federal homeless assistance programs from all agencies. In 1993 the ICH became a working group of the White House's Domestic Policy Council staffed by HUD, but it eventually became inactive in the late 1990s. In 2001 the Bush administration announced it would reactivate the ICH, and in January 2002 Phil Mangano was named as ICH executive director. Information on the ICH can be found at <http://www.ich.gov>.

A rural applicant may successfully obtain funds from any one of the homeless assistance programs included in this guide. However, some programs have been more effective in reaching rural areas than others. Historically, the McKinney-Vento Act programs that have proven to be most accessible to small communities are the Emergency Shelter Grants (ESG) program and the Emergency Food and Shelter (EFS) program.

There are some general requirements that organizations must meet to participate in any McKinney-Vento program. Title XIV of the Housing and Community Development Program Reauthorization Act of 1992 includes amendments requiring all recipients to involve homeless individuals and families, to the maximum extent practicable, in construction, renovation, maintenance, and operation of facilities assisted by any McKinney-Vento program. Each recipient, other than a state, must also provide for the participation of at least one homeless individual or formerly homeless individual on its board of directors or other equivalent policy-making entity. An application for a McKinney-Vento program must include certification from the lowest level jurisdiction (this will be the state for almost all rural applicants) that the

proposed project is consistent with the jurisdiction's Consolidated Plan.³ The applicant must also certify that the proposed project complies with the Fair Housing Acts, Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, and the Age Discrimination Act of 1975. The project must also be certified as affirmatively furthering fair housing. Finally, there are regulations regarding termination of assistance to individual beneficiaries in the McKinney-Vento programs. Although these regulations vary somewhat from program to program, generally the individual must be notified of the pending assistance termination in writing and a formal appeal process must be available.

Since 1994 HUD has issued combined Notices of Funding Availability (NOFAs), or SuperNOFAs, for many HUD Community Planning and Development (CPD) programs, including the homeless assistance programs administered by its office of Special Needs Assistance Programs (SNAPs). In order to compete for the competitively awarded HUD-administered homeless assistance programs – Supportive Housing, Shelter Plus Care, and Single Room Occupancy – eligible grantees submit project applications as part of their areas' Continuum of Care applications. Each rural housing and/or homeless assistance provider should contact its local HUD field office to find out whether a continuum plan exists for the community it serves. Continuum of Care plans that address rural areas can be based on a single county, multiple counties, the entire state, or the balance of the state. More information on HUD's Continuum of Care system is available at <http://www.hud.gov/offices/cpd/homeless/programs/index.cfm>.

Emergency Food and Shelter National Board Program (Emergency Food and Shelter) (CFDA 83.523) (administered by the Federal Emergency Management Agency)

Purpose

This program supplements and expands ongoing efforts that provide shelter, food, and supportive services for needy families and individuals. The program provides assistance for:

- ⊞ food and feeding related expenses such as transport of food, food preparation, and serving equipment;
- ⊞ mass shelter, other shelter such as hotels and motels, and rent and/or mortgage assistance for one month only per individual/family per year; and
- ⊞ utility assistance and limited repairs to feeding and sheltering facilities.

³ In 1994 HUD merged the planning, application, and reporting requirements for HOME, CDBG, and the formula-based HUD homeless assistance programs – Emergency Shelter Grants and Housing Opportunities for People with AIDS – into the Comprehensive Housing Affordability Strategy (CHAS). Later the new “Consolidated Plan” approach replaced the CHAS, though the collection of CHAS data is still required by statute.

Eligibility

Local boards are formed and approved by a national board. Local boards then distribute formula-allocated program funds to Local Recipient Organizations (LROs) or sponsor organizations – private nonprofit organizations or public organizations. Emphasis is placed on domestic violence centers, Native American organizations, and organizations providing food or shelter to AIDS patients, persons with disabilities, the elderly, teenage runaways, and many other groups with emergency needs.

Terms

Local boards are expected to monitor expenditures in their jurisdictions. Any LRO that receives \$25,000 or more in EFS funding must have an independent annual audit and comply with OMB Circular No. A-133.

Comments

The National Board, chaired by FEMA, is congressionally directed to have representatives from United Way of America, the Salvation Army, the National Council of Churches, Catholic Charities USA, the United Jewish Communities, and the American Red Cross. Local boards are made up of affiliates of the national organizations, other nonprofits, and representatives of local governments.

Contact

FEMA Regional Offices (see Appendix B)
or
Federal Emergency Management Agency
Preparedness, Training and Exercises Directorate
Washington DC 20472
202-646-3107
or
Director, Emergency Food and Shelter Program
701 North Fairfax St.
Suite 310
Alexandria, VA 22314
703-706-9660
<http://www.fema.gov>

Emergency Shelter Grants (CFDA 14.231) (administered by HUD)

Purpose

This program is designed to help improve the quality of existing emergency shelters for homeless people, to make additional shelters available, to meet the

costs of operating shelters and of providing essential social services to homeless individuals, and to help prevent homelessness. Eligible activities include renovation, major rehabilitation, or conversion of buildings for use as emergency shelters, provision of essential services to homeless people, shelter operating costs such as maintenance, insurance, utilities, rent and furnishings, and homeless prevention efforts.

Eligibility

Grants are provided to states, metro cities, urban counties, and territories. Local governments receiving formula allocations may distribute all or part of their grants to nonprofit recipients to be used for ESG activities. Only local governments and nonprofit organizations may apply for ESG funds directly from states. The territories receive their allocations based on their population. The Cranston-Gonzalez National Affordable Housing Act established a separate set-aside of 1 percent of the total ESG appropriation for tribes and Alaskan Native Villages. ESG funds are used to serve homeless families and individuals and low-income persons in immediate risk of losing their housing due to eviction, foreclosure, or utility shutoffs.

Terms

Eligible grantees generally receive letters of allocation in January and must submit applications to HUD within 45 days. States must distribute all but a 5 percent administrative set-aside of ESG funds to units of local government and/or nonprofit organizations. States and other grantees may spend only up to 30 percent of allocations on the provision of essential services. There is also a 30 percent limit for homeless prevention activities.

Comments

Nonprofit recipients apply to their states or local governments for ESG funds. Note that activities such as buying or building a shelter (other than renovation, major rehabilitation, or conversion of an existing building) are not eligible. HUD reallocates ESG amounts that are recaptured, returned, or unused.

Contact

HUD Field Office with jurisdiction over the area where the units will be located (see Appendix A)

or

Office of Special Needs Assistance Programs
U.S. Department of Housing and Urban Development
Room 7262
451 Seventh St., S.W.
Washington, DC 20410
202-708-4300

<http://www.hud.gov/offices/cpd/homeless/programs/esg/index.cfm>

Projects for Assistance in Transition from Homelessness (CFDA 93.150) (administered by HHS)
(PATH)

Purpose

The Projects for Assistance in Transition from Homelessness (PATH) program provides financial assistance to states to support services for individuals who are suffering from serious mental illness or serious mental illness and substance abuse and are homeless or at imminent risk of becoming homeless. Programs and activities include (1) outreach services; (2) screening and diagnostic treatment services; (3) habilitation and rehabilitation services; (4) community mental health services; (5) alcohol or drug treatment services; (6) staff training; (7) case management services; (8) supportive and supervisory services in residential settings; (9) referrals for primary health services, job training, educational services, and relevant housing services; and (10) a prescribed set of housing services.

Eligibility

Applicant. States, the District of Columbia, Guam, American Samoa, the Commonwealths of Puerto Rico and the Northern Mariana Islands, and the Virgin Islands are eligible to receive funds.

Beneficiary. Eligible beneficiaries are individuals who have a serious mental illness or serious mental illness and substance abuse and are homeless or are at imminent risk of becoming homeless.

Terms

Funds are awarded to states via formula grants. The formula allots funds on the basis of the population living in urbanized areas of the state, compared to the population living in urbanized areas of the entire United States except that no state receives less than \$300,000 (\$50,000 for territories). States must agree to make available, directly or through donations from public or private entities, non-federal contributions equal to at least \$1 (in cash or in kind) for each \$3 of federal funds provided.

Comments

Each state chooses how to use its funds to achieve the described objectives, except that funds cannot be used (1) to support emergency shelters or construction of housing facilities; (2) for inpatient psychiatric or substance abuse treatment costs; or (3) to make cash payments to intended recipients of mental health or substance abuse services. Not more than 20 percent of the payment may be expended for housing services, and not more than 4 percent for

administrative expenses. States must use the funds to provide grants to political subdivisions of the state and to nonprofit private entities (including community-based veterans organizations and other community organizations) for the purpose of providing the eligible services.

Contact

PATH Program
Homeless Programs Branch
Division of Knowledge Development and Systems Change
SAMHSA/CMHS
Parklawn Building, Room 11C-05
5600 Fishers Lane
Rockville, MD 20857
301-443-3706
<http://www.samhsa.gov>

Runaway and Homeless Youth (CFDA 93.623) (administered by HHS)

Purpose

This program was authorized by the Missing, Exploited and Runaway Children Protection Act of 1999, Public Law 106-71. Grants are available to public and nonprofit private organizations to establish and strengthen community-based centers for runaway and homeless youth and their families. Services include temporary shelter, food, clothing, counseling, and related services. Local living transitional centers for homeless youths ages 16 to 21 can be funded by these grants. Other activities include establishing a national communication system to assist runaway and homeless youth, technical assistance, and training and research, demonstration, and service projects.

Eligibility

States, localities, Indian organizations, private entities, and coordinated networks of such entities, unless they are part of the law enforcement structure or the juvenile justice system, are eligible to receive funding.

Terms

Grants are for up to 90 percent of project costs. The non-federal share may be in cash or in kind. Awards are generally made for three-year project periods. Continued funding for further years is dependent upon satisfactory performance and funds availability.

Comments

The statute contains a formula for allocation of funds by state. It is based on the population of each state under age 18 as a proportion of the national population under age 18.

Contact

The regional administrator, Administration for Children and Families, for the service area

or

Acting Co-Principal

Family and Youth Services Bureau

Administration for Children and Families

Department of Health and Human Services

330 C Street, S.W.

Washington, DC 20447

202-205-8102

<http://www.acf.dhhs.gov/programs/fysb>

Section 8 Moderate Rehabilitation Single Room Occupancy Component (CFDA 14.249) (administered by HUD)

Purpose

The Section 8 Moderate Rehabilitation Single Room Occupancy Program provides rental assistance to homeless individuals. Under the program, HUD enters into annual contributions contracts with public housing agencies in connection with the moderate rehabilitation of residential properties that, when rehabilitation is completed, will contain single room occupancy (SRO) dwelling units. SRO housing is defined as residential property that includes multiple dwelling units designed for occupancy by individuals. Each unit need not, but may, contain food preparation or sanitary facilities or both. Efficiency apartments are eligible, but one-bedroom units are not.

Eligibility

Applicant. Public housing authorities or private nonprofit organizations are eligible applicants.

Beneficiary. First priority is given to homeless (single) individuals. HUD will provide rental assistance to homeless individuals currently residing in units who are eligible for Section 8 assistance.

Terms

A Notice of Fund Availability announces deadlines for completed applications, which are submitted as part of the Continuum of Care system, and time frames for HUD selections. The amount of financial assistance is based on the size of the project. There is no matching requirement for this program. Rehabilitation must be completed within 12 months. Minimum rehabilitation costs are \$3,000 per unit. Once the rehabilitation is completed and the PHA inspects the units to ensure compliance with HUD's Housing Quality Standards, a ten-year Housing Assistance Payments contract is signed between the PHA and project owner.

Comments

Relatively few projects, either urban or rural, have been funded through the Section 8 SRO program. Only 13 projects were funded nationwide in 2001. Nonprofit organizations are eligible to apply directly to HUD for this program as of 1993. Nonprofits are, however, required to subcontract with local or state housing authorities, which administer SRO housing assistance payments.

Contact

HUD Field Office with jurisdiction over the area where the units will be located
(see Appendix A)

or

Office of Special Needs Assistance Programs
Community Planning and Development
U.S. Department of Housing and Urban Development
Room 7262
451 Seventh St., S.W.
Washington, DC 20410
202-708-4300
<http://www.hud.gov/offices/cpd/homeless/programs/sro/index.cfm>

Shelter Plus Care (CFDA 14.238) (administered by HUD)

Purpose

This program provides rental assistance, in connection with supportive services funded from other sources, to homeless people with disabilities and their families. The program has four components: Tenant-based Rental Assistance (TRA), Sponsor-based Rental Assistance (SRA), Project-based Rental Assistance (PRA), and Single Room Occupancy (SRO) Dwellings.

Eligibility

Applicant. States, local governments, tribes, and public housing agencies are eligible. Nonprofits are eligible PRA and SRO subrecipients. The SRO program requires a public housing authority as co-applicant.

Beneficiary. Eligible participants are homeless individuals with disabilities and their families, except in single room occupancy dwellings, which are only for homeless persons with disabilities.

Terms

Applicants must match the rental assistance by supportive services that are equal in value to the aggregate amount of rental assistance and appropriate to the needs of the population to be served. In the case of TRA and SRA, the amount of rental assistance is based on the number and type of units proposed for assistance for a five-year period. In the SRO component, assistance for a ten-year period will be in the form of a rental payment equal to the rent, including utilities, minus the tenant's portion of the rent. If units are rehabilitated and meet the standards required, assistance under the PRA component is for a ten-year period; otherwise it is for five years.

Comments

The program requires local recipient agencies to match Shelter Plus Care funds with supportive services. Federal, state, and local resources can be used for the match. Low Income Housing Tax Credits, CDBG, CSBG, and HOME funds may be combined with Shelter Plus Care rental assistance payments.

Contact

HUD Field Office with jurisdiction over the area where the units will be located (see Appendix A)

or

Office of Special Needs Assistance Programs

U.S. Department of Housing and Urban Development

Room 7262

451 Seventh St., S.W.

Washington, DC 20410

202-708-4300

<http://www.hud.gov/offices/cpd/homeless/programs/splusc/index.cfm>

Surplus Federal Property to Assist the Homeless (Title V)⁴ (administered by HUD and HHS)

Purpose

This program provides for the lease without charge or the transfer of unutilized, under-utilized, excess, and surplus federal properties. The properties can be used to provide shelter, services, storage, or other uses of benefit to homeless people.

Eligibility

States, units of local government, and nonprofit organizations are eligible for the program. The Department of Health and Human Services (HHS) handles the application portion of the program.

Terms

HUD publishes a notice in the *Federal Register* every Friday listing property available through the program from all federal agencies. The landholding agency enters into a license, permit, or lease agreement for the homeless provider's use of unutilized or under-utilized property. HHS handles the lease or deed document for surplus properties.

Contact

To obtain property information and/or to be put on a mailing list, contact the HUD Field Office with jurisdiction over the area where you are looking for property. (See Appendix A.) The weekly list of properties available may be accessed through the *Federal Register* web site at http://www.access.gpo.gov/su_docs/aces/aces140.html or at <http://www.hudclips.org>.

Further information on specific properties can be obtained from the landholding agency, the name and number of which can be obtained from the HUD Field Office or from HUD's toll-free information number, 800-927-7588.

General information can be obtained at <http://www.hud.gov/offices/cpd/homeless/programs/t5> or from HUD's Office of Special Needs Assistance in Washington, D.C. at 202-708-1234.

To obtain an application packet for a particular property, contact:
U.S. Department of Health and Human Services
Division of Property Management

⁴ This program is not listed as a distinct program in the *Catalog of Federal Domestic Assistance*. These uses are mentioned, however, as a component of the Surplus Property Utilization program (CFDA 93.291).

Program Support Center
Room 5B-41
Parklawn Building
5600 Fishers Lane
Rockville, MD 20857
301-443-2265

Supportive Housing Program (CFDA 14.235) (administered by HUD)

Purpose

The Supportive Housing Program (SHP) is designed to promote the development of housing and supportive services for assisting homeless persons to transition from homelessness and to live as independently as possible. Funds may be used to provide:

- ⊞ transitional housing designed to enable homeless persons and families to move to permanent housing within a 24-month period, which may include up to six months of follow-up services;
- ⊞ permanent housing provided in conjunction with appropriate supportive services designed to maximize the ability of persons with disabilities to live as independently as possible within permanent housing;
- ⊞ supportive housing that is, or is part of, a particularly innovative project for, or alternative methods of, meeting the immediate and long-term needs of homeless individuals and families;
- ⊞ supportive services for homeless individuals not provided in conjunction with supportive housing; and
- ⊞ safe havens for homeless individuals with serious mental illness currently residing on the streets who may not yet be ready for supportive services.

The seven eligible activities are acquisition of structures for supportive housing and/or services, rehabilitation of structures, new construction (under limited circumstances), leasing of structures, supportive housing operating costs for a new or expanded project, supportive services costs, and administrative costs up to 5 percent of the SHP grant.

Eligibility

States, local governments, other governmental entities, Indian tribes, private nonprofits, and community mental health associations that are public nonprofits are eligible to compete for grant funds through HUD's Continuum of Care process.

Terms

The program provides grants for leasing costs, operating costs, and the provision of supportive services for five years.

Comments

Grantees must match funds for acquisition, rehabilitation, and new construction with equal or greater funding amounts from other sources. They may use up to \$200,000 for acquisition and rehabilitation of structures (up to \$400,000 in designated high-cost areas) and up to \$400,000 for new construction. SHP funds up to 75 percent of the operating costs for a supportive housing project. HUD will include in the matching calculation the time and services contributed by volunteers.

Contact

HUD Field Office with jurisdiction over the area where the units will be located
(see Appendix A)

or

Office of Special Needs Assistance Programs

Community Planning and Development

U.S. Department of Housing and Urban Development

451 Seventh St., S.W.

Washington, DC 20410

202-708-1234

<http://www.hud.gov/offices/cpd/homeless/programs/shp/index.cfm>

OTHER FEDERAL AGENCIES' PROGRAMS

USDA and HUD offer the greatest number of housing programs assisting rural areas. But many other federal agencies have designed programs that reach rural communities to relieve low-income persons of unsatisfactory and or cost-burdened housing. Most (but not all) programs target specific populations. Below are listed a series of programs, separated by government agency, that aim to assist community development organizations, families, and individuals.

Economic Development Administration

Economic Development – Grants for Public Works and Economic Development (CFDA 11.300)

Purpose

This program promotes economic development by assisting in the construction of public works and facilities that will create or retain permanent, private sector jobs in economically depressed areas. Grant funds can be used for such projects as water and sewer systems, industrial access roads, industrial parks, port facilities, railroad sidings and spurs, tourism facilities, vocational schools, business incubator facilities, and infrastructure improvements for business expansion.

Eligibility

States, localities, Indian tribes, U.S. territories, and public entities are eligible. Private nonprofit organizations are eligible if they partner with a local government or a tribe. For-profit corporations and associations are not eligible. Projects must be located within an economically distressed area eligible for Economic Development Administration assistance and be in conformance with a Comprehensive Economic Development Strategy. Projects must also contribute to the area's long-term economic development by creating or retaining permanent jobs and raising income levels. In addition, some local matching funds are required.

Terms

The grant may be up to 50 percent of the project cost. In severely distressed areas, the EDA share can be up to 80 percent; designated Indian Reservations may be eligible for up to 100 percent assistance. Eligible areas participating in the operations of Economic Development Districts are, subject to the 80 percent maximum federal grant limit, eligible for a 10 percent bonus on grants for public works projects.

Comments

It is important to work closely with the local EDA field person, called an Economic Development Representative (EDR). The EDR will explain the program and assist in the development of an application. Applications should be sent to EDA regional offices. The national office is responsible for review and final approval.

Contact

Contact an EDA regional office for additional information. For the name of the regional EDR, contact EDA's Public Works Division in Washington, D.C. at 202-482-5265.

The agency's web site is <http://www.doc.gov/eda/>.

Economic Adjustment Assistance (CFDA 11.307)

Purpose

The Economic Adjustment Assistance program helps states and localities to design and implement strategies for changing their economies. The program focuses on areas that have experienced or are under threat of serious structural damage to the underlying economic base. Such economic change generally results from industrial or corporate restructuring, new federal laws or requirements, reduction in defense expenditures, depletion of natural resources, or natural disaster.

Eligibility

Eligible applicants include economic development districts; states, cities, or other local governments; Indian tribes; institutions of higher learning; consortiums of eligible applicants; or public or nonprofit organizations or associations working with local government officials. Applicants using EDA defense appropriations are limited to defense-impacted areas. Applicants using EDA supplemental disaster assistance will generally be restricted to disaster-impacted areas.

The program may be used in geographic areas, usually counties or groups of counties, that meet one of the following criteria: 1) an unemployment rate at least 1 percent greater than the national average unemployment rate; 2) per capita income 80 percent or less of the national per capita income; or 3) a special need arising from severe unemployment or economic problems. Special need criteria are listed in the agency's annual NOFA.

Terms

EDA generally funds 50 percent of a project's cost, but certain conditions of high economic distress or an applicant's inability to provide all of the matching share may permit a higher grant rate.

Funding applications are evaluated competitively.

Contact

EDA Regional or Local Office
or
Headquarters Office:
David F. Witschi, Director
Economic Adjustment Division
Economic Development Administration
Room H7327, Herbert C. Hoover Building
Department of Commerce
Washington, DC 20230
202-482-2659
<http://www.doc.gov/eda>

Department of the Interior

National Parks Service – Historic Preservation Fund Grants-in-Aid (CFDA 15.904)

Purpose

This program is administered by the National Parks Service, an agency within the Department of the Interior. It provides funds matching grants-in-aid for identification, evaluation, and protection of historic properties. Funds to states may be used to expand the National Register of Historic Places and for historic preservation activities. Funds to Indian Tribes and Alaskan Native Corporations may be used to preserve their culture.

Eligibility

States, territories, and federally recognized Indian Tribes, Alaska Native Corporations, and Native Hawaiian organizations are eligible. They may subcontract to public and private organizations, individuals, and, in some instances, owners of historic properties.

Terms

Funds must be used in the fiscal year in which they are appropriated and one succeeding fiscal year.

Contact

Contact the appropriate state historic preservation agency for sub-grant eligibility information.

Indian Child Welfare Act Title II Grants (CFDA 15.144)

Purpose

In order to encourage stability and security of American Indian tribes and families, grants are given to assist Indian tribes in the operation of child and family service programs. Programs vary from maintenance of counseling facilities, family assistance counselors, protective day care and after school care to home improvement programs and preparation and implementation of child welfare codes. Funds can also be used to match shares for other federal programs.

Eligibility

Federally recognized Indian tribal governments may apply.

Terms

There are no matching grant requirements. Grants are made on an annual basis and the funds remain available until expended by the tribe/grantee.

Contact

Larry Blair
Office of Tribal Services
Human Services
Bureau of Indian Affairs
MS 4660 MIB
1849 C St., N.W.
Washington DC 20240
202-208-2479

Indian Housing Assistance (CFDA 15.141)

Purpose

This program is intended to use the Housing Improvement Program (HIP) resources of the Bureau of Indian Affairs to eliminate substantially substandard Indian-owned and inhabited housing for very low-income eligible Indians living in approved tribal service areas.

Eligibility

Federally recognized Indian tribal governments and tribal organizations who have eligible applicants with identified housing needs can apply for this funding.

Terms

Funds may be used in conjunction with other federal programs, such as Indian Health Service funds for water and sanitary facilities, or privately financed programs that are appropriate to repair or build housing. An informal conference with a Bureau of Indian Affairs agency representative is recommended. Applications may be submitted at any time.

Contact

June Henkel
Office of Tribal Services
Bureau of Indian Affairs
Human Services
MS 4660 MIB
1849 C St., N.W.
Washington, DC 20240
202-208-3667

Indian Loans – Economic Development (CFDA 15.124)

Purpose

This is a loan guarantee program. Its purpose is to provide assistance to federally recognized Indian tribal governments, Native American organizations, and individual American Indians in obtaining financing from private sources to promote business initiatives on or near federally recognized Indian reservations.

Eligibility

Federally recognized Indian tribal governments, Native American organizations authorized by Indian tribal governments, and individual American Indians may apply.

Terms

The program guarantees up to 90 percent of the unpaid principal and interest. The borrower must have 20 percent equity in the business being financed.

Contact

Office of Economic Development
Bureau of Indian Affairs
1849 C St., N.W.
MS-4640
Washington, DC 20240
202-208-4796

Department of Energy

Weatherization Assistance for Low-Income Persons (CFDA 81.042)

Purpose

The objective of this program is to provide adequate insulation in order to conserve energy for homes in which low-income people live, particularly the elderly and persons with disabilities. Such insulation may include caulking windows, installing storm windows and replacing furnaces or boilers.

Eligibility

States, the District of Columbia and, in certain instances, Indian tribal organizations are eligible. If a state does not apply, local governments, community action agencies, and/or other nonprofit agencies within that state become eligible to apply.

Terms

Average expenditures per dwelling unit for materials, program support, and labor costs cannot exceed \$2,500. Up to 10 percent of each grant may be spent by a state and its sub-grantees for administrative expenses.

Comments

In most areas, community action agencies or other community-based organizations administer the program.

Contact

Contact the closest regional or local office:
Boston: Hugh Saussy, 617-565-9710
Philadelphia: Brian Conner, 215-656-6954
Atlanta: Jim Powell, 404-347-2888
Chicago: Peter Dreyfuss, 312-886-8575
Denver: Bill Becker, 303-275-4801
Seattle: Kathy Pierce, 206-553-1132

or
Director
Office of Building Technology Assistance
Mail Stop EE-42
Office of Energy Efficiency and Renewable Energy
Department of Energy
Forrestal Building
Washington, DC 20585
202-586-4074

Environmental Protection Agency

Construction Grants for Wastewater Treatment Works (CFDA 66.418)

Purpose

This program provides grants for the construction of municipal wastewater treatment works, including privately owned individual treatment systems, if a municipality applies on behalf of a number of such systems. Such works may serve all or portions of individual communities, metropolitan areas or regions. The grantee must initiate an acceptable system of user charges.

Eligibility

Any municipality, inter-municipal agency, state or interstate agency, or federally recognized Indian tribal government having jurisdiction over waste disposal is eligible to apply for this program.

Terms

Grant payments are based on work completed, equipment delivered, or sometimes off-site manufacturing or services rendered. Final grant payment is made after construction is completed and satisfactory final inspection has occurred.

Comments

Beginning in 1996, Congress and EPA have emphasized funding wastewater construction by capitalizing revolving loan funds in each state. A number of states have implemented both loan and grant programs. Other potential sources to supplement water and sewer efforts are USDA's Rural Utilities Service water/wastewater funds and HUD Community Development Block Grant funds.

Contact

Information regarding appropriate waste treatment requirements and state and federal assistance may be obtained from state water pollution control agencies.

The headquarters office for this program is:
Gajindar Singh
Municipal Assistance Branch
MC-4204M
Municipal Support Division
Office of Wastewater Management
Environmental Protection Agency
1200 Pennsylvania Ave., N.W.
Washington, DC 20460
202-564-0634
<http://www.epa.gov/OWM/finan.htm>

Department of Labor

Migrant and Seasonal Farmworkers (Section 402) (CFDA 17.247)

Purpose

Grants are provided for job training, job search assistance, and other supportive services for those individuals who suffer chronic seasonal unemployment and underemployment in the agricultural industry. Eligible farmworkers may be offered services such as classroom training, on-the-job training, work experience, job development, job placement relocation assistance, healthcare, and other supportive services.

Eligibility

Public agencies, units of government, and nonprofits authorized by their charter to operate employment and training programs are eligible.

Terms

Awards are made for two years, with two-year renewal subject to satisfactory performance.

Contact

Division of Seasonal Farmworker Programs
Office of Adult Services
Employment and Training Administration
U.S. Department of Labor
Room N-4645
200 Constitution Ave., N.W.
Washington, DC 20210
202-693-3843
<http://wdsc.doleta.gov/msfw>

Department of Health and Human Services

Low-Income Home Energy Assistance (CFDA 93.568)

Purpose

The Low-Income Home Energy Assistance Program (LIHEAP) makes grants available to states and other jurisdictions to assist eligible households to meet the costs of home energy. Supplemental Leveraging Incentive Funds may be awarded to reward states and other jurisdictions that provide additional benefits and services to LIHEAP-eligible households beyond what can be provided with federal funds.

Eligibility

Applicant. States, the District of Columbia, federal and state-recognized tribal governments that request direct funding, and specified territories are eligible applicants.

Beneficiary. Ultimate beneficiaries are households with incomes less than 150 percent of the poverty level or 60 percent of state median income.

Terms

There is no matching grant requirement for this program.

Contact

Janet Fox, Director
Division of Energy Assistance
Office of Community Services
Administration for Children and Families
U.S. Department of Health and Human Services
370 L'Enfant Promenade, S.W.
Washington, DC 20447
202-401-9351
<http://www.acf.dhhs.gov/programs/liheap>

Social Services Block Grant (CFDA 93.667)

Purpose

The Social Services Block Grant (SSBG) program enables each state to furnish social services directed toward one of five goals:

- i) to prevent, reduce or eliminate dependency;
- ii) to achieve or maintain self-sufficiency;

- iii) to prevent neglect, abuse or exploitation of children and adults;
- iv) to prevent or reduce inappropriate institutional care; and
- v) to secure admission or referral for institutional care when other forms of care are not appropriate.

Eligibility

States, the District of Columbia, Puerto Rico, Guam, the Virgin Islands, the Commonwealth of the Northern Mariana Islands, and American Samoa are eligible applicants and are responsible for determining the services that are to be provided under this program.

Terms

Grants are awarded quarterly on a fiscal year basis.

Contact

Contact the city or county office of the state department of social services (also possibly known as department of human resources, welfare, or a similar name) or
Margaret Washnitzer
Office of Community Services
Division of State Assistance
U.S. Department of Health and Human Services
370 L'Enfant Promenade, S.W.
Washington, DC 20447
202-401-2333
<http://www.acf.dhhs.gov/programs/ocs/ssbg>

Community Services Block Grant (CFDA 93.569)

Purpose

There are five major objectives of the Community Services Block Grant (CSBG) program:

- i) to provide assistance to low-income people, particularly elderly poor people, to obtain and maintain adequate housing and a suitable living environment;
- ii) to provide or encourage services and activities that will impact on the poverty in the community;
- iii) to provide or encourage on an emergency basis, supplies and services, or nutritious food that will prevent starvation and malnutrition among low-income people;
- iv) to provide or encourage linkages between governmental and other social services programs to assure the delivery of such services to low-income

- v) people; and to provide or encourage the private sector to help in efforts to ameliorate poverty in the community.

Eligibility

States, the District of Columbia, and U.S. territories as well as state and federally recognized Indian tribes or tribal organizations are eligible.

Terms

Grants are for a specific fiscal year.

Comments

States are required to use at least 90 percent of their allocations for grants to “eligible entities,” which include locally based community action agencies and/or organizations that serve seasonal or migrant farmworkers.

Contact

Division of State Assistance
Office of Community Services
Administration for Children and Families
U.S. Department of Health and Human Services
370 L'Enfant Promenade, S.W.
Washington, DC 20447
202-401-9343
<http://www.acf.dhhs.gov/programs/ocs>

Community Services Block Grant - Discretionary Awards (CFDA 93.570)

Purpose

Discretionary grants are made to eliminate poverty in rural and urban communities, with funds disbursed in priority activity areas. The program's priorities are:

- i) full-time permanent jobs for poverty-level project area residents;
- ii) income and/or ownership opportunities for low-income community members;
- iii) a better standard of living for rural low-income individuals;
- iv) the implementation of special projects for migrants and seasonal farmworkers; and
- v) national or regional programs designed to provide instructional activities for low-income youth.

Eligibility

For economic development projects, eligibility is restricted to private, locally initiated, nonprofit community development corporations. For all other projects, direct grants can be made to states, cities, counties, and private nonprofit organizations.

Terms

Generally, financial assistance does not exceed 12-60 months.

Contact

Thelma Woodland, Branch Chief
Division of Community Discretionary Programs
Office of Community Services
Administration for Children and Families
U.S. Department of Health and Human Services
370 L'Enfant Promenade, S.W.
Washington, DC 20447
202-401-9345
<http://www.acf.dhhs.gov/programs/ocs>

Department of Veterans Affairs

Veterans Homeless Providers Grant and Per Diem Program (CFDA 64.024)

Purpose

This program serves to assist public and nonprofit private organizations in creating new programs and service centers to furnish supportive services and housing for homeless veterans through grants. Grants can be used to acquire, renovate or alter facilities and to provide per diem payments, or similar assistance in place of per diem payments, to eligible entities with established programs. Grants can also be used to purchase vans for outreach and transportation.

Eligibility

Eligible applicants include public and nonprofit private entities with the capacity to administer a grant. Programs eligible for funding must have been established after November 10, 1992. Eligible beneficiaries include veterans who served in the active military naval or air service, and who were discharged or released under conditions other than dishonorable.

Terms

Federal participation provides up to 65 percent of total project cost, with the grant recipient providing the remainder.

Contact

Program Manager
VA Homeless Providers Grant and Per Diem Program
Mental Health Strategic Healthcare Group (116E)
Department of Veterans Affairs
810 Vermont Ave, N.W.
Washington, DC 20420
202-273-8966
Roger Casey, 1-877-322-0334 toll free
<http://www.va.gov/homeless/page.cfm?pg=3>

Department of the Treasury

Community Development Financial Institutions Program (CFDA 21.020)

Purpose

Under the Community Development Financial Institutions (CDFI) program, the CDFI Fund provides financial and/or technical assistance to certified CDFIs to enhance their ability to make loans or development investments and to provide development services that will promote economic revitalization and community development. Financial assistance to CDFIs can take the form of equity investments, loans, grants, or deposits.

Eligibility

Private nonprofit institutions/organizations, other private institutions/organizations, and for-profit organizations can apply for certification as CDFIs. Only certified CDFIs can receive funding or technical assistance from the CDFI program.

Terms

The CDFI program has four components, each of which addresses CDFIs of a certain type:

- i) Core Component. This is the central component of the CDFI Fund, and funds CDFIs or interested entities applying to become CDFIs.
- ii) Intermediary Component. This part of the program assists intermediaries that focus primarily on funding other CDFIs.
- iii) Small and Emerging CDFI Assistance Component. This component, known

as SECA, is designed to assist organizations that have a very high potential for increasing their community development impact.

iv) Native American CDFI Technical Assistance. NACTA is designed to enhance the capacity of CDFIs that serve primarily Native American or Alaska Native communities or to help Native American or Alaska Native communities to create new CDFIs that will primarily serve their communities.

Recipients of CDFI funds are required to match those funds dollar for dollar with non-federal monies. The CDFI Fund can waive part of the match requirement for applicants with severe constraints on fund availability.

Contact

Community Development Financial Institutions Fund
601 Thirteenth St., N.W.
Suite 200 South
Washington, DC 20005
202-622-8662
<http://www.cdfifund.gov>

New Markets Tax Credit Program (no CFDA number as of January 2003)

Purpose

Created by Congress in 2000 and fully effective for the first time in 2002, the New Markets Tax Credit is intended to spur \$15 billion in new private investments in businesses located in distressed urban, rural, Native American, and Native Hawaiian areas. By making an equity investment in a qualified “community development entity” (CDE), an individual or corporate investor can receive a New Markets Tax Credit worth more than 30 percent of the amount invested over the life of the credit, in present value terms.

Eligibility

Investor. Any taxable investor – including an individual, a company, or an investment fund – that makes an equity investment in a qualified CDE is eligible for the tax credit. According to the CDFI Fund, possible investors could include banks and thrifts, insurance companies, investment banks, venture capital and other investment funds, finance companies, individuals, and corporations.

Community Development Entity. A nonprofit or for-profit entity may apply for CDE certification if its primary mission is serving or providing investment capital for low-income communities or low-income persons, and if residents of low-income communities are represented on its governing board or an advisory board.

Nonprofit organizations and for-profit corporations can become qualified CDEs, but only for-profit entities can issue investments whose equity investors can receive tax credits. According to the CDFI Fund, possible CDEs could include community development banks or venture funds, community development companies, small business investment companies and New Market Venture Capital companies (a new category of entities licensed by the Small Business Administration). A national or regional for-profit entity can be a CDE if it invests in local CDEs, or if it is a secondary market that purchases eligible loans or investments from the originating entity. An institution certified as a CDFI under the Community Development Financial Institutions program (described above) is automatically eligible to be qualified as a CDE.

Business. Almost any kind of business located in a low- or moderate-income area could qualify for a loan or equity investment from a CDE.

Terms

A qualified CDE applies to the CDFI Fund for an award of tax credits. When a for-profit investor makes an equity investment in the CDE, the investor will be able to claim a tax credit on the amount of its investment.

A CDE certification lasts for 15 years unless it is revoked or terminated by the Fund. A CDE must certify annually during this period that it has continued to meet CDE certification requirements.

Contact

Community Development Financial Institutions Fund
601 Thirteenth St., N.W., Suite 200 South
Washington, DC 20005
202-622-8662
<http://www.cdfifund.gov>

PRIVATE INVESTMENT

This section describes three programs that are not cataloged in the CFDA but are federally sponsored programs that rural organizations can use to help meet low-income housing needs in their communities.

Community Reinvestment Act

The Community Reinvestment Act (CRA) requires all federally insured financial institutions to help meet the credit needs of their entire communities, including low- and moderate-income neighborhoods. Every financial institution covered by CRA receives a CRA rating as part of its normal regulatory review. (The time between reviews may vary from six months to five years.) Four different federal agencies regulate the various financial institutions, but they all base their review on the same standards. A federal examiner assigns an institution a rating of Outstanding, High Satisfactory, Low Satisfactory, Needs to Improve, or Substantial Noncompliance. The majority of institutions reviewed receive Satisfactory ratings. Each rating is accompanied by a “performance evaluation” summarizing the examiner’s findings.

A financial institution’s CRA rating is taken into account (along with many other non-CRA factors) when it applies to merge with another or to open, close, or relocate a branch office. Regulators have the authority to deny an application for any of these activities based on poor CRA performance, but they seldom do. A more common result of community organizations’ CRA-based challenges to merger or expansion applications is the development of a “CRA agreement” between the institution and community organizations, in which the institution commits to certain actions such as extending a specified amount of credit for housing development.

Since CRA ratings became public information in 1990, rural housing groups have found that CRA provides leverage for them to encourage financial institutions to finance low-income housing. CRA can be a powerful tool to open up credit access to low-income communities. Community groups can take various actions to use CRA, including:

- ⊞ work with financial institutions to find loans that will help provide housing for the community and help the institutions meet their CRA requirements;
- ⊞ collect and review the CRA ratings and performance evaluations on local banks;
- ⊞ provide written responses to the ratings and performance evaluations of local banks and/or the regulators who evaluate the banks;
- ⊞ design a monitoring system that will effectively monitor a bank’s lending practices in the community;
- ⊞ build an effective grassroots network on CRA activities; and

- ⏏ identify strategies to prod banks to conduct activities that help low-income groups in the community.

For additional information on the CRA contact:

Federal Financial Institutions Examination Council
202-872-7584
crahelp@frb.gov
<http://www.ffiec.gov/cra/default.htm>

Center for Community Change
1000 Wisconsin Ave., N.W.
Washington, DC 20007
202-342-0519
<http://www.communitychange.org>

National Community Reinvestment Coalition
733 15th Street, N.W.
Suite 540
Washington, DC 20005
202-628-8866
<http://www.ncrc.org>

Federal Home Loan Banks

The Federal Home Loan Bank System was created in 1932 by the President and Congress to promote homeownership and a strong home finance industry. The Federal Home Loan Bank System is organized in a manner similar to the Federal Reserve System. The 12 regional Federal Home Loan Banks borrow funds in the nation's credit markets to lend to member institutions, which use the funds for home mortgages, to meet savings withdrawal needs, and for other authorized purposes.

The Federal Home Loan Bank System has three components:

- ⏏ the Federal Housing Finance Board in Washington, D.C.;
- ⏏ 12 district Federal Home Loan Banks, which provide lending, deposit, and other services to system members; and
- ⏏ more than 7,700 member mortgage-lending institutions including federal and state chartered thrift institutions, commercial banks, credit unions, and insurance companies.

The Federal Housing Finance Board, an independent federal agency, is the governing body of the Federal Home Loan Bank System. The Board's primary function is to oversee credit allocation by the district banks to members in the form of loans (usually called advances). The 12 district Federal Home Loan Banks carry out the functions of the Bank System in its dealings

with individual member institutions. (For a list of district banks, see Appendix C or visit http://www.fhfb.gov/FHLB/FHLBS_districts.htm.) Although the Banks are instrumentalities of the federal government, they are wholly owned by their member institutions.

Each of the 12 regional Federal Home Loan Banks (FHLBanks) administers programs that may be useful for rural housing development: the Affordable Housing Program, the Community Investment Program, the Community Investment Cash Advance program, and the Letter of Credit program. The programs are described more fully below, but each functions the same way. Each program is run by the individual FHLBanks, so their details, including requirements and preferences, vary between the 12 regions. Applicants must be member institutions – not local organizations or government bodies. Generally, a community-based developer structures a project and seeks the involvement of a lender that is an FHLBank member.

Each FHLBank conducts competitive funding cycles (usually two per year). Each FHLBank controls the priorities set for its district and structures its own competition.

Additional Information

For additional information on any of the Federal Home Loan Bank programs, contact:

the District Bank's Community Investment Officer in your area (see Appendix C or http://www.fhfb.gov/FHLB/FHLBP_officers.htm)

or

Charles McLean, Deputy Director
Office of Policy, Research, and Analysis
Federal Housing Finance Board
1700 G Street, N.W.
Washington, DC 20006
202-408-2537
<http://www.fhfb.gov>

Affordable Housing Program

The AHP subsidizes the interest rate on advances (loans) and provides direct subsidies to FHLBank System member institutions engaged in lending for long-term, very low-, low-, and moderate-income housing. The AHP is designed to encourage members to undertake creative efforts and increase their participation in and support of efforts directed towards increasing the district's supply of affordable housing.

Advances under the AHP may be used with other sources of funds such as the Community Investment Program and the Low Income Housing Tax Credit program, as well as other federal, state, local, and private assistance programs. Subsidies under the AHP must be used to:

- ⊞ finance the purchase, construction, and/or rehabilitation of rental housing, at least 20 percent of the units of which will be occupied by and affordable for very low-income households for at least 15 years; or
- ⊞ finance the purchase, construction, and/or rehabilitation of owner-occupied housing for very low-, low-, and moderate-income households.

Most of the FHLBanks have taken advantage of an option to set aside part of their AHP funds for homeownership assistance to low- and moderate-income buyers. A number of them have established priorities for rural projects as well.

Each FHLBank determines the number of competitive application periods it will have each year and when applications will be due.

For more information, see above.

Community Investment Program

Community Investment Program (CIP) loans from FHLBanks to member institutions are intended to encourage and assist them in undertaking community-oriented mortgage lending.

CIP funds can be used to finance:

- ⊞ home purchases by families whose incomes do not exceed 115 percent of the area median income;
- ⊞ the purchase or rehabilitation of housing for occupancy by families whose incomes do not exceed 115 percent of the area median income;
- ⊞ commercial and economic development activities that benefit low- and moderate-income (defined as 80 percent of the area median income) households, or activities that are located in low- and moderate-income neighborhoods (defined as a neighborhood in which 51 percent or more of the households are low- to moderate-income households); and
- ⊞ projects that include a combination of these activities.

CIP loans may be combined with other housing or community development funds.

For more information, see above.

Community Investment Cash Advance Program

The Community Investment Cash Advance (CICA) program began in 1998. It encourages FHLBanks to offer financing for housing activities and long-term economic development that is not otherwise being provided by the financial community.

CICA includes several different types of activities. Notably, one is the Rural Development Advances (RDA) program. RDA loans provide financing of economic development projects for targeted beneficiaries in rural areas with incomes at 115 percent or less of area median income. The Federal Housing Finance Board defines a rural area as a unit of general local government with a population of 25,000 or less, an unincorporated area outside a Metropolitan Statistical Area (MSA), or an unincorporated area within an MSA that qualifies for housing or economic development assistance from USDA.

Also, under the CICA regulations, each district FHLBank is required to develop a Community Lending Plan that includes an assessment of needs in its region and specific goals. Most of these plans are available at http://www.fhfb.gov/FHLB/FHLBP_economic_CLP.htm.

For more information, see above.

Standby Letters of Credit

A Federal Home Loan Bank may issue a standby letter of credit (LOC) on behalf of one of its members or a nonmember mortgagee. The LOC guarantees that the member or the nonmember mortgagee will repay a debt it owes to a third party. Collateral must be provided to secure each LOC.

The Finance Board's web site explains that typical standby LOC transactions include credit enhanced, tax-exempt housing bonds; public-unit linked deposit programs; or performance bonds such as those required of developers by local governments to ensure the completion of a housing project.

For more information, see above.

APPENDICES

**APPENDIX A: DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT STATE
FIELD OFFICES**

**For offices without TDD numbers, call the Federal Information Relay Service at
1-800-877-8339.**

ALABAMA

Medical Forum Building
950 22nd Street North
Suite 900
Birmingham, AL 35203
205-731-2630
[http://www.hud.gov/local/
index.cfm?state=al](http://www.hud.gov/local/index.cfm?state=al)

ALASKA

VECO Alaska Building
949 East 36th Avenue
Suite 401
Anchorage, AK 99508-4399
907-271-4663
907-271-4328 (TTD)
[http://www.hud.gov/local/
index.cfm?state=ak](http://www.hud.gov/local/index.cfm?state=ak)

AMERICAN SAMOA

see Hawaii

ARIZONA

One North Central Avenue
Suite 600
Phoenix, AZ 85004
602-379-7100
602-379-7181 (TTY)
[http://www.hud.gov/local/
index.cfm?state=az](http://www.hud.gov/local/index.cfm?state=az)

ARKANSAS

425 W. Capitol Avenue
Suite 900
Little Rock, AR 72201
501-324-5931
501-324-5931 (TTD)
[http://www.hud.gov/local/
index.cfm?state=ar](http://www.hud.gov/local/index.cfm?state=ar)

CALIFORNIA

Federal Office Building
450 Golden Gate Avenue
P.O. Box 36003
San Francisco, CA 94102
415-436-6550
[http://www.hud.gov/local/
index.cfm?state=ca](http://www.hud.gov/local/index.cfm?state=ca)

COLORADO

633 17th Street
Denver, CO 80202-3607
303-672-5440
303-672-5248 (TTD)
[http://www.hud.gov/local/
index.cfm?state=co](http://www.hud.gov/local/index.cfm?state=co)

CONNECTICUT

1 Corporate Center
19th Floor
Hartford, CT 06103
860-240-4800
860-240-4665 (TTD)
[http://www.hud.gov/local/
index.cfm?state=ct](http://www.hud.gov/local/index.cfm?state=ct)

DELAWARE

One Rodney Square
920 King Street, Suite 404
Wilmington, DE 19801
302-573-6300
302-573-6058 (TTD)
[http://www.hud.gov/local/
index.cfm?state=de](http://www.hud.gov/local/index.cfm?state=de)

DISTRICT OF COLUMBIA

820 1st Street, N.E.
Washington, DC 20002
202-275-9200
202-275-0772 (TTD)
[http://www.hud.gov/local/
index.cfm?state=dc](http://www.hud.gov/local/index.cfm?state=dc)

FLORIDA

Brickell Plaza Federal
Building
909 S.E. First Street
Room 500
Miami, FL 33131-3028
305-536-4456
305-536-4743 (TTD)
[http://www.hud.gov/local/
index.cfm?state=fl](http://www.hud.gov/local/index.cfm?state=fl)

GEORGIA

Five Points Plaza Building
40 Marietta Street
Atlanta, GA 30303
404-331-5136
404-730-2654 (TTD)
[http://www.hud.gov/local/
index.cfm?state=ga](http://www.hud.gov/local/index.cfm?state=ga)

GUAM

San Ramon Building
Suite 306
115 San Ramon Street
Hagatna, Guam 96910
671-472-7231
[http://www.hud.gov/local/
index.cfm?state=hi](http://www.hud.gov/local/index.cfm?state=hi)

**HAWAII/PACIFIC
TERRITORIES**

500 Ala Moana Boulevard
Suite 3A
Honolulu, HI 96813
808-522-8175
808-522-8193 (TTD)
[http://www.hud.gov/local/
index.cfm?state=hi](http://www.hud.gov/local/index.cfm?state=hi)

IDAHO

Plaza IV, Suite 220
800 Park Boulevard
Boise, ID 83712-7743
208-334-1990
[http://www.hud.gov/local/
index.cfm?state=id](http://www.hud.gov/local/index.cfm?state=id)

ILLINOIS

Ralph H. Metcalfe Federal
Building
77 W. Jackson Boulevard
Chicago, IL 60604
312-353-5680
312-261-5944 (TTD)
[http://www.hud.gov/local/
index.cfm?state=il](http://www.hud.gov/local/index.cfm?state=il)

INDIANA

151 N. Delaware Street,
Suite 1200
Indianapolis, IN 46204-2526
317-226-6303
1-800-743-3333 (TTD)
[http://www.hud.gov/local/
index.cfm?state=in](http://www.hud.gov/local/index.cfm?state=in)

IOWA

Federal Office Building
210 Walnut Street, Room 239
Des Moines, IA 50309
515-284-4512
515-284-4728 (TDD)
[http://www.hud.gov/local/
index.cfm?state=ia](http://www.hud.gov/local/index.cfm?state=ia)

**KANSAS/WESTERN
MISSOURI**

Gateway Tower II
400 State Avenue
Kansas City, KS 66101
913-551-5644
[http://www.hud.gov/local/
index.cfm?state=ks](http://www.hud.gov/local/index.cfm?state=ks)

KENTUCKY

Gene Snyder Courthouse
601 W. Broadway, 1st Floor
Louisville, KY 40202
502-582-5251
1-800-648-6056 (TTD)
[http://www.hud.gov/local/
index.cfm?state=ky](http://www.hud.gov/local/index.cfm?state=ky)

LOUISIANA

Hale Boggs Federal Building
501 Magazine Street
9th Floor
New Orleans, LA 70130-3099
504-589-7201
504-589-7277 (TTD)
[http://www.hud.gov/local/
index.cfm?state=la](http://www.hud.gov/local/index.cfm?state=la)

MAINE

P. O. Box 1384
Bangor, ME 04402-1384
207-945-0467
207-945-0401 (TTY)
[http://www.hud.gov/local/
index.cfm?state=me](http://www.hud.gov/local/index.cfm?state=me)

MARYLAND

City Crescent Building
5th Floor
10 South Howard Street
Baltimore, MD 21201-2505
410-962-2520
410-962-0106 (TTD)
[http://www.hud.gov/local/
index.cfm?state=md](http://www.hud.gov/local/index.cfm?state=md)

MARSHALL ISLANDS
see Hawaii**MASSACHUSETTS**

Thomas P. O'Neill, Jr. Federal
Building
10 Causeway Street
Room 301
Boston, MA 02222-1092
617-994-8200
617-565-5168 (TTD)
[http://www.hud.gov/local/
index.cfm?state=ma](http://www.hud.gov/local/index.cfm?state=ma)

MICHIGAN

McNamara Federal
Building
477 Michigan Avenue
Detroit, MI 48226
313-226-7900
313-226-6899 (TTD)
[http://www.hud.gov/local/
index.cfm?state=mi](http://www.hud.gov/local/index.cfm?state=mi)

MICRONESIA

see Hawaii

MINNESOTA

Kinnard Financial Center
920 2nd Avenue South
Minneapolis, MN 55402
612-370-3000
612-370-3186 (TTD)
[http://www.hud.gov/local/
index.cfm?state=mn](http://www.hud.gov/local/index.cfm?state=mn)

MISSISSIPPI

Dr. A.H. McCoy Federal
Building
100 W. Capitol Street
Suite 910
Jackson, MS 39269-1096
601-965-4757
601-965-4171 (TTD)
[http://www.hud.gov/local/
index.cfm?state=ms](http://www.hud.gov/local/index.cfm?state=ms)

MISSOURI (EASTERN)

(for western Missouri,
see Kansas)
Robert A. Young Federal
Office Building
1222 Spruce Street
Room 3.207
St. Louis, MO 63103-2836
314-539-6583
314-539-6331 (TTD)
[http://www.hud.gov/local/
index.cfm?state=mo](http://www.hud.gov/local/index.cfm?state=mo)

MONTANA

Power Block Building
7 West 6th Avenue
Helena, MT 59601
406-449-5050
[http://www.hud.gov/local/
index.cfm?state=mt](http://www.hud.gov/local/index.cfm?state=mt)

NEBRASKA

10909 Mill Valley Road
Suite 100
Omaha, NE 68154
402-492-3100
402-492-3183 (TTD)
[http://www.hud.gov/local/
index.cfm?state=ne](http://www.hud.gov/local/index.cfm?state=ne)

NEVADA

333 N. Rancho Drive
Suite 700
Las Vegas, NV 89106-3714
702-388-6500
[http://www.hud.gov/local/
index.cfm?state=nv](http://www.hud.gov/local/index.cfm?state=nv)

NEW HAMPSHIRE

Norris Cotton Federal Office
Building
275 Chestnut Street, 5th Floor
Manchester, NH 03101-2487
603-666-7510
603-666-7529 (TTD)
[http://www.hud.gov/local/
index.cfm?state=nh](http://www.hud.gov/local/index.cfm?state=nh)

NEW JERSEY

One Newark Center
1085 Raymond Boulevard
13th Floor
Newark, NJ 07102-5260
973-622-7900
973-645-3298 (TTD)
[http://www.hud.gov/local/
index.cfm?state=nj](http://www.hud.gov/local/index.cfm?state=nj)

NEW MEXICO

625 Silver Avenue, S.W.
Suite 100
Albuquerque, NM 87102-
3185
505-346-6463
1-800-877-8339 (TDD)
[http://www.hud.gov/local/
index.cfm?state=nm](http://www.hud.gov/local/index.cfm?state=nm)

NEW YORK

Jacob K. Javits Federal
Building
26 Federal Plaza
Room 3541
New York, NY 10278-0068
212-264-8000
212-264-0927 (TTD)
[http://www.hud.gov/local/
index.cfm?state=ny](http://www.hud.gov/local/index.cfm?state=ny)

NORTH CAROLINA

Koger Building
2306 W. Meadowview Road
Greensboro, NC 27407
336-547-4000
336-547-4000 (TTD)
[http://www.hud.gov/local/
index.cfm?state=nc](http://www.hud.gov/local/index.cfm?state=nc)

NORTH DAKOTA

North Dakota State Office
657 2nd Avenue North
Third Floor, Room 366
P.O. Box 2483
Fargo, ND 58108-2483
701-239-5136
701-239-5668 (TTY)
[http://www.hud.gov/local/
index.cfm?state=nd](http://www.hud.gov/local/index.cfm?state=nd)

**NORTHERN MARIANA
ISLANDS**

see Hawaii

OHIO

Federal Office Building
200 N. High Street
Columbus, OH 43215
614-469-5737
614-469-6694 (TTD)
[http://www.hud.gov/local/
index.cfm?state=oh](http://www.hud.gov/local/index.cfm?state=oh)

OKLAHOMA

500 W. Main Street, 4th Floor
Oklahoma City, OK 73102
405-553-7500
405-553-7480 (TTD)
[http://www.hud.gov/local/
index.cfm?state=ok](http://www.hud.gov/local/index.cfm?state=ok)

OREGON

400 S.W. 6th Avenue
Suite 700
Portland, OR 97204
503-326-2561
[http://www.hud.gov/local/
index.cfm?state=or](http://www.hud.gov/local/index.cfm?state=or)

PALAU

see Hawaii

PENNSYLVANIA

The Wanamaker Building
100 Penn Square East
Philadelphia, PA 19107-3380
215-656-0500
215-656-3452 (TTD)
[http://www.hud.gov/local/
index.cfm?state=pa](http://www.hud.gov/local/index.cfm?state=pa)

**PUERTO RICO/U.S.
VIRGIN ISLANDS**

171 Carlos Chardón
Avenue
Suite 301
San Juan, PR 00918-0903
787-766-5400
787-766-5909 (TDD)
[http://www.hud.gov/local/
index.cfm?state=pr-vi](http://www.hud.gov/local/index.cfm?state=pr-vi)

RHODE ISLAND

10 Weybosset Street
6th Floor
Providence, RI 02903
401-528-5351
[http://www.hud.gov/local/
index.cfm?state=ri](http://www.hud.gov/local/index.cfm?state=ri)

SOUTH CAROLINA

Strom Thurmond Federal
Building
1835 Assembly Street
11th Floor
Columbia, SC 29201
803-253-3292
[http://www.hud.gov/local/
index.cfm?state=sc](http://www.hud.gov/local/index.cfm?state=sc)

SOUTH DAKOTA

2500 W. 49th Street
Suite 1-201
Sioux Falls, SD 57105-6558
605-330-4223
1-800-877-8339 (TTD)
[http://www.hud.gov/local/
index.cfm?state=sd](http://www.hud.gov/local/index.cfm?state=sd)

TENNESSEE

235 Cumberland Bend Drive
Suite 200
Nashville, TN 37228
615-736-5600
1-800-848-0298 (TTD)
[http://www.hud.gov/local/
index.cfm?state=tn](http://www.hud.gov/local/index.cfm?state=tn)

TEXAS

Burnett Plaza
25th Floor
801 Cherry Street
Fort Worth, TX 76102
817-978-5965
817-978-5595 (TTD)
[http://www.hud.gov/local/
index.cfm?state=tx](http://www.hud.gov/local/index.cfm?state=tx)

UTAH

257 East 200 South
Suite 550
Salt Lake City, UT 84111-
2048
801-524-6070
801-524-6909 (TTD)
[http://www.hud.gov/local/
index.cfm?state=ut](http://www.hud.gov/local/index.cfm?state=ut)

VERMONT

159 Bank Street
2nd Floor
Burlington, VT 05401
802-951-6290
[http://www.hud.gov/local/
index.cfm?state=vt](http://www.hud.gov/local/index.cfm?state=vt)

VIRGIN ISLANDS

see Puerto Rico

VIRGINIA

600 E. Broad Street Richmond,
VA 23219
1-800-842-2610
804-771-2038 (TTD)
[http://www.hud.gov/local/
index.cfm?state=va](http://www.hud.gov/local/index.cfm?state=va)

WASHINGTON

909 1st Avenue, Suite 200
Seattle, WA 98104-1000
206-220-5101
206-220-5254 (TTD)
[http://www.hud.gov/local/
index.cfm?state=wa](http://www.hud.gov/local/index.cfm?state=wa)

WEST VIRGINIA

405 Capitol Street, Suite 708
Charleston, WV 25301-1795
304-347-7000
304-347-5332 (TTD)
[http://www.hud.gov/local/
index.cfm?state=wb](http://www.hud.gov/local/index.cfm?state=wb)

WISCONSIN

Henry Reuss Federal Plaza
310 W. Wisconsin Avenue
Milwaukee, WI 53203-2289
414-297-3214
[http://www.hud.gov/local/
index.cfm?state=wi](http://www.hud.gov/local/index.cfm?state=wi)

WYOMING

Federal Office Building
150 East B Street
Room 1010
Casper, WY 82601
307-261-6250
307-261-6258 (TAD)
[http://www.hud.gov/local/
index.cfm?state=wy](http://www.hud.gov/local/index.cfm?state=wy)

APPENDIX B: FEDERAL EMERGENCY MANAGEMENT AGENCY REGIONAL OFFICES

REGION I

(serves Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont)

J.W. McCormack Post Office
and Courthouse
Room 442
Boston, MA 02109
617-223-9540 phone
[http://www.fema.gov/
regions/i/index.shtm](http://www.fema.gov/regions/i/index.shtm)

REGION II

(serves New Jersey, New York, Puerto Rico, Virgin Islands)

26 Federal Plaza, Suite 1307
New York, NY 10278-0001
212-680-3600 phone
212-680-3681 fax
[http://www.fema.gov/
regions/ii/index.shtm](http://www.fema.gov/regions/ii/index.shtm)

Carribean Area Office
New San Juan Building
159 Calle Chardon, 5th Floor
Hato Rey, PR 00918

REGION III

(serves Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, West Virginia)

615 Chestnut Street
6th Floor
Philadelphia, PA 19106
215-931-5608 phone
[http://www.fema.gov/
regions/iii/index.shtm](http://www.fema.gov/regions/iii/index.shtm)

REGION IV

(serves Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)

3003 Chamblee Tucker Road
Atlanta, GA 30341
770-220-5200 phone
770-220-5230 fax
[http://www.fema.gov/
regions/iv/index.shtm](http://www.fema.gov/regions/iv/index.shtm)

REGION V

(serves Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin)

536 South Clark Street
6th Floor
Chicago, IL 60605
312-408-5500 phone
[http://www.fema.gov/
regions/v/index.shtm](http://www.fema.gov/regions/v/index.shtm)

REGION VI

(serves Arkansas, Louisiana, New Mexico, Oklahoma, Texas)

Federal Regional Center
800 North Loop 288
Denton, TX 76209
940-898-5399 phone
[http://www.fema.gov/
regions/vi/index.shtm](http://www.fema.gov/regions/vi/index.shtm)

REGION VII

(serves Iowa, Kansas, Missouri, Nebraska)

2323 Grand Boulevard
Suite 900
Kansas City, MO 64108-2670
816-283-7061 phone
[http://www.fema.gov/
regions/vii/index.shtm](http://www.fema.gov/regions/vii/index.shtm)

REGION VIII

(serves Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming)

Building 710
Box 25267
Denver, CO 80225-0267
303-235-4800 phone
303-235-4976 fax
[http://www.fema.gov/
regions/viii/index.shtm](http://www.fema.gov/regions/viii/index.shtm)

REGION IX

(serves Arizona, California, Guam, Hawaii, Nevada, American Samoa, Northern Mariana Islands, Marshall Islands, Micronesia, Palau)

1111 Broadway, Suite 1200
Oakland, CA 94607
510-627-7100 phone
510-627-7112 fax
[http://www.fema.gov/
regions/ix/index.shtm](http://www.fema.gov/regions/ix/index.shtm)

Pacific Area Office

546 Bonnie Loop
Fort Shafter, HI 96858-5000
808-851-7900 phone
808-851-7927 fax

REGION X

(serves Alaska, Idaho, Oregon, Washington)

Federal Regional Center
130 228th Street, S.W.
Bothell, WA 98021-9796
425-487-4600 phone
425-487-4622 fax
[http://www.fema.gov/
regions/x/index.shtm](http://www.fema.gov/regions/x/index.shtm)

REGION IX

(serves Arizona, California, Guam, Hawaii, Nevada, American Samoa, Northern Mariana Islands, Marshall Islands, Micronesia, Palau)

Building 105
Presidio of San Francisco
San Francisco, CA 94129
415-923-7100 voice
415-923-7112 fax
[http://www.fema.gov/
Reg-IX/index.htm](http://www.fema.gov/Reg-IX/index.htm)

Pacific Area Office

Building T-112, Stop #120
Fort Shafter, HI 96858-5000
808-851-7900 phone
808-851-7904 fax

REGION X

(serves Alaska, Idaho, Oregon, Washington)

Federal Regional Center
130 228th Street, S.W.
Bothell, WA 98021-9796
425-487-4604 voice
425-487-4622 fax
[http://www.fema.gov/
Reg-X/index.htm](http://www.fema.gov/Reg-X/index.htm)

APPENDIX C: FEDERAL HOME LOAN BANKS

Federal Home Loan Bank of Boston (serves Connecticut, Maine, Massachusetts, New Hampshire., Vermont, Rhode Island)

David P. Parish
Community Investment Officer
One Financial Center, 20th Floor
Boston, Massachusetts 02111
617-330-9872

Federal Home Loan Bank of Chicago (serves Illinois, Wisconsin)

Eldridge Edgecombe
Community Investment Officer
111 East Wacker Drive, Suite 700
Chicago, Illinois 60601
312-565-5705

Federal Home Loan Bank of New York (serves New Jersey, New York, Puerto Rico, Virgin Islands)

Donald J. Wolff
Community Investment Officer
200 Park Avenue
New York, NY 10166
212-294-1770

Federal Home Loan Bank of Des Moines (serves Iowa, Minnesota, Missouri, North Dakota, South Dakota)

Curt Heidt
Community Investment Officer
907 Walnut Street
Des Moines, Iowa 50309
515-281-1175

Federal Home Loan Bank of Pittsburgh (serves Delaware, Pennsylvania, West Virginia)

John J. Bendel
Community Investment Officer
601 Grant Street
Pittsburgh, Pennsylvania 15219-4455
412-288-2820

Federal Home Loan Bank of Dallas (serves Arkansas, Louisiana, Mississippi, New Mexico, Texas)

Criss D. Murdoch
Community Investment Officer
8500 Freeport Parkway South, Suite 100
Irving, Texas 75063-2547
214-441-8636

Federal Home Loan Bank of Atlanta (serves Alabama, D.C., Florida, Georgia, Maryland, North Carolina, South Carolina, Virginia)

Robert Warwick
Community Investment Officer
1475 Peachtree Street, N.E.
Atlanta, Georgia 30348
404-888-8435

Federal Home Loan Bank of Topeka (serves Colorado, Kansas, Nebraska, Oklahoma)

Christopher J. Imming
Community Investment Officer
2 Townsite Plaza
120 East 6th Street
Topeka, Kansas 66603
785-233-0507 ext. 565

Federal Home Loan Bank of Cincinnati (serves Kentucky, Ohio, Tennessee)

Carol M. Peterson
Community Investment Officer
Atrium Two, Suite 1000
221 East Fourth Street
Cincinnati, Ohio 45202
513-852-7615

Federal Home Loan Bank of San Francisco (Arizona, Nevada, California)

James Yacenda
Community Investment Officer
600 California Street
San Francisco, California 94108
714-633-1271

**Federal Home Loan Bank of Indianapolis
(serves Indiana, Michigan)**

Pat Gamble-Moore
Community Investment Officer
8250 Woodfield Crossing Boulevard
Indianapolis, Indiana 46240
317-465-0368

**Federal Home Loan Bank of Seattle
(serves Alaska, Guam, Hawaii, Idaho,
Montana, Oregon, Utah, Wyoming,
Washington)**

Judith C. Dailey
Community Investment Officer
1501 Fourth Avenue, 19th Floor
Seattle, Washington 98101-1693
206-340-8708

APPENDIX D: RURAL DEVELOPMENT STATE OFFICES

ALABAMA

Sterling Centre, Suite 601
4121 Carmichael Road
Montgomery, AL 36106-3683
334-279-3400 phone
334-279-3403 fax
Steve.Pelham@al.usda.gov
<http://www.rurdev.usda.gov/al>

ALASKA

800 West Evergreen
Suite 201
Palmer, AK 99645
907-761-7705 phone
907-761-7783 fax
ballen@ak.usda.gov
<http://www.rurdev.usda.gov/ak>

AMERICAN SAMOA

See Hawaii

ARIZONA

3003 North Central Avenue
Suite 900
Phoenix, AZ 85012-2906
602-280-8755 phone
602-280-8770 fax
Eddie.Browning@az.usda.gov
<http://www.rurdev.usda.gov/az>

ARKANSAS

USDA Service Center
700 W. Capitol Avenue
Room 3416
Little Rock, AR 72201-3225
501-301-3200 phone
501-301-3278 fax
<http://www.rurdev.usda.gov/ar>

CALIFORNIA

430 G Street
Dept. 4169
Davis, CA 95616-4169
530-792-5800 phone
530-792-5837 fax
<http://www.rurdev.usda.gov/ca>

COLORADO

655 Parfet Street, Room E-100
Lakewood, CO 80215
720-544-2903 phone
gigi.dennis@co.usda.gov
<http://www.rurdev.usda.gov/co>

CONNECTICUT

See Massachusetts

DELAWARE/MARYLAND

4607 S. DuPont Highway
P.O. Box 400
Camden, DE 19934
302-697-4300 phone
302-697-4390 fax
Marlene.Elliott@de.usda.gov
<http://www.rurdev.usda.gov/de>

FLORIDA/

VIRGIN ISLANDS

4440 N.W. 25th Place
Gainesville, FL 32606
352-338-3402 phone
352-338-3405 fax
charles.clemons@fl.usda.gov
<http://www.rurdev.usda.gov/fl>

GEORGIA

Stephens Federal Building
335 East Hancock Avenue
Athens, GA 30601-2768
706-546-2162 phone
706-546-2152
stone.workman@ga.usda.gov
<http://www.rurdev.usda.gov/ga>

HAWAII/AMERICAN SAMOA/WESTERN PACIFIC

Room 311, Federal Building
154 Waiianuenue Avenue
Hilo, HI 96720
808-933-8380 phone
808-933-8327 fax
lorraine.shin@hi.usda.gov
<http://www.rurdev.usda.gov/hi>

IDAHO

9173 West Barnes Street
Suite A1
Boise, ID 83709
208-378-5600 phone
208-378-5643 fax
roni.atkins@id.usda.gov
<http://www.rurdev.usda.gov/id>

ILLINOIS

2118 West Park Court, Suite A
Champaign, IL 61821
217-403-6222 phone
217-403-6231 fax
Barry.Ramsey@il.usda.gov
<http://www.rurdev.usda.gov/il>

INDIANA

5975 Lakeside Boulevard
Indianapolis, IN 46278
317-290-3100 phone
317-290-3095 fax
kelly.barmann@in.usda.gov
<http://www.rurdev.usda.gov/in>

IOWA

210 Walnut Street, Room 873
Des Moines, IA 50309-2196
515-284-4666 phone
515-284-6668 fax
bruce.mcguire@ia.usda.gov
<http://www.rurdev.usda.gov/ia>

KANSAS

1303 SW First American Pl.
Suite 100
Topeka, KS 66604-4040
785-271-2700 phone
785-271-2708 fax
<http://www.rurdev.usda.gov/ks>

KENTUCKY

771 Corporate Drive
Suite 200
Lexington, KY 40503
859-224-7322 phone
859-224-7450 fax
denver.parks@ky.usda.gov
<http://www.rurdev.usda.gov/ky>

LOUISIANA

3727 Government Street
Alexandria, LA 71302
318-473-7630 phone
318-473-7829 fax
Debbie.Redfearn@la.usda.gov
<http://www.rurdev.usda.gov/la>

MAINE

967 Illinois Avenue
P.O. Box 405
Bangor, ME 04402-0405
207-990-9100 phone
207-990-9165 fax
dale.holmes@me.usda.gov
<http://www.rurdev.usda.gov/me>

MARYLAND

See Delaware
<http://www.rurdev.usda.gov/md>

MASSACHUSETTS/**CONNECTICUT/****RHODE ISLAND**

451 West Street, Suite 2
Amherst, MA 01002-2999
413-253-4300 phone
413-253-4347 fax
dcolburn@rurdev.usda.gov
<http://www.rurdev.usda.gov/ma>

MICHIGAN

3001 Coolidge Road
Suite 200
East Lansing, MI 48823
517-324-5190 phone
517-324-5225 fax
<http://www.rurdev.usda.gov/mi>

MINNESOTA

410 Farm Credit Service
Building
375 Jackson Street
St. Paul, MN 55101-1853
651-602-7800 phone
651-602-7824 fax
Steve.Wenzel@mn.usda.gov
<http://www.rurdev.usda.gov/mn>

MISSISSIPPI

Federal Building
100 West Capitol Street
Suite 831
Jackson, MS 39269
601-965-4318 phone
601-965-5384 fax
nick.walters@ms.usda.gov
<http://www.rurdev.usda.gov/ms>

MISSOURI

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This guide is meant to serve as a tool for rural communities to help identify public resources that may be used to meet the housing needs of low-income rural populations. It covers programs of the U.S. Department of Agriculture and the U.S. Department of Housing and Urban Development, as well as homeless assistance programs, a variety of programs administered by other federal agencies, and some important private investment programs. Each listing includes the program's purpose, eligibility criteria, terms, and contacts.

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