

USDA RD: YOUR PARTNER IN RURAL HOUSING

Margi Hoffmann

State Director

USDA Rural Development



Rural Development

U.S. DEPARTMENT OF AGRICULTURE

AGENDA

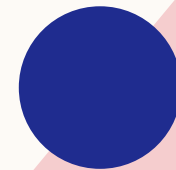
Introduction

Overview of USDA Rural Development

Overview of USDA RD Housing Programs

Opportunities

Summary





INTRODUCTION

What is USDA Rural Development?

A PARTNER IN PROSPERITY

- USDA Rural Development is the lead Federal agency helping rural communities grow and prosper.
- USDA RD provides loans, grants, and technical assistance to build critical infrastructure like water systems and hospitals.
- RD programs expand access to e-connectivity, electric and transportation infrastructure, support business growth, as well as healthcare, education, housing, and other community essentials.

KEY PRIORITIES

ADDRESSING CLIMATE CHANGE AND ENVIRONMENTAL JUSTICE

- Reducing climate pollution and increasing resilience to the impacts of climate change through economic support to rural communities.

ADVANCING RACIAL JUSTICE, PLACE-BASED EQUITY, AND OPPORTUNITY

- Ensuring all rural residents have equitable access to RD programs and benefits from RD funded projects.

CREATING A SAFE AND SUSTAINABLE, POST-PANDEMIC ECONOMIC RECOVERY

- Assisting rural communities recovering economically through more and better market opportunities and through improved infrastructure.

USDA RD HAS OVER 40 PROGRAMS



SINGLE FAMILY HOUSING

Loans, loan guarantees, and grants to buy, build, and repair



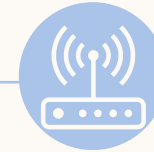
COMMUNITY FACILITIES

Funding to help improve or develop essential public services



BUSINESS PROGRAMS

Financial backing and technical assistance to foster economic growth



BROADBAND ACCESS

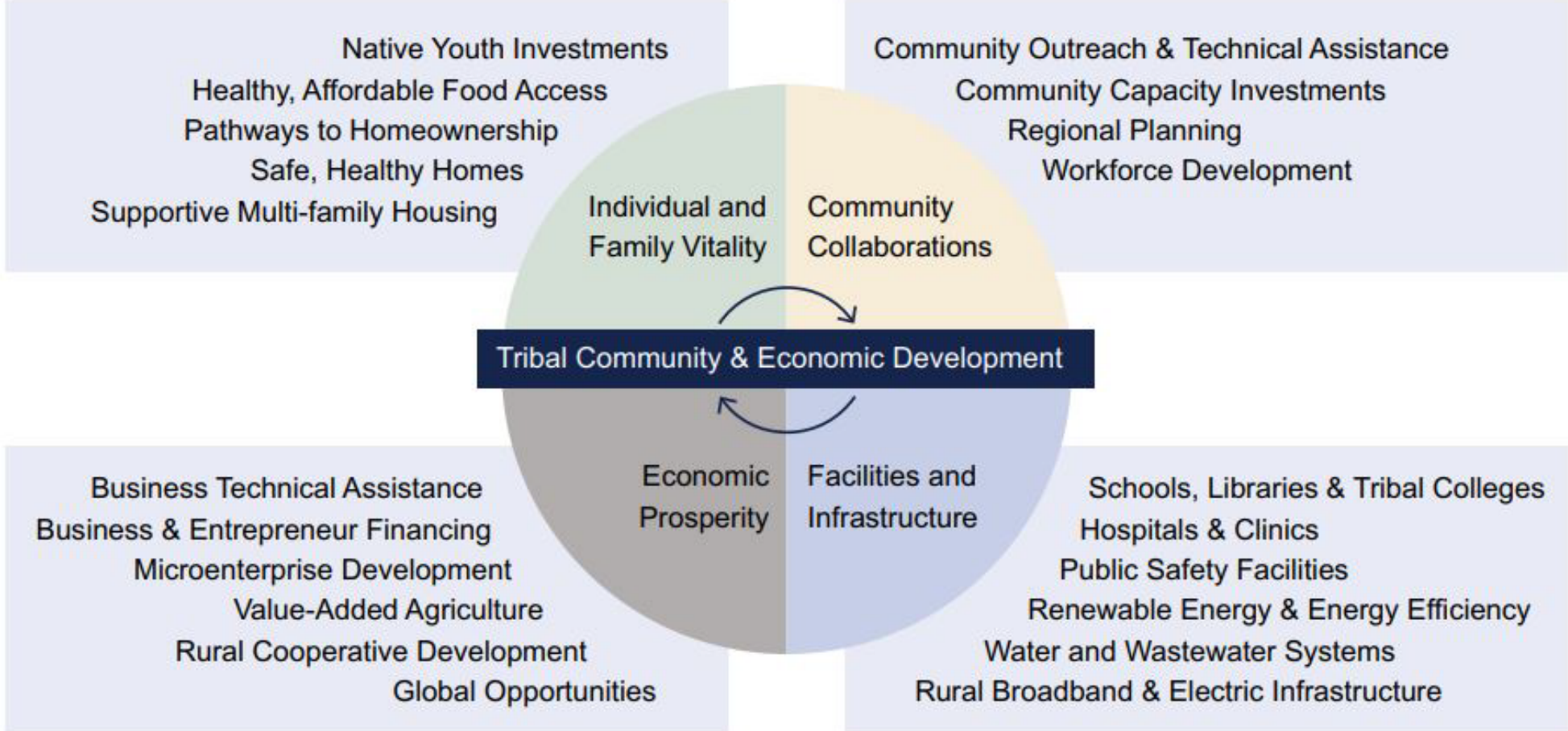
Broadband expansion, distance learning, and telemedicine



RURAL UTILITIES

Funding and technical assistance for safe drinking water and wastewater

Tribal Community & Economic Development





USDA RD: HOUSING

Affordable homes for rural residents

USDA SINGLE FAMILY HOUSING



FOR HOME BUYERS

- Single Family Housing Direct Loans
- Single Family Housing Guaranteed Loan Program



FOR HOMEOWNERS

- Home Repair Loans and Grants



FOR NON-PROFITS, MUNICIPALITIES, & TRIBES

- Mutual Self Help Grants
- Rural Housing Site Loans
- Housing Preservation Grants

WITH USDA RD, TRIBES CAN...

- Carry out local self-help housing construction projects by supervising groups of families as they construct their own homes.
- Acquire and develop housing sites for low- or moderate-income families.
- Repair and rehabilitate housing owned by low- and very low-income households and elders, addressing health and safety concerns like black mold or ADA accessibility issues.

SUCCESS STORY

TRIBAL ELDER GETS HELP WITH HOME REPAIRS IN CENTRAL OREGON



For half a century, Marilyn Wagner raised her children, grandchildren, and great grandchildren in a home on the Confederated Tribes of Warm Springs Reservation. Eventually, due to her limited income, she could no longer keep up with the aging home's growing maintenance needs.

The kitchen plumbing had begun to leak, making the sink unusable. Dry rot had crept into the bathroom floor over the years. Additionally, the woodstove chimney was collapsing, and the tile ceiling around it was beginning to sag and leak.

Wagner contacted Warm Springs Tribal Credit Enterprise for a loan to cover the cost of the badly needed home repairs. She was delighted to learn she qualified for a grant from USDA Rural Development. Through a partnership with USDA, Warm Springs Tribal Credit Enterprise helped her complete an application for a home repair grant. These grants are available to very-low-income seniors age 62 or older, who cannot repay a repair loan, to remove health and safety hazards from their homes.

USDA awarded her a \$6,840 grant to replace plumbing, the bathroom floor, ceiling tile, an entry door, and purchase a new chimney. The repairs were completed just as she made the final payment on her home mortgage.

Warm Springs Tribal Credit Enterprise and USDA Rural Development are continuing to work together to help more Tribal elders repair their homes on the Reservation.

USDA AND NCDFIS

NATIVE AMERICAN RELENDING PROGRAM

- On October 5, 2022, USDA Under Secretary for Rural Development Xochitl Torres Small announced that USDA is providing \$4 million in loans to expand the Native American Relending Pilot program.
- Two Native Community Development Financial Institutions (NCDFIs) will use the loan funds to expand homeownership opportunities for Native Americans living on tribal lands in South and North Dakota.
- USDA is providing this funding under the Single Family Housing Direct Loan program.
- Through this program, USDA provides loans to NCDFIs, which relend the funds to eligible homebuyers to purchase homes.
- NCDFIs can braid public and private funding sources in order to make loans and private investments available in ways tailored to their specific communities.

HOUSING FUNDING SOURCES TO CONSIDER

STATE

- Oregon Housing and Community Services
- Oregon Homeownership Assistance Program
- General Housing Account Program (GHAP) Capacity Building Grants
- Multifamily Energy Program (OR-MEP)
- Oregon DOJ Survivor Housing Funds

FEDERAL

- USDA Rural Development
 - Mutual Self-Help Grants
 - Rural Housing Site Loans
 - Housing Preservation Grants
 - Emergency Rural Health Care Grants
 - Multi-Family Housing
- US Dept. of Housing and Urban Development (HUD)
 - Community Development Block Grants
 - Technical Assistance Center
 - National Housing Trust Fund (HTF)
 - Indian Housing Block Grant
 - Indian Community Development Block Grant (ICDBG)
 - Resident Opportunity and Self-Sufficiency (ROSS) Program
 - Section 811 Supportive Housing for Persons with Disabilities

THANK YOU

Questions?

Assistance under USDA Rural Development programs is available to applicants in areas designated as “rural.” Under law, the definition of “rural area” is different for each program. USDA is an equal opportunity provider, lender, and employer.

Contact your local USDA Rural Development office for more information.

Or go to: www.rd.usda.gov/or

Or call 1 (800) 670-6553 (toll free)

