



Single Family Housing Direct Programs

Overview

- Rural Development Organizational Structure
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- Section 502 Direct Home Loans
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- Section 504 Repair Loan and Grant program
- Section 533 Housing Preservation Grants
- Section 523 Self-Help Housing
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National Office

Headquarters located in Washington DC |
Single Family Housing Deputy Administrator
and staff

State Offices

Located in 47 states | RD State Director and
staff

Area Offices

Numbers vary by state | RD Area Director
and staff

Rural Development (RD) – Single Family Housing (www.rd.usda.gov)

USDA Rural Development
U.S. DEPARTMENT OF AGRICULTURE

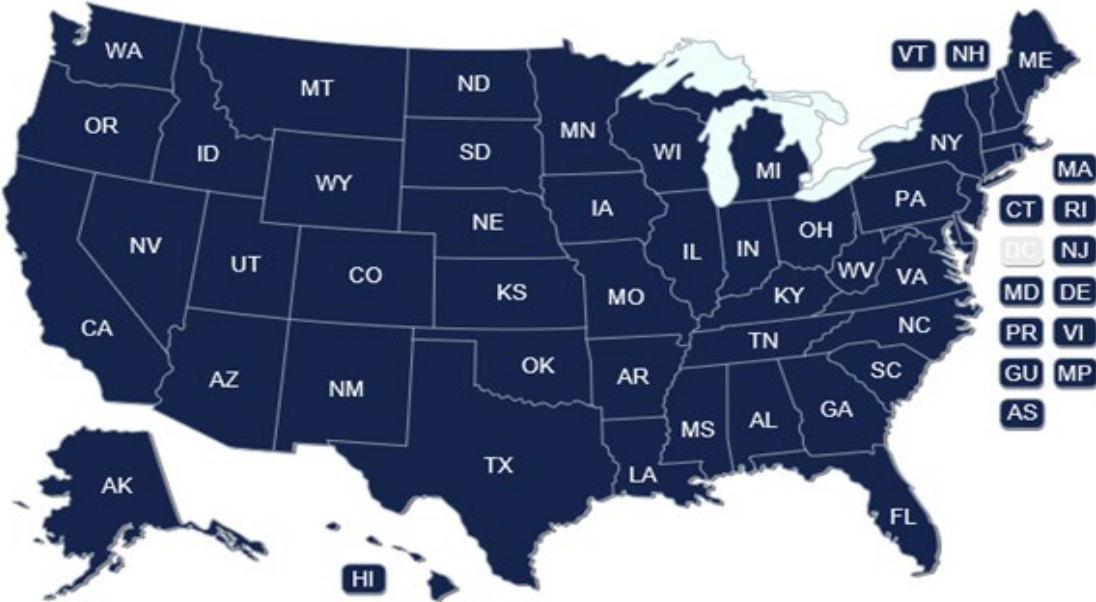
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Rural Development Program Eligibility
<https://eligibility.sc.egov.usda.gov/eligibility>

- Self- Assessment
- Adjusted Household Income limits
- Eligible Areas

**USDA**
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Rural Development

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ELIGIBILITY

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Rural Housing Services

Property Eligibility Disclaimer

Every effort is made to provide accurate and complete information regarding eligible and ineligible areas on this website, based on Rural Development rural area requirements. Rural Development, however, does not guarantee the accuracy, or completeness of any information, product, process, or determination provided by this system. Final determination of property eligibility must be made by Rural Development upon receipt of a complete application. Viewing eligibility maps on this website does not constitute a final determination by Rural Development. To proceed with viewing the eligibility map, you must accept this disclaimer.

AcceptDecline

Direct Home Loans

- RD makes direct loan to homebuyers.
- Benefits of program:
 - Fixed low interest rate with subsidy as low as 1%,
 - Extended payback term (33-38 yrs.),
 - No down payment required, and
 - Loans up to 100% of value of home.
- Applicants adjusted household income must meet low or very low-income eligibility.
- Home must meet property requirements; and
- Home must be in eligible rural area.



Certified Packaging

502 Direct Program	Packaging Type	Permissible Packaging Fee
	Certified Packaging Body Via an Intermediary	Up to \$2,000 split between certified packager and intermediary.
	Certified Packaging Body <u>without</u> an Intermediary	Up to \$1,750
504 Direct Loan and Grant Program	Packaging Type	Permissible Packaging Fee
	Public and private non-profit organization (tax exempt)	Up to \$750 Disaster Grants \$1,000

- Certified packagers increase awareness of RD homeownership opportunities and assist with the application process.
- Packaging high quality application files to submit to RD local offices for review/approval.
- Assisting applicants to assemble the property information for submittal.

How do you become a certified packager?



Have at least one year of affordable housing loan origination and/or affordable housing counseling experience; and be employed by a qualified employer



Complete an Agency approved 3-day classroom or virtual training course and pass the corresponding test



Packagers have one year from the date of being added to the certified packaging process to complete the course and pass the test. They may charge the full fee and submit applications during this time, provided they are submitting via an intermediary

Who are the intermediaries?

The application packagers page provides an interactive map with intermediary service area and points of contact:

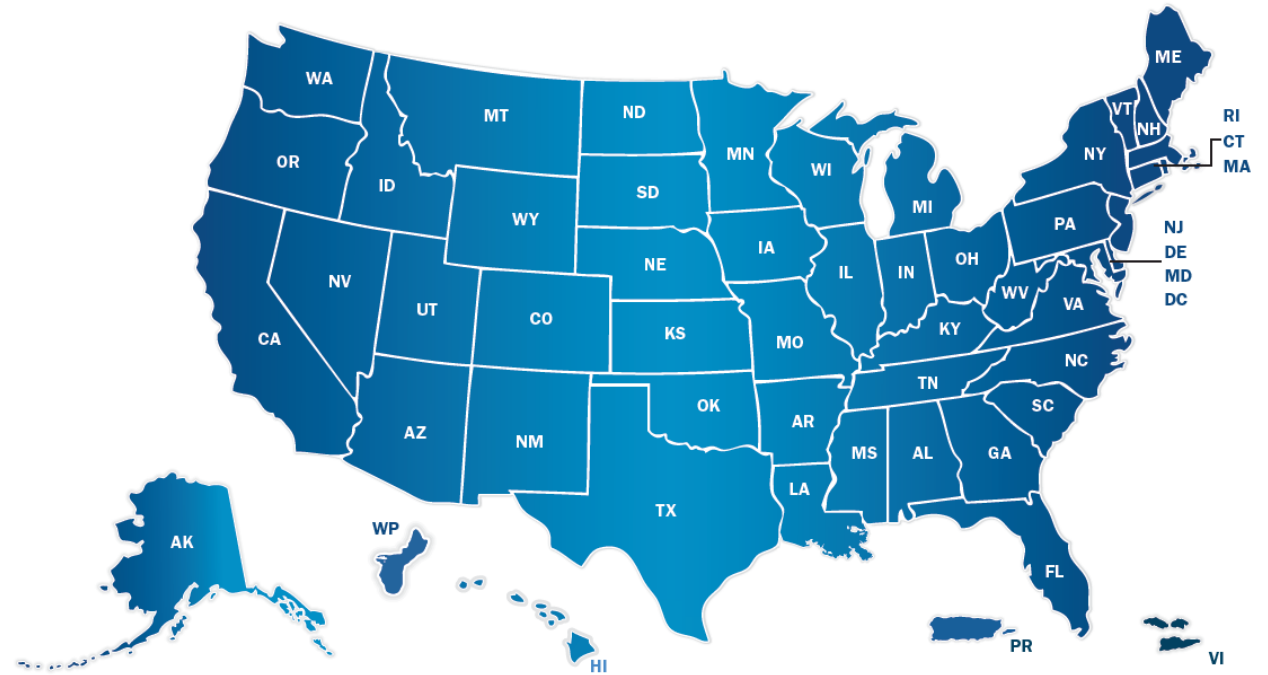
- <https://www.rd.usda.gov/programs-services/services/direct-loan-application-packagers>

You can either click on a state to be taken to the contacts for that state, or for a complete listing of all intermediaries, select the “click here” feature just under the header.

Rural Development Single Family Housing

Intermediary Coverage Map

Select a state from the map below to view intermediaries that provide services for the counties in that state. For a listing of coverage by intermediary, [click here](#)



Packaging Partnership

- The certified packaging process partnership extends the reach.
- Entities can charge a fee for their packaging services.
- Working together, we can potentially deliver more affordable homeownership options in rural areas.



Home Repair Loans & Grants

Loan Program: This program assists very low-income homeowners with a loan to repair, improve or modernize their home.

- Loans less than \$7,500 secured by note only
- 1% Fixed, 20 years repayment
- **Max. Loan \$40,000**

Grant Program: Grants to individuals (62+) very low-income homeowners to remove health and safety hazards in their home.

- **Max. Grant: \$10,000**

Rural Disaster Home Repair Grants: Grants to individuals at or below the low-income limit with damage from a presidentially declared disaster in calendar year 2022

- **Max Grant: \$42,920**

<https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants>

The screenshot shows the USDA website for Single Family Housing Repair Loans & Grants. At the top right is a language selector set to 'English'. The main heading is 'Single Family Housing Repair Loans & Grants'. Below this, it says 'Application Window: **OPEN**'. There is a dropdown menu for 'For state specific information:' with the text '-- Select State --'. A blue button labeled 'Fact Sheet' is visible. At the bottom, there is a navigation bar with links: 'Overview', 'To Apply', 'Other Requirements', 'Contact', and 'Events'.

Housing Preservation Grant Program



<https://www.rd.usda.gov/programs-services/single-family-housing-programs/housing-preservation-grants>

- Grants to eligible organization for the repair or rehabilitation of housing occupied by low and very low-income people.
- Up to 20% for authorized administrative costs.
- Project must be in eligible rural area.
- Applications are accepted on annual basis through a Notice of Funding Availability published in the [Federal Register](#).
- Application due by July 29, 2024.

Self-Help Grant and Site Loans

Self-Help Grant Program

- Grant recipient supervises very-low and low-income individuals and families to construct/repair their own homes.
- Purchase price of home reduced by owner/builder's labor aka “sweat equity”- building cost of home typically covered by 502 loan.



Site Loan Program

- Loans made to acquire and develop sites for low- or moderate-income families.
- Loan applicant may be private or public non-profit organization or a Federally Recognized Indian Tribe.
- Can be used on Tribal Trust Lands.
- Benefits: Lower cost of construction and working with one lender that is invested in the success of the project.



Thank you for supporting rural communities!

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