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Combined Programs

2012

This document contains the basic programs of the Farm Service Agency (FSA), National Agriculture Statistics Service (NASS), Natural Resources Conservation Service (NRCS) and Rural Development (RD) for use by customers and employees of each agency.

Table of Context

Overview of Agencies	3
Business – Cooperative Services Programs	5
Community Programs	6
Conservation Programs	7
Data Collection	8
Disaster Programs	9
Farm Loans Programs	10
Income Support	11
Multi-Family Housing Programs	11
Single Family Housing Programs	12

Agencies Overview

FARM SERVICE AGENCY (FSA)

Agriculture is a vital sector of the U.S. economy. Every American benefits from a strong U.S. agricultural industry that provides abundant food and fiber necessary to sustain a stable and prosperous country. USDA's Farm Service Agency (FSA) plays a critical role in maintaining that strength.

The FSA implements a diverse range of programs that provide an equitable financial "safety net" for the nation's farmers and ranchers. Programs include commodity loans and program payments. FSA makes direct and guaranteed farm ownership and operating loans. We provide disaster assistance that helps farmers and ranchers recover from natural disasters. FSA also offers conservation programs which help producers invest in conserving and improving soil, water and wildlife resources.

The FSA serves farmers, ranchers and agricultural partners by delivering effective and efficient agricultural programs for all Americans in a fair manner. This publication provides a summary of FSA programs. To learn the details of each program, visit www.fsa.usda.gov.

NATIONAL AGRICULTURE STATISTICS SERVICE (NASS)

The NASS conducts hundreds of surveys and prepares reports covering virtually every facet of U.S. agriculture. Production and supplies of food and fiber, prices paid and received by farmers, farm labor and wages, farm income and finances, chemical use, rural development, and changes in the demographics of U.S. producers are only a few examples. The abundance of information produced has earned for NASS employees the title, "The Fact Finders for Agriculture."

The information published covers a wide range of subjects, from traditional crops, such as cotton and peanuts, to specialties such as mushrooms and flowers, from agricultural prices to land in farms to poultry, hogs and cattle.

Data are used to make and carry out agricultural policy concerning farm program legislation, commodity programs, agricultural research, and rural development. This publication provides a summary of NASS programs. To learn the details of each program, visit www.nass.usda.gov/.

NATURAL RESOURCES CONSERVATION SERVICE (NRCS)

Originally established by Congress in 1935 as the Soil Conservation Service (SCS), NRCS has expanded to become a conservation leader for all natural resources, ensuring private lands are conserved, restored, and more resilient to environmental challenges. Seventy percent of the land in the United States is privately owned, making stewardship by private landowners absolutely critical to the health of our Nation's environment.

NRCS works with landowners through conservation planning and assistance designed to benefit the soil, water, air, plants, and animals that result in productive lands and healthy ecosystems.

Science and technology are critical to good conservation. NRCS experts from many disciplines come together to help landowners conserve natural resources in efficient, smart and sustainable ways. Whether developed in a laboratory or on the land, NRCS science and technology helps landowners make the right decisions for every natural resource. NRCS succeeds through partnerships, working closely with individual farmers and ranchers, landowners, local conservation districts, government agencies, Tribes, Earth Team Volunteers and many other people and groups that care about the quality of America's natural resources.

We work at the local level, – in field offices at USDA Service Centers in nearly every county in Georgia. NRCS employees' understanding of local resource concerns and challenges result in conservation solutions that last. This publication provides a summary of NRCS programs. To learn the details of each of our programs, visit www.ga.nrcs.usda.gov.

RURAL DEVELOPMENT (RD)

RD programs improve the quality of life for people living in small, rural communities. We provide loans and grants to create or improve fresh water, sewer, and electrical systems. We help low income families buy their first homes. We help developers provide low-income housing for the elderly and disabled.

We work with small and emerging businesses to create and save jobs. We also provide technical assistance to community leaders who are working on plans to improve rural communities.

Our primary focus is to improve the economy and services in small towns. We work with community leaders at their request and at their pace. We are partners with the business community, including banks, mortgage brokers and other lenders.

In Georgia, USDA Rural Development staff delivers business, community facility, utilities and housing programs. This publication provides a summary of RD programs. All programs are for rural areas *only*. To learn the details of each program, visit www.rurdev.usda.gov/RegulationsAndGuidance.html and click on Instruction or Handbook (HB) and reference the number under each program.

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Business – Cooperative Services Programs

Rural Development (RD)

(RD) Business and Industry Guaranteed Loans (B&I) helps create jobs and stimulates rural economies by providing financial backing for rural businesses. It bolsters existing private credit by guaranteeing quality loans that provide lasting community benefits. Marginal or substandard loans or relief of lenders having such loans is *NOT* the purpose of this program. *Instruction 4279-B*

(RD) Intermediary Relending Program (IRP) lends funds (at 1% interest) to intermediaries, which in turn, provide low interest loans to ultimate recipients. Eligible intermediaries include public bodies, nonprofit corporations, credit unions, Indian tribes and cooperatives. *Instruction 4274-D*

(RD) Rural Microentrepreneur Assistance Program (RMAP) supports the development and ongoing success of rural micro entrepreneurs and microenterprises. Direct loans and grants will be available to select microenterprise development organizations (MDOs). The selected MDOs will use the funds to: (1) Provide microloans to rural microentrepreneurs and microenterprises; (2) Provide business based training and technical assistance to rural microborrowers and potential microborrowers; and (3) Perform other such activities as deemed appropriate by the Secretary to ensure the development and ongoing success of rural microenterprises. *Instruction 4280-D*

(RD) Rural Business Enterprise Grants (RBEG) help public bodies, non-profit corporations, and Federally recognized Indian tribes finance and facilitate development of small and emerging private businesses. Eligible projects may include acquisition and development of land, extension of utilities, and construction of buildings, plants, access roads and parking areas. Funds may also be used for equipment, loans for working capital or start-up operating costs, refinancing (under certain conditions), and fees for professional services.

In addition, grant funds may be used to provide technical assistance and related training, financial assistance to third parties (revolving loan funds), and for rural distance learning programs that enhance marketable job skills. *Instruction 1942-G*

(RD) Rural Economic Development Loans and Grants (REDLG) are available to eligible electric or telecommunications organizations. Funds are to assist in economic development, to create job opportunities and to help retain existing employment. Loans at zero-interest are made primarily to finance business start-up ventures and business expansion projects. Grants are made to these telephone and electric utilities to establish revolving loan programs operated at the local level by the utility. The revolving loan program aids rural development with needed capital (a) to non-profit entities and municipal organizations to finance community facilities which promote job creation, (b) for facilities which extend or improve medical care, and (c) for facilities which promote education and training to enhance marketable job skills. *Instruction 4280-A*

(RD) Rural Business Opportunity Grants (RBOG) provides funds for technical assistance, training and planning to improve economic conditions. Non-profit corporations, public bodies, Indian tribes and cooperatives are eligible. *Instruction 4284-G*

(RD) Cooperative Services are for user-owned cooperatives process and market products, purchase production supplies or consumer goods, build and operate rural utilities and provide other needed services. By working together in cooperatives, residents are often able to reduce costs, obtain services that might otherwise be unavailable and achieve greater returns for their products. The program help residents form new cooperative businesses and improve the operations of existing cooperatives. *Instruction 4284*

(RD) Rural Cooperative Development Grant Program is for establishing and operating centers to improve the economy. Their purpose is to promote or enhance cooperatives. Non-

profit institutions, including institutions of higher learning, are eligible applicants. Applications are solicited annually and scored according to defined selection criteria, including the proven ability to foster economic growth, to provide technical assistance, and to provide cooperative development to communities seriously impacted by economic downturns. *Instruction 4284-F*

(RD) Value-Added Producer Grants (VAPG) helps producers earn more by processing and/or marketing the products they produce. To qualify as a “value added” product, the original product must be changed in some way, grown in a way that enhances its value or be locally grown and marketed. The applicant must be a producer or a producer owned and controlled business entity. Grant funds can be used for planning (feasibility studies, business plan) or for working capital (labor, supplies, utilities, delivery and marketing). *Instruction 4284-J*

(RD) Rural Energy for America Program (REAP) can be used to pay up to 25% of eligible costs for energy efficiency improvements i.e. insulation or new equipment or to produce a renewable energy product i.e. ethanol, biodiesel, or solar. Grant and loan funding is available. *Instruction 4280-B*

Community Programs

Rural Development (RD)

(RD) Water, Wastewater, and Solid Waste Systems is a loan and grant program that provides funds for small municipal and rural water, wastewater, and solid waste systems to public bodies and non-profit corporations in areas not larger than 10,000 population. To qualify, applicants must be unable to obtain the financing from other sources and/or their own resources at rates and terms they can afford. Grants are used to supplement direct loans for the purpose of reducing user rates to a reasonable level when compared to comparable systems. Grant funds are available to rural communities having a very low Median Household Income (M.H.I.), normally classified

as being in a persistent poverty area (county). *Instruction 1780*

(RD) Distance Learning and Telemedicine makes telecommunications, computer networks and related advanced technologies available to provide educational and medical benefits. This is part of the “information superhighway” in rural America.

(RD) Community Facility Programs are available to public bodies and non-profit corporations in areas not larger than 20,000 in population for essential community facilities, including medical facilities, police and fire stations, schools and child care centers. To qualify, applicants must be unable to obtain the financing from other sources and/or their own resources at rates and terms they can afford. Grant funds are available on a very limited basis. Projects that will receive the highest priority for grant assistance are those that serve small communities with a population of 5,000 or less. *Instruction 1942-A and 3575-A (Guaranteed Loan Program)*

(RD) Technical Assistance and Training Grant (TAT)/Solid Waste Management Grant (SWM) Programs are available to identify and evaluate solutions to water and waste disposal problems in rural areas. SWM grants are available to reduce or eliminate pollution of water resources and for improving the planning and management of solid waste sites. Eligible entities are private non-profit organizations that have been granted tax exempt status by the Internal Revenue Service. *Instruction 1775.*

(RD) Rural Community Development Initiative Grant (RCDI) is available to qualified private and public intermediary organizations proposing to carry out a program of technical assistance. Funds will be used solely to develop the ability of private, nonprofit, community-based housing and community development organizations and low-income rural communities to undertake projects to improve housing, community facilities, community and economic development projects in rural areas.

(RD) Rural Broadband Loan Program is three types of loans that are available to fund construction, improvements, or acquisition of facilities and equipment required to provide broadband service to eligible rural communities. Grant funds are available periodically under the Community Connect Program. Individuals or partnerships of individuals are not eligible.

Conservation Programs Farm Service Agency (FSA)

(FSA) Conservation Reserve Program (CRP) is a voluntary program to help producers in safeguarding environmentally-sensitive land. Those enrolled plant long-term, resource-conserving covers to improve the quality of water, control soil erosion, and enhance wildlife habitat. FSA provides rental payments and cost-share assistance.

(FSA) Grassland Reserve Program (GRP) is a voluntary program for landowners to protect, restore and enhance grasslands. NRCS and FSA implements the GRP conserving vulnerable grasslands from conversion to cropland or other uses and conserve valuable grasslands by helping maintain viable ranching operations.

(FSA) GRAZE-OUT Program provides payments for eligible producers who elect to use their acreage planted to wheat, barley, oats, or triticale for grazing by livestock and agrees to forego any other harvesting of the commodity on such acreage during the applicable crop year. Payments are subject to the same eligibility requirements as commodity loans and loan deficiency payments.

(FSA) Tobacco Transition Payment Program (TTPP) provides payments over 10 years to quota holders and producers of quota tobacco to help them transition from the federally-regulated tobacco marketing quota and price support loan programs. Eligible tobacco quota holders and producers receive payments in 10 installments in each of the 2005-2014 fiscal years.

(FSA) Transition Incentive Program (TIP) provides \$25 million through 2012 to promote the transition of expiring CRP land from a retired or retiring owner or operator to a beginning or socially disadvantaged farmer or rancher for the purpose of returning some or all of the land to production using sustainable farming techniques.

Conservation Programs Natural Resources Conservation Service (NRCS)

(NRCS) Agricultural Water Enhancement Programs (AWEP) is a voluntary program that provides financial and technical assistance to assist agricultural producers. The assistance enables producers to implement agricultural water enhancement activities that are consistent with State water law on agricultural land for the purposes of conserving surface and ground water and improving water quality.

(NRCS) Conservation Stewardship Program (CSP) is a voluntary program that provides financial and technical assistance to promote the conservation and improvement of soil, water, air, energy, plant and animal life, and other conservation purposes on Tribal and private working lands such as cropland, forest and grassland, prairie land, improved pasture, and range land. The program provides equitable access to all producers.

(NRCS) Conservation Technical Assistance (CTA) is provided to district cooperators and other land users in the planning and application of conservation treatment to control erosion and improve the quantity and quality of soil resources, improve and conserve water, enhance fish and wildlife habitat, conserve energy, improve woodland, pasture and range conditions, and reduce upstream flooding.

(NRCS) Environmental Quality Incentives Program (EQIP) is a voluntary conservation program for farmers, ranchers and owners of private, non-industrial forest land that promotes agricultural production, forest management and environmental quality as compatible national

goals. EQIP provides technical, educational, and financial assistance to eligible farmers and ranchers to address soil, water, and related natural resource concerns on their lands in an environmentally beneficial and cost-effective manner.

(NRCS) Farm and Ranch Lands Protection Program (FRPP) is a voluntary program designed to protect agricultural use and related conservation values of eligible land by limiting non-agricultural uses of the land. The program protects valuable farm and ranch lands for future generations through the purchase of conservation easements and other interests in eligible land that is subject to a pending offer from an eligible entity.

(NRCS) Grassland Reserve Program (GRP) is a voluntary program for landowners to protect, restore and enhance grasslands. NRCS and FSA implements the GRP, conserving vulnerable grasslands from conversion to cropland or other uses and conserve valuable grasslands by helping maintain viable ranching operations.

(NRCS) Grazing Lands Conservation Initiative (GLCI), Conservation of Private Grazing Lands (CPGL) programs work hand in hand to ensure that technical, educational, and related assistance are provided to people that own private grazing lands. Heightened technical assistance offers producers an opportunity to improve their conservation efforts from improved grazing land management, use more energy efficient ways to produce livestock and feed to using grazing lands as a source of biomass energy and raw materials for industrial products.

(NRCS) Healthy Forests Reserve Program (HFRP) is a voluntary program established for the purpose of restoring and enhancing forest ecosystems to promote the recovery of threatened and endangered species, improve biodiversity and enhance carbon sequestration.

(NRCS) Wetland Reserve Program (WRP) is a voluntary program that assists landowners in restoring, protecting, and enhancing wetlands on

eligible private or tribal lands while maximizing wildlife habitat benefits. The emphasis is to protect, restore, and enhance functions and values of wetland ecosystems to attain habitat for migratory birds and other wetland-dependent wildlife and protection and improvement of water quality.

(NRCS) Wildlife Habitat Incentives Program (WHIP) provides financial incentives to develop habitat for fish and wildlife on private lands providing both technical assistance and up to 75 percent of the cost. Participants agree to implement a wildlife habitat development plan and NRCS agrees to provide cost-share assistance for the initial implementation of wildlife habitat development practices.

Data Collection

National Agriculture Statistics Service (NASS)

(NASS) Data Security Is Our Top Priority. Names, addresses, and personal identifiers are never revealed. NASS survey and census data never leave NASS control. Only authorized persons working for NASS as employees or sworn partners, who are subject to fines and imprisonment for unauthorized disclosure, can access NASS data and only for approved statistical purposes. NASS does not conduct surveys or provide data for private, proprietary purposes.

When NASS collects data for others in a NASS-approved statistical study, farmers and ranchers will always be informed about the cooperating sponsor and participation will always be voluntary. Summary data from all NASS surveys and censuses are available to everyone, but will never disclose individual reported information.

The NASS Georgia Field Office works closely with the FSA, NRCS, and RD as we all strive to serve the agriculture community.

NASS Surveys, Estimates & Forecasts

NASS sample surveys provide estimates and forecasts about agriculture based on statistically

valid information collected from a cross-section of a specific group—such as cattle producers, grain elevator operators, or pecan growers. An estimate is a determination of size or value and, in NASS, refers to an event that has already occurred, such as last year’s corn harvest or cattle inventory. A forecast, in contrast is an approximation of what may occur by the end of the season, such as average corn yield or total production.

Forecasts are based on early and tentative information and on the assumption that average conditions will prevail through the end of the season. Although used primarily in conjunction with crops, forecasts are also prepared for other types of statistics, such as farrowing intentions of hog farmers.

(NASS) Census of Agriculture The national Census of Agriculture is conducted every 5 years. In some ways it resembles the population census with which most Americans are familiar. The census of agriculture produces a complete count of farms and agriculture production just as the population census counts and collects data about every man, woman, and child in this country. When compared to previous agriculture censuses, the information helps to measure trends and new developments in the agricultural sector of our Nation’s economy. The census is critical because it provides the only source of comparable and consistent detailed data about agriculture at the county level.

The first Census of Agriculture was taken in 1840 as part of the population census. Changes have occurred over the years as to the reference year, but currently the census is conducted for years ending in 2 and 7. The 2012 Census of Agriculture will begin in December of 2012.

Disaster Programs

Farm Service Agency (FSA)

(FSA) Dairy Indemnity Payment Program (DIPP) pays dairy producers when a public regulatory agency directs them to remove their

raw milk from the commercial market because it has been contaminated.

(FSA) Emergency Conservation Program (ECP) helps rehabilitate farmland damaged by wind erosion, floods, hurricanes or other natural disasters, and for carrying out emergency water conservation measures during periods of severe drought. The natural disaster must create new conservation problems, which, if not addressed, would: 1) impair or endanger the land; 2) materially affect the productive capacity of the land; 3) represent unusual damage which, except for wind erosion, is not the type likely to recur frequently in the same area; and 4) be so costly to repair that federal assistance is or will be required to return the land to productive agricultural use.

(FSA) Emergency Forest Restoration Program (EFRP) provides payments to eligible owners of nonindustrial private forest (NIPF) land to carry out emergency measures to restore land damaged by a natural disaster. Subject to availability of funds, locally elected county committees are authorized to implement for all disasters except drought and insect infestations, which are authorized at the FSA national office. Participants may receive financial assistance of up to 75 percent of the cost to implement approved emergency forest restoration practices as determined by county FSA committees.

(FSA) Noninsured Crop Disaster Assistance Program (NAP) is for eligible producers affected by drought, flood, hurricane, or other natural disasters. NAP covers non-insurable crop losses and planting prevented by disasters. Landowners, tenants, or sharecroppers who share in the risk of producing an eligible crop are eligible. Commercial crops are eligible as well as other agricultural commodities produced for food, including livestock feed or fiber for which the catastrophic level of crop insurance is unavailable.

Farm Loans Programs Farm Service Agency (FSA)

(FSA) Beginning Farmer and Rancher Loans provides loans to beginning farmers and ranchers who can't get financing from other sources. A beginning farmer or rancher is an individual or entity who (1) has not operated a farm or ranch for more than 10 years, (2) meets loan eligibility requirements, (3) substantially participates in the operation, and (4) for farm ownership loan purposes, does not own a farm greater than 30 percent of the median size farm in the country and has farmed for at least three years.

(FSA) Direct Farm Ownership Loan Program loans may be made to purchase farmland, construct or repair buildings and other fixtures, and promote soil and water conservation. To qualify, the applicant must be unable to obtain credit from commercial credit sources, able to show sufficient repayment ability, pledge enough collateral to fully secure the loan and meet eligibility requirements.

(FSA) Direct Operating Loan Program may be made to purchase livestock, farm equipment, feed, seed, fuel, farm chemicals, and insurance and other operating expenses. To qualify, the applicant must be unable to obtain credit from commercial credit sources, able to show sufficient repayment ability, pledge enough collateral to fully secure the loan and meet eligibility requirements.

(FSA) Down Payment Farm Ownership Loans help socially-disadvantaged and beginning farmers and ranchers purchase a farm or ranch. These loans provide a way for retiring farmers to transfer their lands to a future generation of farmers and ranchers.

(FSA) Emergency Loan Program (EM) helps producers recover from losses due to drought, flooding, other natural disasters or quarantine. May be made to farmers and ranchers who own, or operate land in a county declared by the President as a disaster area or designated by the Secretary of Agriculture as a disaster area or

quarantine area (for physical losses only, the FSA Administrator may authorize emergency loan assistance). Emergency loan funds may be used to: 1) restore or replace essential property; 2) pay all or part of production costs associated with the disaster year; 3) pay essential family living expenses; 4) reorganize the farming operation, and 5) refinance certain debts.

(FSA) Guaranteed Farm Ownership (GFO) Loan Program provides lenders with a guarantee of up to 90 percent of the loss of a principal and interest on a loan. Farmers and ranchers apply to an agricultural lender, which then arranges for the guarantee with USDA. Funds may be used to purchase farmland, construct or repair buildings and other fixtures, develop farmland to promote soil and water conservation, or to refinance debt.

(FSA) Guaranteed Operating Loan (OL) Program is for lenders who can qualify for a guarantee of up to 90 percent of the loss of principal and interest on an agricultural loan. (See GFO information above). Funds can also be used to purchase livestock, farm equipment, feed, seed, fuel, farm chemicals, repairs, insurance, and for other operating expenses.

(FSA) Primary Loan Servicing Program gives options to borrowers who, due to reasons beyond their control, are unable to make scheduled payments on their debt to the government. The program allows delinquent and/or financially distressed FSA borrowers to attain, or maintain, a current loan status – while allowing the borrower to regain a more solid financial footing for the long term.

(FSA) Youth Loans are for youths between the ages of 10 and 20 years to establish and operate agriculture-related income-producing projects of modest size in connection with their participation in 4-H clubs, the Future Farmers of America and similar organizations. The project must be planned and operated with the help of the organization adviser, produce sufficient income to repay the loan, and provide the youth with practical business and educational experience.

Income Support

Farm Service Agency (FSA)

(FSA) Direct and Counter-cyclical Program (DCP) payments are based on historically-based acreage and yields. Producers with established base acres may annually enroll in a DCP contract. The following commodities are covered: barley, corn, grain sorghum (including dual-purpose varieties), oats, canola, crambe, flax, mustard, pulse crops, rapeseed, safflower, sesame and sunflower (including oil and non-oil varieties), peanuts, rice (excluding wild rice), soybeans, upland cotton, and wheat.

(FSA) Farm Storage Facility Loan Program. The Commodity Credit Corporation (CCC), through FSA, makes loans to producers to build or upgrade farm storage and handling facilities for rice, soybeans, dry peas, lentils, small chickpeas, peanuts, hay, renewable biomass, sunflower seeds, canola, rapeseed, safflower, flaxseed, mustard seed, and other oilseeds as determined and announced by CCC. Corn, grain sorghum, oats, wheat, barley, fruits and vegetables are also eligible, subject to program requirements.

(FSA) Milk Income Loss Contract (MILC) Program compensates dairy producers when domestic milk prices fall below a specified level. The payment trigger price is adjusted each month if certain feed cost components that make up the feed adjustment price also fall below a specified level. Payments are made monthly.

(FSA) Nonrecourse Marketing Assistance Loan (MAL) and Loan Deficiency Payment (LDP) Programs provide interim financing at harvest to meet cash flow needs, buying the producer time so that he or she doesn't have to sell at "harvest time lows." MAL allows producers to store production for a more orderly marketing of commodities. A producer eligible to obtain a loan, but who agrees to forego the loan, may obtain a LDP. An LDP is the amount by which the applicable loan rate exceeds the alternative loan repayment rate for the respective commodity.

(FSA) Recourse Seed Cotton Loans are available through the Commodity Credit Corporation (CCC) to producers through March 31 of the year following the calendar year in which the cotton crop is normally harvested. Seed cotton pledged as collateral for a loan must be tendered to CCC by an eligible producer and must be in existence and in good condition at the time of disbursement of loan proceeds, in addition to other requirements.

Multi-Family Housing Programs

Rural Development (RD)

(RD) Rural Rental Housing (Section 515) Loans are for building, purchasing or repairing rental housing, usually duplexes, garden-type or similar multi-unit dwellings. Development of these multi-family living quarters is for people with very low, low and moderate incomes and for people 62 and older, or people of any age with disabilities. *HB-1-3560*

(RD) Farm Labor Housing Loans (Section 514) and Grants (Section 516) provides decent housing for domestic farm laborers, both migrant and year-round, and their families. Loans can be made to farmers, family farm partnerships, public bodies and non-profit organizations to build, buy, improve or repair farm labor housing and related facilities. Grants can be made to non-profits and public bodies. *HB-1-3560*

(RD) Rental Assistance (Section 521) Program reduces the rent and utilities paid by very low and low income residents of rural rental housing and farm labor housing complexes to 30% of their monthly adjusted income. Rental assistance can only be used in conjunction with section 514 and 515 loans and 516 grants. *HB-2-3560*

(RD) Housing Preservation Grants (Section 533) are provided to qualified public non-profits and public agencies to rehabilitate individual housing and rental properties owned and/or occupied by very low and low income rural

families. Grantees provide eligible home-owners or owners of rental properties low interest loans or grants to repair their housing. *Instruction 1944-N*

(RD) Guaranteed Rental Housing (Section 538) Loans serves the housing needs of rural families of low and moderate income in partnership with public and private lenders. The program is designed to complement other affordable housing programs serving lower income families. When used in conjunction with low income housing tax credits, the loan can also help provide housing for very low to low income families. *HB-1-3565*

(RD) Rural Housing Voucher Program (Section 542) provides tenant protections in Section 514, 515 and 516 properties that prepay their mortgages after Sept. 30, 2005. These Vouchers are portable and will enable tenants to continue to access affordable housing without benefit of the traditional Rental Assistance Program.

Single Family Housing Programs Rural Development (RD)

(RD) Home Ownership Loans offer two types of homeownership loans: guaranteed and direct. The purpose is to provide financing - with no down payment and at favorable rates and terms - either through a direct loan with RD or with a loan from a private lender which is guaranteed by RD. These loans are for the purchase, construction or rehabilitation of a dwelling and related facilities for low- or moderate-income rural persons. *Instruction 1980-D & HB-1-3550*

(RD) 504 Repair Loans and Grants are available to very-low income rural homeowners for repairs or renovations to their present home. Grant funds are made available only to very-low income homeowners, 62 years of age or older, to remove health and/ or safety hazards from their dwellings, if the applicant does not have repayment ability for the 504 one (1%) percent loans. *HB-1-3550*

(RD) Self-Help Housing Loans are for any small group of low-income families that can qualify to participate in this program, which allows them to build sweat equity by helping to construct the house while lowering the amount of their home loan. Individual houses are built by the families who will live in the dwellings and under the supervision of a construction professional. Families must agree to work together until all the homes are finished. The family must be able to repay a loan for the cost of the house. Technical assistance grants are made to non-profits for technical assistance and construction supervisors to oversee self-help projects. *Instruction 1944-I*

(RD) Site Loans finance adequate building sites for development of a desirable community by private or public nonprofits. *Instruction 444.8*