



Missouri USDA
Rural Housing Program Information
Welcome!



Rural Development

USDA Rural Development

USDA Rural Development (RD) has been proudly serving rural America for over 70 years.

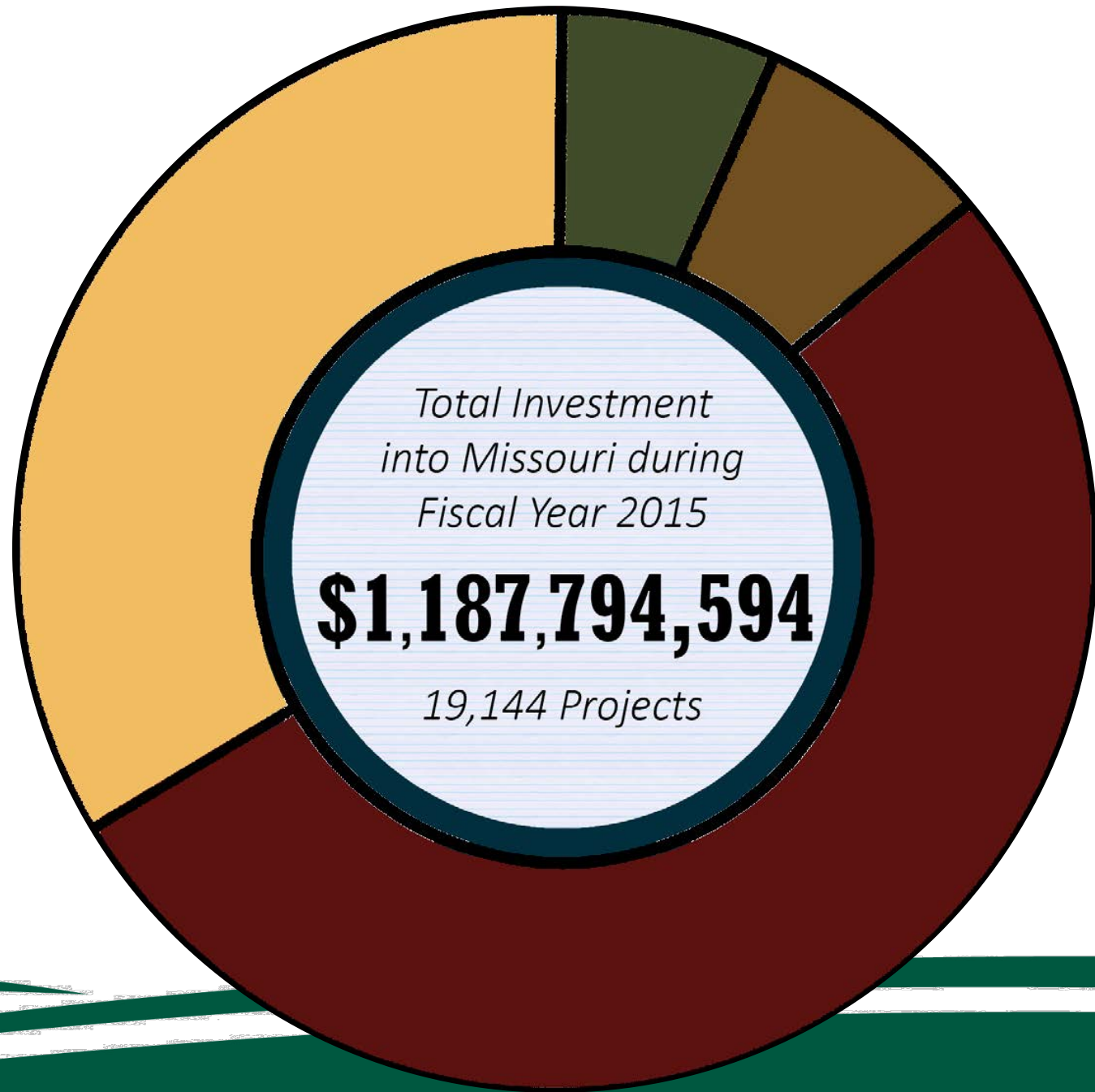
Our mission:

To enhance community development and economic opportunities and to improve the quality of life in rural America.



Rural Development





- Rural Development is known as an agency that can build a community from the ground up.
- Our 40 + programs help by financing:
 - Homes
 - Senior and emergency centers
 - Schools
 - Hospitals
 - Infrastructure
 - Food Systems
 - Bio products
- We believe the investments in rural communities are vital to the nation's overall economy.



*Total Investment
into Missouri during
Fiscal Year 2015*

\$1,187,794,594

19,144 Projects

-  Business Programs
-  Nationally Delivered Utility Programs
-  Community Programs
-  Housing Programs



Housing Programs

Single Family Housing Direct Loans.....	210.....	\$20,283,701
Single Family Housing Guar. Loans.....	5,019.....	\$579,163,672
Single Family Housing 504 Loans.....	79.....	\$808,385
Single Family Housing 504 Grants.....	154.....	\$379,383
Housing Preservation Grants.....	3.....	\$86,273
Multi-Family Housing Rental Assistance....	12,885.....	\$18,574,704
Multi-Family Housing Voucher Program.....	494.....	\$1,050,852
Multi-Family Housing Revitalization.....	3.....	\$1,938,523
TOTAL.....	18,847.....	\$622,285,493



Community Programs

Community Facility Direct Loans.....	30.....	\$24,969,400
Community Facility Grants.....	21.....	\$314,000
Economic Impact Initiative Grants.....	14.....	\$118,700
Water and Waste Loans.....	28.....	\$46,142,060
Water and Waste Grants.....	12.....	\$13,959,010
SEARCH Grants.....	10.....	\$271,200
Solid Waste Management Grants.....	1.....	\$30,000
Rural Comm. Dev. Initiative Grants.....	1.....	\$155,000
TOTAL.....	117.....	\$85,959,370



Business Programs

Business and Industry Loans.....	38.....	\$62,634,700
Rural Economic Development Loans.....	4.....	\$3,000,000
Rural Energy for America Grants.....	86.....	\$2,078,341
Rural Energy for America Guar. Loan.....	1.....	\$3,375,000
Rural Business Development Grants.....	18.....	\$674,519
Bioenergy Program for Advanced Biofuels.....	7.....	\$1,550,656
Value-Added Producer Grants.....	11.....	\$1,461,499
Intermediary Relending Program.....	3.....	\$1,649,293
TOTAL.....	168.....	\$76,424,008



Nationally Delivered Utility Programs

Electric Program.....	9.....	\$402,451,000
Distance Learning & Telemedicine.....	3.....	\$674,723
TOTAL.....	12.....	\$403,125,723



HOUSING PROGRAMS

Multi-Family Housing Programs





Multi-Family Housing Programs

Regulations:

- 7 C.F.R. 3560
HB-1-3560, Loan Origination Handbook
HB-2-3560, Asset Management Handbook
- 7 C.F.R. 3565
HB-1-3565, Guaranteed Rural Rental Housing
Program Origination and Servicing Handbook
- Websites:
<http://www.rd.usda.gov> (National)
<http://www.rd.usda.gov/MO.html> (Missouri)

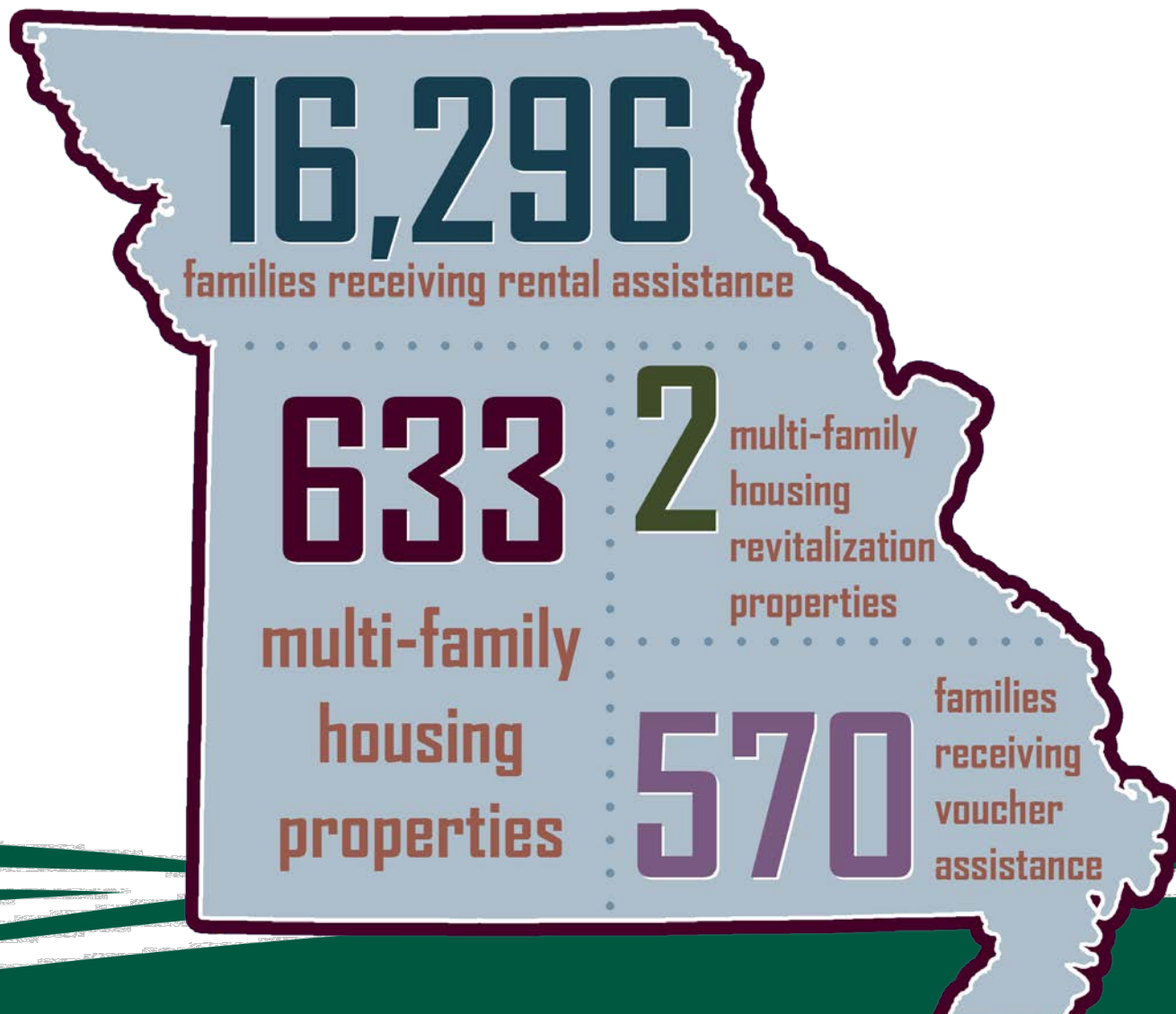


Multi-Family Housing Programs

- Section 515, Rural Rental Housing Program (RRH)
- Section 538, Guaranteed Rural Rental Housing Program (GRRH)
- Section 514, Farm Labor Housing Loans (FLHL)
- Section 515, Farm Labor Housing Grants (FLHG)



Total Investment into Missouri during Fiscal Year 2016





Section 515, Rural Rental Housing Program

- 619 complexes – state wide (as of 11/1/16)
- 14,047 total units
- 19,001 Tenants
- Family or Elderly/Disabled
- Consist of 1-3 bedrooms
- Rent based upon tenant adjusted income





Section 515, RRH (cont.)

- Purpose of Program: To provide adequate, affordable, decent, safe, and sanitary rental units
 - We provide financing to develop rental units in areas that need housing and where this housing is unlikely to be provided through other means



Section 515, RRH (cont.)

- Loan Purposes:
 - New construction
 - Purchase and rehabilitate existing buildings
 - Only when the loan for rehab does not exceed by 5% a loan for new construction in the same area
 - Purchase and improve the necessary land on which the housing will be located
 - Develop other related facilities in connection with the housing, such as community room, recreation area or office



Section 515, RRH (cont.)

- Eligibility: Individuals, partnerships, limited partnerships, for-profit corporations, non-profit organizations, limited equity cooperatives, Native American tribes and public agencies are eligible
 - For-profit borrowers must agree to operate on a limited profit basis
 - Currently 8% on initial investment
 - Borrowers must be unable to obtain credit elsewhere that would allow them to charge affordable rents to low and moderate income tenants



Section 515, RRH (cont.)

- Applicants must have the ability and experience to operate and manage the development successfully
- Terms: The term for an initial Section 515 loan is 30 years with a 50 year amortization period
- Each loan is made at a note rate established by the Agency
 - The current rate, as of 9/1/2016 is 2.875%
 - Subsidized down to 1%



Section 515, RRH (cont.)

- Applications: Competitive application process published yearly in the Federal Register as a Notice of Solicitation of Applications (NOSA)
- Every year each State uses criteria to establish a list of targeted communities for which applications will be accepted (Designated Places list)
 - Applications submitted for areas other than what is on the Designated Places list will be rejected
 - We post these to our Missouri website when the NOSA is published
- Applications are then rated competitively nation-wide



Section 515, RRH (cont.)

- Rental Assistance – This is a deeper subsidy which pays the difference between 30% of the tenant's adjusted income and the basic rent
 - This is project based subsidy that stays with the property
- Other Subsidies – Existing Section 8 assistance is available through various housing agencies throughout the state
 - This is tenant based subsidy which goes with the tenant



Section 538, Guaranteed Rural Rental Housing Program

- Purpose of Program: Provide housing that is decent, safe, sanitary, and competitive in the market





Section 538, Guaranteed (cont.)

- Purpose of Program:
 - Increase the supply of moderately-priced housing in rural areas
 - Ensure housing is affordable to low- and moderate-income rural residents
 - 115 percent of area median income (AMI) or less
 - Foster risk-sharing partnerships with public and private lenders



Section 538, Guaranteed (cont.)

- Loan Purposes:
 - New construction and/or purchase and rehabilitation of buildings
 - For Rehab, minimum of \$6,500 per unit required
 - Purchase and improve land on which the housing will be located
 - Development of related facilities (community space, recreation, storage or maintenance structures) except high cost facilities
 - swimming pools and exercise clubs



Section 538, Guaranteed (cont.)

- Construction of on-site management or maintenance offices and living quarters for operating personnel for the property
- Purchase and install appliances and develop the surrounding grounds
 - Includes parking, signs, landscaping and fencing
- Construction interest accrued on the construction loan, relocation assistance and developers fees



Section 538, Guaranteed (cont.)

- Costs and/or fees determined by the Agency to be necessary to the development of the project
 - Feasibility determination, loan application fees, appraisals, environmental documentation, etc.
- Costs associated with existing RD financed Section 515 properties
 - Maximum amount required is \$6,500 per unit



Section 538, Guaranteed (cont.)

- Eligibility:
 - Borrowers must be US Citizen or US owned corporations, or organizations in which the principals are US Citizens or permanent legal residents, and include:
 - Individuals, corporations, state or local public agencies, partnerships, cooperative housing, trusts, Indian tribes, etc.



Section 538, Guaranteed (cont.)

- Lenders are those approved and considered eligible by the Federal National Mortgage Association, the Federal Home Loan Mortgage Corp., the Federal Home Loan Bank members, or the Department of Housing and Urban Development
 - State Housing Finance Agencies are also considered eligible



Section 538, Guaranteed (cont.)

- Terms: The minimum term is 25 years and the maximum term is 40 years
 - There is no maximum or minimum loan amount
 - The interest rate is negotiated between the borrower and lender but cannot exceed the maximum rate specified in the NOFA
 - The interest rate is fixed for the life of the guaranteed loan
- Location and Loan Amounts: Must be located in rural communities with less than 35,000 population



Section 538, Guaranteed (cont.)

- Fees:
 - Depends upon the NOSA
 - There is no interest credit available
- Applications: Competitive application process published yearly in the Federal Register as a Notice of Solicitation of Applications (NOSA)
 - FY 16 – NOFA was published on March 14, 2016
 - Responses due by December 31, 2017.
 - \$150 million appropriated nationwide



HOUSING PROGRAMS

SECTION 514 & 516

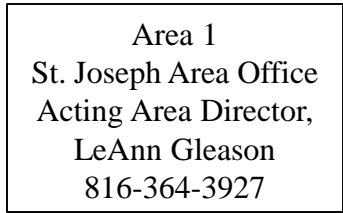
FARM LABOR HOUSING LOANS & GRANTS

Purpose of Programs: Increase the supply of affordable housing for farm workers.



Section 514 & 516 – FLH

- 514 Loans - Increase housing for farm laborers and are specific to the farm where they work.
 - Both on and off farm
- 516 Grants - Increase housing for farm laborers regardless of the farm where they work
 - Grants are provided where there is a pressing need for such facilities and there is reasonable doubt that housing can be provided without the grant assistance
 - May be in urban or rural areas
 - Off-farm labor housing only (on-farm labor housing does not qualify for a grant)

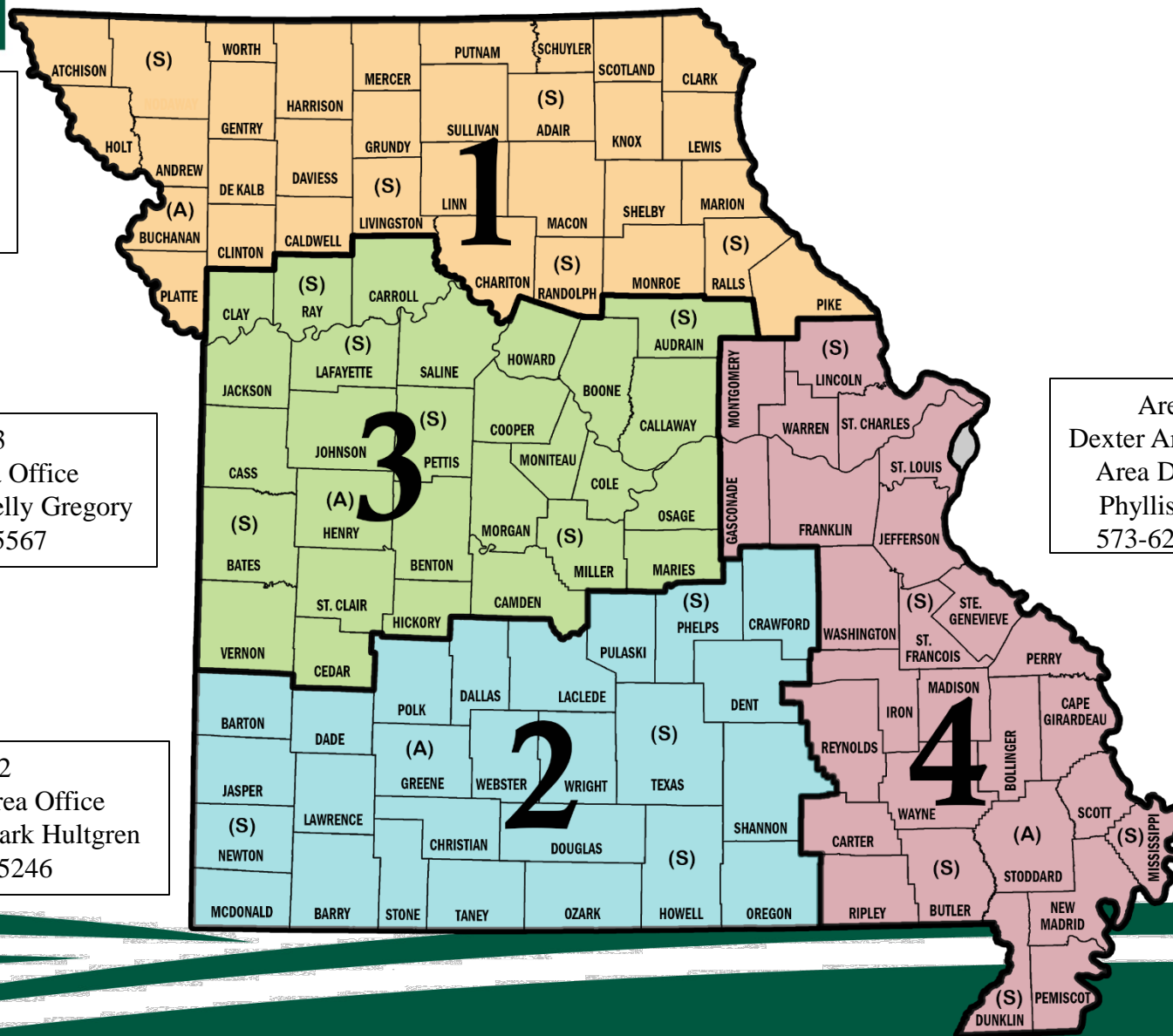


Area 1
St. Joseph Area Office
Acting Area Director,
LeAnn Gleason
816-364-3927

Area 3
Clinton Area Office
Area Director, Kelly Gregory
660-885-5567

Area 2
Springfield Area Office
Area Director, Mark Hultgren
417-831-5246

Area 4
Dexter Area Office
Area Director,
Phyllis Miner
573-624-5939





HOUSING PROGRAMS

Missouri State office

Program Director for Multi-Family & Single Family Housing
Pam Anglin

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Single Family Housing

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Annual Report

www.rd.usda.gov/mo

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Missouri




Ensuring No Child Goes Hungry
RD & Local Agencies participate in Summer Food Service Program


ALERT: REAP Application Deadlines Approaching

Key Programs


Single Family Housing Guaranteed Loan Program	Community Facilities Direct Loan & Grant Program
Single Family Housing Direct Home Loans	Water & Waste Disposal Loan & Grant Program
Single Family Housing Repair Loans & Grants	Business & Industry Loan Guarantees
Multi-Family Housing Direct Loans	Rural Energy for America Program Renewable Energy Systems & Energy Efficiency Improvement Loans & Grants

 [Missouri State Director Biography](#)


Missouri Highlights



FY 2015 Annual Report: Investing in Rural Missouri



FY 2015 Accomplishments in Missouri



Missouri Program Fact Book

Missouri News

03-31-2016: A Safe and New Way to Alert Atlanta Residents


03-31-2016: USDA Contributes to Brunswick Chamber of Commerce


03-30-2016: Health Care Coalition of Lafayette County to Implement Telemedicine Technology in Waverly Clinic

03-30-2016: Kaysinger Basin Regional Planning Commission Working Toward Business Conference

Missouri Contact Information

The **Missouri State Office** is located at:
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Columbia, MO 65203
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TDD: (573) 876-9480

 **Receive Emails Through GovDelivery**

 **View all Missouri Contacts >>**



thank
you!