

UNNUMBERED LETTERS ISSUED FOR THE AUGUST OF 2012

Dated	Subject	Distribution
08-01-12	Results of the 2012 Multi-Family Housing Annual Fair Housing Occupancy Report	S/D
08-02-12	Single Family Housing Guaranteed Loan Program Reviews of Single Family Housing Guaranteed Loans	S/D
08-07-12	Guidance on the Capital Needs Assessment Process	S/D
08-21-12	Rural Energy for America Program Renewable Energy Feasibility Study Grant Award Package National Office Competition Awards	S/D
08-23-12	Interest Rate Changes for Housing Programs and Credit Sales (Nonprogram)	S/D, AD & RDM
08-27-12	Advanced Biofuel Producer Payment Program Fiscal Year 2011 Partial Payments	S/D
08-27-12	Advanced Biofuel Producer Payment Program Fiscal Year 2011 Partial Payments	S/D
08-28-12	Dynamic Servicing Strategies for the Multi-Family Housing Direct Loan Portfolio	S/D
08-29-12	Single Family Housing Guaranteed Loan Program Delivery of Section 502 Purchase and Refinance Loans	S/D
08-30-12	Rural Business Enterprise Grant Program National Office Reserve Fiscal Year 2012 Funding Selections	S/D
08-30-12	Rural Economic Development Loan and Grant Program Projects Funded for May, Fiscal Year 2012	S/D
08-31-12	Multi-Family Housing Administrator's Exception Authority Request	S/D

August 1, 2012

TO: State Directors  
Rural Development

ATTN: Multi-Family Housing Program Directors

FROM: Tammye Treviño (Signed by Cristina Chiappe) for  
Administrator  
Housing and Community Facilities Programs

SUBJECT: Results of the 2012 Multi-Family Housing Annual Fair Housing Occupancy Report

We are pleased to present the 2012 Rural Development Multi-Family Housing (MFH) Annual Occupancy Report, which includes both Rural Rental Housing (RRH) Section 515 and Farm Labor Housing (FLH) Section 514 demographics. These results are based on April 2012 data from the Multi-Family Information System (MFIS).

This Report presents data from the past 3 years, comparing information from year 2010 to 2012. Attachment A is a summary of Report results. Highlights of this year's data include:

- The total number of rental properties has decreased by 1.42 percent since last year or a decrease of 203 Section 515 properties and a decrease of 18 FLH properties. The number of rental units in the MFH portfolio has decreased by .481 percent. Overall, we saw a reduction of 221 properties in the past year, representing about 2,135 apartments.
- The current population shows an overall reduction in the White population. The breakdown now consists of: White, Non-Hispanic households: 62.98 percent, Black Non-Hispanic households: 18.45 percent; Hispanic households: 10.65 percent; Asian, Pacific Islander households: 0.52 percent; American Indian/Alaskan Native households: 1.69 percent; Multi-racial households: 0.71 percent.
- There was a slight decrease in very-low income households, which represent 93.87 percent of all households. Low-income households represent 5.21 percent of the total.
- Average household incomes are up to \$11,628 from \$11,425 (a 1.78 percent increase); the average income of Rental Assistance (RA) households increased to \$9,636 from \$9,462 (a 1.74 percent increase).

EXPIRATION DATE:  
July 31, 2013

FILING INSTRUCTIONS:  
Housing Programs

- Female-headed households continue to represent the majority of households (71.6 percent). There was no appreciable change in the percentage of elderly/disabled households vs. non-elderly but there was a slight increase in the disabled population within the elderly/disabled households.
- Overall, as a percentage of all households, since last year: the tenant characteristics show that female-headed households remained approximately the same, there are fewer elderly households, and more disabled households. Generally, over the last several years, the portfolio continues to favor elderly/handicapped versus non-elderly households.

In comparing the RRH Section 515 portfolio with the FLH Section 514 portfolio, it is interesting to note:

- FLH members per household are about twice the size of the average household in the portfolio. Average farm labor income is more than one and half times that of the average RRH portfolio household. Farm labor income for RA households, \$14,758 is significantly higher than the average RA income for the RRH portfolio, \$9,469.
- Elderly/disabled households make up 60.7 percent of the RRH portfolio, but only 17.5 percent of the FLH households.
- RA households make up 64.5 percent of the RRH portfolio and 64.9 percent of the FLH households. Both RRH and FLH showed a slight increase in RA households compared to last year. Overall, 80 percent of households receive some kind of subsidy.
- White households constitute 70.1 percent of the RRH portfolio, while minorities constitute 93.2 percent of the FLH households.

The report also shows that we have a greater percentage of households using RA compared to last year. Rent overburdened households (those paying more than 30 percent of their income towards rent) continue to decline, though at a slower rate than 2004-2007 when the unused RA policy first went into effect in 2005, and there is a continued reduction in rent overburdened tenants, demonstrating continued success in our objective to utilize all available RA units.

If you have any questions, please contact Stephanie White at 202-720-1615 or Janet Stouder at 202-720-9728.

Attachments

**Multi-Family Housing Occupancy Statistics as of April 2012**

MFH Program Totals:	April-2010		May-2011		April-2012		2011 - 2012 Change In Number	2011 - 2012 Change In %
	Number	%	Number	%	Number	%		
<b>Property Information</b>								
Number of Properties	15,829		15,559		15,338		-221	-1.42%
All Units	451,083		447,427		445,292		-2,135	-0.48%
Total 1 Bedroom Units	227,357	50.40%	224,687	50.22%	223,245	50.13%	-1,442	-0.08%
Total 2 Bedroom Units	189,773	42.07%	188,276	42.08%	187,435	42.09%	-841	0.01%
Total 3 Bedroom Units	30,734	6.81%	31,154	6.96%	31,215	7.01%	61	0.05%
Total 4 Bedroom Units	3,135	0.69%	3,230	0.72%	3,319	0.75%	89	0.02%
Total 5 Bedroom Units	84	0.02%	80	0.02%	78	0.02%	-2	0.00%
<b>Vacancy Information</b>								
Occupied units	413,932	91.76%	413,086	92.32%	411,832	92.49%	1,254	0.16%
Vacant units	37,151	8.24%	34,341	7.68%	33,460	7.51%	-881	-0.16%
<b>Average Household Income</b>								
All Households	\$11,364		\$11,425		\$11,628		\$203	1.78%
<b>Elderly and handicapped Households</b>								
Elderly	136,445	55.90%	133,605	54.74%	130,307	53.39%	-3,298	-1.35%
Disabled	95,627	39.18%	97,573	39.98%	99,499	40.76%	1,926	0.79%
Handicapped	12,227	5.00%	12,565	5.16%	14,278	5.85%	1,713	0.69%
<b>Total elderly by definition</b>	<b>244,299</b>		<b>243,743</b>		<b>244,084</b>		<b>341</b>	<b>0.14%</b>
Elderly	244,299	59.02%	243,743	59.01%	244,084	59.27%	341	0.26%
Non-elderly	169,633	40.98%	169,343	40.99%	167,748	40.73%	-1,595	-0.26%
<b>Total</b>	<b>413,932</b>		<b>413,086</b>		<b>411,832</b>		<b>-1,254</b>	<b>-0.30%</b>
<b>Race/Ethnic Households</b>								
White, Non-Hispanic	284,067	68.98%	282,607	68.62%	279,991	67.99%	-2,616	-0.64%
Black, Non-Hispanic	74,327	18.05%	75,122	18.24%	75,973	18.45%	851	0.21%
Asian, Pacific Islander	2,083	0.50%	2,930	0.71%	2,137	0.52%	-793	-0.19%
American Indian, Alaskan Native	6,725	1.62%	5,878	1.42%	6,950	1.69%	1,072	0.26%
Hispanics/Latinos	43,141	10.42%	43,245	10.47%	43,858	10.65%	613	0.18%
Non-Designated/Multi	3,589	0.87%	3,304	0.80%	2,923	0.71%	-381	-0.09%
<b>Total Race/ethnic Households</b>	<b>413,932</b>		<b>413,086</b>		<b>411,832</b>		<b>-1,254</b>	<b>-0.30%</b>
<b>Household Income Level</b>								
Very-low	387,594	93.64%	386,778	93.63%	386,575	93.87%	-203	0.24%
Low	22,306	5.39%	22,183	5.37%	21,444	5.21%	-739	-0.16%
Moderate	2,095	0.51%	2,226	0.54%	1,951	0.47%	-275	-0.07%
Above moderate	1,937	0.47%	1,899	0.46%	1,862	0.45%	-37	-0.02%
<b>Total</b>	<b>413,932</b>		<b>413,086</b>		<b>411,832</b>		<b>-1,254</b>	<b>-0.30%</b>
<b>Head of Household</b>								
One person-male	72,538	29.42%	73,400	29.95%	74,308	30.39%	908	0.44%
One person-female	174,011	70.58%	171,665	70.05%	170,213	69.61%	-1,452	-0.44%
<b>Total one person household</b>	<b>246,549</b>		<b>245,065</b>		<b>244,521</b>		<b>-544</b>	<b>-0.22%</b>
Multi person-male	43,868	26.21%	43,363	25.81%	42,753	25.55%	-610	-0.26%
Multi person-female	123,515	73.79%	124,658	74.19%	124,558	74.45%	-100	0.26%
<b>Total multi person households</b>	<b>167,383</b>		<b>168,021</b>		<b>167,311</b>		<b>-710</b>	<b>-0.42%</b>

Multi-Family Housing Occupancy Statistics for April 2012

MFH Program Totals:	April-2010		May-2011		April-2012		2011 - 2012 Change In Number	2011 - 2012 Change In %
	Number	%	Number	%	Number	%		
<b>Household Subsidy</b>								
No Deep Tenant Subsidy	86,174	20.8%	83,629	20.2%	82,043	19.9%	-1,586	-0.32%
Rental Assistance	267,665	64.7%	270,356	65.4%	271,599	66.0%	1,243	0.50%
HUD Section 8	29,059	7.0%	28,528	6.9%	28,411	6.9%	-117	-0.01%
Other Public Assistance	5,712	1.4%	5,514	1.3%	5,399	1.3%	-115	-0.02%
Private Assistance	440	0.1%	720	0.2%	533	0.1%	-187	-0.04%
HUD Voucher	23,742	5.7%	23,167	5.6%	22,763	5.5%	-404	-0.08%
Other Basic Rent	1,140	0.3%	1,172	0.3%	1,064	0.3%	-108	-0.03%
<b>Total Household Subsidy</b>	<b>413,932</b>		<b>413,086</b>		<b>411,812</b>			
<b>Rent Overburdened Households</b>								
<b>Total Occupied Units</b>	<b>413,932</b>		<b>413,086</b>		<b>411,812</b>			
<b>Households paying x% of income towards rent</b>								
30-40 PCT	25,655	39.1%	24,568	37.7%	24,350	38.3%	-218	0.58%
41-50 PCT	15,998	24.4%	16,172	24.8%	15,833	24.9%	-339	0.08%
51+ PCT	23,934	36.5%	24,390	37.4%	23,385	36.8%	-1,005	-0.66%
<b>Total Overburdened Households</b>	<b>65,587</b>		<b>65,130</b>		<b>63,568</b>			-2.40%
<b>Tenants</b>								
All Households	413,932	100%	413,086	100%	411,832	100%	(1,254)	
All Household Members	700,355		700,487		700,397		(90)	
Average Members/Household	1.69		1.70		1.70		0	
Average Income/Household	\$ 11,364		\$ 11,425		\$ 11,628		\$ 203	1.78%
All RA Households	267,665	65%	270,356	65%	271,599	66%	1,243	
Average Income/RA Household	\$ 9,388		\$ 9,462		\$ 9,636		\$ 174	1.84%
<b>RRH Households</b>		<b>% of All</b>		<b>% of All</b>		<b>% of All</b>		
All Section 515 Households	400,706	96.80%	399,605	96.74%	398,209	96.69%	(1,396)	
All Section 515 Household Members	654,043		653,730		653,730		-	
Average Section 515 Members/Household	1.63		1.64		1.64		0.01	
Average Income/Section 515 Household	\$ 11,086		\$ 11,086		\$ 11,337		\$ 251	2.26%
All Section 515 RA Households	259,268	96.86%	261,715	96.80%	262,561	96.67%	846	
Average Income/Section 515 RA Household	\$ 9,230		\$ 9,297		\$ 9,459		\$ 162	1.74%
<b>Farm Labor Housing</b>								
All Section 514 Households	13,226	3.20%	13,481	3.26%	13,623	3.31%	142	
All Section 514 Household Members	46,312		46,757		46,667		(90)	
Average Section 514 Members/Household	3.50		3.47		3.43		(0.04)	
Average Income/Section 514 Household	\$ 19,780		\$ 19,819		\$ 20,142		\$ 323	1.63%
All Section 514 RA Households	8,397	3.14%	8,641	3.20%	9,038	3.33%	397	
Average Income/Section 514 RA Household	\$ 14,259		\$ 14,458		\$ 14,758		\$ 300	2.07%

# **MULTI-FAMILY HOUSING OCCUPANCY**

## **STATISTICS REPORT AS OF**

**April 2012**

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SECTION 515 AND SECTION 514 FARM LABOR HOUSING  
ADJUSTED INCOME/HOUSEHOLD

STATE	PROJECTS	HOUSEHOLDS	TENANTS	AVG INCOME	RA HOUSEHOLDS	RA TENANTS	AVG RA INCOME
ALABAMA	476	13,839	15,400	11,298	7,730	8,315	8,372
ALASKA	38	783	896	16,623	749	857	16,637
ARIZONA	128	3,673	4,356	9,989	3,286	3,859	9,496
ARKANSAS	508	9,285	10,182	9,411	5,971	6,492	8,643
CALIFORNIA	491	23,203	30,721	15,199	15,814	20,201	12,479
COLORADO	133	3,272	3,830	11,385	2,560	2,960	9,948
CONNECTICUT	64	2,404	2,674	16,904	1,724	1,852	14,346
DELAWARE	53	1,564	1,778	10,997	1,240	1,394	10,137
FLORIDA	447	18,285	22,345	14,565	12,031	14,234	11,549
GEORGIA	447	14,290	15,920	11,596	8,306	8,953	9,086
HAWAII	31	948	1,180	13,284	736	887	12,085
IDAHO	175	4,127	5,064	10,254	3,747	4,499	9,046
ILLINOIS	584	10,013	11,084	10,808	7,170	7,849	9,142
INDIANA	525	12,360	13,853	11,240	7,615	8,277	9,063
IOWA	472	8,569	9,445	11,371	6,985	7,554	9,218
KANSAS	333	5,609	6,216	11,222	3,804	4,131	9,050
KENTUCKY	446	11,323	13,024	10,230	6,193	6,822	7,865
LOUISIANA	386	11,734	12,837	10,674	7,759	8,376	9,027
MAINE	341	7,713	8,918	12,538	5,963	6,804	11,304
MARYLAND	160	5,113	5,992	13,259	3,007	3,416	10,318
MASSACHUSETTS	68	1,984	2,181	14,279	1,565	1,708	13,646
MICHIGAN	647	16,198	18,630	11,886	9,146	10,196	9,510
MINNESOTA	571	9,928	11,335	13,476	6,418	7,070	9,830
MISSISSIPPI	518	13,974	15,144	9,730	8,708	9,334	8,105
MISSOURI	686	15,189	16,806	11,001	8,749	9,454	8,291
MONTANA	140	2,294	2,511	10,669	1,920	2,077	9,373
NEBRASKA	231	3,214	3,587	11,432	2,361	2,595	9,319
NEVADA	71	1,911	2,228	11,011	1,648	1,895	9,839
NEW HAMPSHIRE	88	2,504	2,895	14,206	1,970	2,240	13,066
NEW JERSEY	89	2,987	3,352	15,076	1,947	2,120	11,826
NEW MEXICO	111	3,815	4,532	8,828	3,135	3,753	8,290
NEW YORK	452	12,469	14,019	12,730	5,326	6,041	11,629
NORTH CAROLINA	613	21,360	23,268	10,686	15,981	17,149	9,673
NORTH DAKOTA	193	2,569	2,862	14,265	1,716	1,843	9,389
OHIO	391	13,496	15,381	10,648	8,708	9,637	8,890
OKLAHOMA	272	6,744	7,713	10,567	4,902	5,473	9,018
OREGON	192	5,842	7,183	11,786	4,601	5,493	10,002
PENNSYLVANIA	306	9,861	11,198	12,587	6,742	7,409	10,601
PUERTO RICO	111	6,454	8,309	3,764	3,790	4,981	3,778
RHODE ISLAND	12	411	469	15,174	370	422	14,346
SOUTH CAROLINA	320	11,151	12,130	10,649	6,496	6,909	8,476
SOUTH DAKOTA	372	5,749	6,575	12,095	4,337	4,848	8,855
TENNESSEE	359	11,325	12,957	10,696	6,755	7,530	7,910
TEXAS	739	22,887	26,546	11,757	14,200	16,016	9,334
UTAH	83	1,978	2,310	10,261	1,664	1,916	9,380
VERMONT	128	1,750	2,006	13,364	1,326	1,506	12,596
VIRGIN ISLANDS	18	440	473	8,800	440	473	8,800
VIRGINIA	258	9,830	11,042	11,238	6,500	7,075	9,189
WASHINGTON	316	8,679	10,297	12,264	6,203	7,152	10,598
WEST VIRGINIA	219	6,360	7,312	10,709	4,195	4,703	8,932
WESTERN PACIFIC	2	48	62	9,011	0	0	0
WISCONSIN	470	8,900	9,821	11,709	6,235	6,718	10,007
WYOMING	54	1,424	1,574	10,928	1,155	1,262	9,789
TOTALS	15,338	411,832	472,423	11,628	271,599	304,730	9,636

SECTION 515 HOUSING  
ADJUSTED INCOME/HOUSEHOLD

STATE	PROJECTS	HOUSEHOLDS	TENANTS	AVG INCOME	RA HOUSEHOLDS	RA TENANTS	AVG RA INCOME
ALABAMA	472	13,835	15,396	11,301	7,730	8,315	8,372
ALASKA	37	783	896	16,623	749	857	16,637
ARIZONA	118	3,508	4,111	9,712	3,158	3,682	9,375
ARKANSAS	351	9,085	9,972	9,606	5,971	6,492	8,643
CALIFORNIA	388	18,164	21,951	12,658	12,578	14,733	11,052
COLORADO	121	2,963	3,385	11,342	2,314	2,593	9,788
CONNECTICUT	63	2,404	2,674	16,904	1,724	1,852	14,346
DELAWARE	51	1,531	1,722	11,023	1,208	1,339	10,138
FLORIDA	406	14,337	16,593	12,685	9,543	10,720	10,691
GEORGIA	444	14,242	15,861	11,603	8,258	8,894	9,084
HAWAII	27	906	1,111	13,299	697	824	12,120
IDAHO	166	3,723	4,420	9,522	3,480	4,110	8,921
ILLINOIS	580	10,012	11,083	10,809	7,169	7,848	9,142
INDIANA	525	12,360	13,853	11,240	7,615	8,277	9,063
IOWA	466	8,566	9,441	11,371	6,982	7,550	9,217
KANSAS	332	5,609	6,216	11,222	3,804	4,131	9,050
KENTUCKY	446	11,323	13,024	10,230	6,193	6,822	7,865
LOUISIANA	378	11,694	12,766	10,703	7,720	8,307	9,061
MAINE	337	7,705	8,905	12,535	5,957	6,793	11,294
MARYLAND	158	5,048	5,889	13,261	2,943	3,315	10,265
MASSACHUSETTS	63	1,940	2,119	14,285	1,523	1,648	13,625
MICHIGAN	564	16,158	18,562	11,882	9,107	10,130	9,496
MINNESOTA	568	9,901	11,301	13,469	6,395	7,044	9,825
MISSISSIPPI	492	13,943	15,110	9,743	8,708	9,334	8,105
MISSOURI	686	15,189	16,806	11,001	8,749	9,454	8,291
MONTANA	140	2,294	2,511	10,669	1,920	2,077	9,373
NEBRASKA	228	3,190	3,557	11,460	2,340	2,568	9,335
NEVADA	69	1,909	2,226	11,023	1,648	1,895	9,839
NEW HAMPSHIRE	86	2,503	2,893	14,205	1,970	2,240	13,066
NEW JERSEY	71	2,963	3,311	15,015	1,931	2,095	11,790
NEW MEXICO	103	3,585	4,194	8,848	2,913	3,426	8,310
NEW YORK	434	12,447	13,991	12,735	5,304	6,013	11,638
NORTH CAROLINA	606	21,246	23,120	10,674	15,883	17,025	9,660
NORTH DAKOTA	193	2,569	2,862	14,265	1,716	1,843	9,389
OHIO	389	13,474	15,357	10,652	8,686	9,613	8,892
OKLAHOMA	270	6,703	7,655	10,507	4,879	5,444	9,006
OREGON	168	5,108	5,891	10,469	4,100	4,645	9,442
PENNSYLVANIA	304	9,849	11,183	12,596	6,730	7,394	10,610
PUERTO RICO	110	6,430	8,264	3,757	3,766	4,936	3,766
RHODE ISLAND	12	411	469	15,174	370	422	14,346
SOUTH CAROLINA	312	11,151	12,130	10,649	6,496	6,909	8,476
SOUTH DAKOTA	372	5,749	6,575	12,095	4,337	4,848	8,855
TENNESSEE	352	11,296	12,911	10,700	6,732	7,490	7,900
TEXAS	718	21,753	24,834	11,733	13,353	14,758	9,338
UTAH	81	1,956	2,277	10,226	1,642	1,883	9,326
VERMONT	75	1,706	1,937	13,220	1,326	1,506	12,596
VIRGIN ISLANDS	18	440	473	8,800	440	473	8,800
VIRGINIA	257	9,804	11,003	11,240	6,474	7,036	9,184
WASHINGTON	290	8,038	9,249	11,633	5,767	6,471	10,230
WEST VIRGINIA	219	6,360	7,312	10,709	4,195	4,703	8,932
WESTERN PACIFIC	2	48	62	9,011	0	0	0
WISCONSIN	459	8,874	9,783	11,703	6,213	6,686	10,000
WYOMING	54	1,424	1,574	10,928	1,155	1,262	9,789
TOTALS	14,631	398,209	450,771	11,337	262,561	290,725	9,459

SECTION 514 FARM LABOR HOUSING  
ADJUSTED INCOME/HOUSEHOLD

STATE	PROJECTS	HOUSEHOLDS	TENANTS	AVG INCOME	RA HOUSEHOLDS	RA TENANTS	AVG RA INCOME
ALABAMA	4	4	4	0	0	0	0
ALASKA	1	0	0	0	0	0	0
ARIZONA	10	165	245	15,875	128	177	12,492
ARKANSAS	157	200	210	567	0	0	0
CALIFORNIA	103	5,039	8,770	24,361	3,236	5,468	18,027
COLORADO	12	309	445	11,802	246	367	11,453
CONNECTICUT	1	0	0	0	0	0	0
DELAWARE	2	33	56	9,790	32	55	10,090
FLORIDA	41	3,948	5,752	21,390	2,488	3,514	14,838
GEORGIA	3	48	59	9,536	48	59	9,536
HAWAII	4	42	69	12,973	39	63	11,452
IDAHO	9	404	644	17,001	267	389	10,681
ILLINOIS	4	1	1	6,300	1	1	6,300
INDIANA	0	0	0	0	0	0	0
IOWA	6	3	4	10,888	3	4	10,888
KANSAS	1	0	0	0	0	0	0
KENTUCKY	0	0	0	0	0	0	0
LOUISIANA	8	40	71	2,330	39	69	2,389
MAINE	4	8	13	15,428	6	11	20,571
MARYLAND	2	65	103	13,093	64	101	12,742
MASSACHUSETTS	5	44	62	13,995	42	60	14,440
MICHIGAN	83	40	68	13,593	39	66	12,936
MINNESOTA	3	27	34	16,084	23	26	11,169
MISSISSIPPI	26	31	34	3,691	0	0	0
MISSOURI	0	0	0	0	0	0	0
MONTANA	0	0	0	0	0	0	0
NEBRASKA	3	24	30	7,722	21	27	7,514
NEVADA	2	2	2	0	0	0	0
NEW HAMPSHIRE	2	1	2	18,612	0	0	0
NEW JERSEY	18	24	41	22,614	16	25	16,257
NEW MEXICO	8	230	338	8,514	222	327	8,022
NEW YORK	18	22	28	9,481	22	28	9,481
NORTH CAROLINA	7	114	148	13,069	98	124	11,787
NORTH DAKOTA	0	0	0	0	0	0	0
OHIO	2	22	24	8,194	22	24	8,194
OKLAHOMA	2	41	58	20,423	23	29	11,744
OREGON	24	734	1,292	20,947	501	848	14,591
PENNSYLVANIA	2	12	15	5,523	12	15	5,523
PUERTO RICO	1	24	45	5,613	24	45	5,613
RHODE ISLAND	0	0	0	0	0	0	0
SOUTH CAROLINA	8	0	0	0	0	0	0
SOUTH DAKOTA	0	0	0	0	0	0	0
TENNESSEE	7	29	46	9,156	23	40	10,737
TEXAS	21	1,134	1,712	12,224	847	1,258	9,271
UTAH	2	22	33	13,375	22	33	13,375
VERMONT	53	44	69	18,958	0	0	0
VIRGIN ISLANDS	0	0	0	0	0	0	0
VIRGINIA	1	26	39	10,372	26	39	10,372
WASHINGTON	26	641	1,048	20,169	436	681	15,466
WEST VIRGINIA	0	0	0	0	0	0	0
WESTERN PACIFIC	0	0	0	0	0	0	0
WISCONSIN	11	26	38	13,803	22	32	12,065
WYOMING	0	0	0	0	0	0	0
TOTALS	707	13,623	21,652	20,142	9,038	14,005	14,758

SECTION 515 AND SECTION 514 FARM LABOR HOUSING  
ADJUSTED INCOME/UNIT AND OCCUPANCY RATE

STATE	PROJECTS	AVG ADJUSTED INCOME	TOTAL UNITS	REVENUE PRODUCING UNITS	OCCUPIED UNITS	OCCUPANCY PCT
ALABAMA	476	11,298	15,527	15,138	13,839	91.42
ALASKA	38	16,623	855	827	783	94.68
ARIZONA	128	9,989	3,984	3,887	3,673	94.49
ARKANSAS	508	9,411	10,270	10,062	9,285	92.28
CALIFORNIA	491	15,199	25,095	24,800	23,203	93.56
COLORADO	133	11,385	3,778	3,717	3,272	88.03
CONNECTICUT	64	16,904	2,483	2,476	2,404	97.09
DELAWARE	53	10,997	1,646	1,636	1,564	95.6
FLORIDA	447	14,565	20,268	20,041	18,285	91.24
GEORGIA	447	11,596	15,661	15,461	14,290	92.43
HAWAII	31	13,284	1,041	1,006	948	94.23
IDAHO	175	10,254	4,440	4,399	4,127	93.82
ILLINOIS	584	10,808	10,712	10,676	10,013	93.79
INDIANA	525	11,240	13,624	13,575	12,360	91.05
IOWA	472	11,371	9,366	9,336	8,569	91.78
KANSAS	333	11,222	6,448	6,431	5,609	87.22
KENTUCKY	446	10,230	12,019	11,987	11,323	94.46
LOUISIANA	386	10,674	12,536	12,320	11,734	95.24
MAINE	341	12,538	8,043	8,035	7,713	95.99
MARYLAND	160	13,259	5,347	5,299	5,113	96.49
MASSACHUSETTS	68	14,279	2,034	2,021	1,984	98.17
MICHIGAN	647	11,886	18,038	17,627	16,198	91.89
MINNESOTA	571	13,476	10,883	10,809	9,928	91.85
MISSISSIPPI	518	9,730	15,345	15,097	13,974	92.56
MISSOURI	686	11,001	16,273	16,254	15,189	93.45
MONTANA	140	10,669	2,438	2,416	2,294	94.95
NEBRASKA	231	11,432	3,582	3,512	3,214	91.51
NEVADA	71	11,011	2,033	2,017	1,911	94.74
NEW HAMPSHIRE	88	14,206	2,600	2,590	2,504	96.68
NEW JERSEY	89	15,076	3,130	3,095	2,987	96.51
NEW MEXICO	111	8,828	4,091	4,018	3,815	94.95
NEW YORK	452	12,730	13,192	13,080	12,469	95.33
NORTH CAROLINA	613	10,686	22,207	22,097	21,360	96.66
NORTH DAKOTA	193	14,265	2,864	2,846	2,569	90.27
OHIO	391	10,648	14,621	14,494	13,496	93.11
OKLAHOMA	272	10,567	7,598	7,543	6,744	89.41
OREGON	192	11,786	6,239	6,140	5,842	95.15
PENNSYLVANIA	306	12,587	10,282	10,264	9,861	96.07
PUERTO RICO	111	3,764	6,526	6,520	6,454	98.99
RHODE ISLAND	12	15,174	421	420	411	97.86
SOUTH CAROLINA	320	10,649	11,685	11,633	11,151	95.86
SOUTH DAKOTA	372	12,095	6,371	6,358	5,749	90.42
TENNESSEE	359	10,696	12,218	12,109	11,325	93.53
TEXAS	739	11,757	25,114	24,938	22,887	91.78
UTAH	83	10,261	2,122	2,099	1,978	94.24
VERMONT	128	13,364	1,813	1,801	1,750	97.17
VIRGIN ISLANDS	18	8,800	452	447	440	98.43
VIRGINIA	258	11,238	10,280	10,251	9,830	95.89
WASHINGTON	316	12,264	9,465	9,272	8,679	93.6
WEST VIRGINIA	219	10,709	6,763	6,715	6,360	94.71
WESTERN PACIFIC	2	9,011	49	49	48	97.96
WISCONSIN	470	11,709	9,905	9,871	8,900	90.16
WYOMING	54	10,928	1,515	1,494	1,424	95.31
TOTAL	15,338	11,628	445,292	441,006	411,832	93.38

SECTION 515 HOUSING  
ADJUSTED INCOME/UNIT AND OCCUPANCY RATE

STATE	PROJECTS	AVG ADJUSTED INCOME	TOTAL UNITS	REVENUE PRODUCING UNITS	OCCUPIED UNITS	OCCUPANCY PCT
ALABAMA	472	11,301	15,520	15,134	13,835	91.42
ALASKA	37	16,623	854	827	783	94.68
ARIZONA	118	9,712	3,803	3,739	3,508	93.82
ARKANSAS	351	9,606	10,043	9,835	9,085	92.37
CALIFORNIA	388	12,658	19,066	18,840	18,164	96.41
COLORADO	121	11,342	3,183	3,128	2,963	94.73
CONNECTICUT	63	16,904	2,482	2,476	2,404	97.09
DELAWARE	51	11,023	1,596	1,586	1,531	96.53
FLORIDA	406	12,685	15,618	15,434	14,337	92.89
GEORGIA	444	11,603	15,593	15,413	14,242	92.4
HAWAII	27	13,299	994	963	906	94.08
IDAHO	166	9,522	3,972	3,935	3,723	94.61
ILLINOIS	580	10,809	10,654	10,640	10,012	94.1
INDIANA	525	11,240	13,624	13,575	12,360	91.05
IOWA	466	11,371	9,352	9,332	8,566	91.79
KANSAS	332	11,222	6,448	6,431	5,609	87.22
KENTUCKY	446	10,230	12,019	11,987	11,323	94.46
LOUISIANA	378	10,703	12,489	12,281	11,694	95.22
MAINE	337	12,535	8,034	8,027	7,705	95.99
MARYLAND	158	13,261	5,257	5,209	5,048	96.91
MASSACHUSETTS	63	14,285	1,983	1,972	1,940	98.38
MICHIGAN	564	11,882	17,681	17,583	16,158	91.9
MINNESOTA	568	13,469	10,805	10,732	9,901	92.26
MISSISSIPPI	492	9,743	15,282	15,066	13,943	92.55
MISSOURI	686	11,001	16,273	16,254	15,189	93.45
MONTANA	140	10,669	2,438	2,416	2,294	94.95
NEBRASKA	228	11,460	3,556	3,486	3,190	91.51
NEVADA	69	11,023	2,030	2,015	1,909	94.74
NEW HAMPSHIRE	86	14,205	2,598	2,589	2,503	96.68
NEW JERSEY	71	15,015	3,084	3,071	2,963	96.48
NEW MEXICO	103	8,848	3,850	3,779	3,585	94.87
NEW YORK	434	12,735	13,088	13,056	12,447	95.34
NORTH CAROLINA	606	10,674	22,086	21,982	21,246	96.65
NORTH DAKOTA	193	14,265	2,864	2,846	2,569	90.27
OHIO	389	10,652	14,593	14,470	13,474	93.12
OKLAHOMA	270	10,507	7,556	7,501	6,703	89.36
OREGON	168	10,469	5,415	5,335	5,108	95.75
PENNSYLVANIA	304	12,596	10,256	10,238	9,849	96.2
PUERTO RICO	110	3,757	6,502	6,496	6,430	98.98
RHODE ISLAND	12	15,174	421	420	411	97.86
SOUTH CAROLINA	312	10,649	11,677	11,633	11,151	95.86
SOUTH DAKOTA	372	12,095	6,371	6,358	5,749	90.42
TENNESSEE	352	10,700	12,188	12,080	11,296	93.51
TEXAS	718	11,733	23,810	23,639	21,753	92.02
UTAH	81	10,226	2,097	2,074	1,956	94.31
VERMONT	75	13,220	1,758	1,754	1,706	97.26
VIRGIN ISLANDS	18	8,800	452	447	440	98.43
VIRGINIA	257	11,240	10,246	10,217	9,804	95.96
WASHINGTON	290	11,633	8,525	8,381	8,038	95.91
WEST VIRGINIA	219	10,709	6,763	6,715	6,360	94.71
WESTERN PACIFIC	2	9,011	49	49	48	97.96
WISCONSIN	459	11,703	9,836	9,807	8,874	90.49
WYOMING	54	10,928	1,515	1,494	1,424	95.31
TOTAL	14,631	11,337	428,249	424,747	398,209	93.75

SECTION 514 FARM LABOR HOUSING  
ADJUSTED INCOME/UNIT AND OCCUPANCY RATE

STATE	PROJECTS	AVG ADJUSTED INCOME	TOTAL UNITS	REVENUE PRODUCING UNITS	OCCUPIED UNITS	OCCUPANCY PCT
ALABAMA	4	0	7	4	4	100
ALASKA	1	0	1	0	0	0
ARIZONA	10	15,875	181	148	165	111.49
ARKANSAS	157	567	227	227	200	88.11
CALIFORNIA	103	24,361	6,029	5,960	5,039	84.55
COLORADO	12	11,802	595	589	309	52.46
CONNECTICUT	1	0	1	0	0	0
DELAWARE	2	9,790	50	50	33	66
FLORIDA	41	21,390	4,650	4,607	3,948	85.7
GEORGIA	3	9,536	68	48	48	100
HAWAII	4	12,973	47	43	42	97.67
IDAHO	9	17,001	468	464	404	87.07
ILLINOIS	4	6,300	58	36	1	2.78
INDIANA	0	0	0	0	0	0
IOWA	6	10,888	14	4	3	75
KANSAS	1	0	0	0	0	0
KENTUCKY	0	0	0	0	0	0
LOUISIANA	8	2,330	47	39	40	102.56
MAINE	4	15,428	9	8	8	100
MARYLAND	2	13,093	90	90	65	72.22
MASSACHUSETTS	5	13,995	51	49	44	89.8
MICHIGAN	83	13,593	357	44	40	90.91
MINNESOTA	3	16,084	78	77	27	35.06
MISSISSIPPI	26	3,691	63	31	31	100
MISSOURI	0	0	0	0	0	0
MONTANA	0	0	0	0	0	0
NEBRASKA	3	7,722	26	26	24	92.31
NEVADA	2	0	3	2	2	100
NEW HAMPSHIRE	2	18,612	2	1	1	100
NEW JERSEY	18	22,614	46	24	24	100
NEW MEXICO	8	8,514	241	239	230	96.23
NEW YORK	18	9,481	104	24	22	91.67
NORTH CAROLINA	7	13,069	121	115	114	99.13
NORTH DAKOTA	0	0	0	0	0	0
OHIO	2	8,194	28	24	22	91.67
OKLAHOMA	2	20,423	42	42	41	97.62
OREGON	24	20,947	824	805	734	91.18
PENNSYLVANIA	2	5,523	26	26	12	46.15
PUERTO RICO	1	5,613	24	24	24	100
RHODE ISLAND	0	0	0	0	0	0
SOUTH CAROLINA	8	0	8	0	0	0
SOUTH DAKOTA	0	0	0	0	0	0
TENNESSEE	7	9,156	30	29	29	100
TEXAS	21	12,224	1,304	1,299	1,134	87.3
UTAH	2	13,375	25	25	22	88
VERMONT	53	18,958	55	47	44	93.62
VIRGIN ISLANDS	0	0	0	0	0	0
VIRGINIA	1	10,372	34	34	26	76.47
WASHINGTON	26	20,169	940	891	641	71.94
WEST VIRGINIA	0	0	0	0	0	0
WESTERN PACIFIC	0	0	0	0	0	0
WISCONSIN	11	13,803	69	64	26	40.63
WYOMING	0	0	0	0	0	0
TOTAL	707	20,142	17,043	16,259	13,623	83.79

SECTION 515 AND SECTION 514 FARM LABOR HOUSING  
UNIT SIZES AND VACANCY

State	Total Units	Revenue Units	Total 1 Bdr	Vacant 1 Bdr	Total 2 Bdr	Vacant 2 Bdr	Total 3 Bdr	Vacant 3 Bdr	Total 4 Bdr	Vacant 4 Bdr	Total 5 Bdr	Vacant 5 Bdr
ALABAMA	15,527	15,138	6,400	526	8,576	744	526	37	25	2	0	0
ALASKA	855	827	375	22	418	21	53	6	9	0	0	0
ARIZONA	3,984	3,887	1,676	113	1,686	102	561	31	61	2	0	0
ARKANSAS	10,270	10,062	5,071	400	4,398	323	771	56	30	1	0	0
CALIFORNIA	25,095	24,800	9,931	293	9,056	605	5,127	563	964	135	17	1
COLORADO	3,778	3,717	1,912	284	1,332	129	430	34	104	13	0	0
CONNECTICUT	2,483	2,476	2,161	57	293	12	29	3	0	0	0	0
DELAWARE	1,646	1,636	830	27	650	32	142	13	24	0	0	0
FLORIDA	20,268	20,041	7,147	397	9,576	974	2,842	292	699	107	4	0
GEORGIA	15,661	15,461	6,604	348	8,061	762	940	71	36	0	20	0
HAWAII	1,041	1,006	603	37	346	18	81	4	11	0	0	0
IDAHO	4,440	4,399	1,891	98	2,148	142	338	28	57	4	6	0
ILLINOIS	10,712	10,676	5,826	358	4,694	297	180	7	12	1	0	0
INDIANA	13,624	13,575	8,720	744	4,569	444	327	31	8	0	0	0
IOWA	9,366	9,336	6,474	511	2,660	241	229	14	3	1	0	0
KANSAS	6,448	6,431	4,662	588	1,556	202	230	33	0	0	0	0
KENTUCKY	12,019	11,987	6,033	278	5,326	363	656	25	4	1	0	0
LOUISIANA	12,536	12,320	4,568	196	6,841	329	1,046	59	81	3	0	0
MAINE	8,043	8,035	4,613	161	3,204	144	220	17	6	0	0	0
MARYLAND	5,347	5,299	2,717	75	2,067	79	519	31	44	2	0	0
MASSACHUSETTS	2,034	2,021	1,550	22	420	11	57	3	5	0	2	1
MICHIGAN	18,038	17,627	10,392	811	7,131	587	485	33	30	2	0	0
MINNESOTA	10,883	10,809	5,890	537	4,371	287	614	58	6	0	2	0
MISSISSIPPI	15,345	15,097	4,804	311	9,371	755	1,090	81	78	14	2	0
MISSOURI	16,273	16,254	11,973	719	4,099	339	197	8	4	0	0	0
MONTANA	2,438	2,416	1,433	68	884	55	106	7	15	0	0	0
NEBRASKA	3,582	3,512	1,877	207	1,445	100	256	19	4	0	0	0
NEVADA	2,033	2,017	1,082	37	829	65	114	5	8	0	0	0
NEW HAMPSHIRE	2,600	2,590	1,512	40	1,022	43	66	3	0	0	0	0
NEW JERSEY	3,130	3,095	2,263	77	662	29	205	7	0	0	0	0
NEW MEXICO	4,091	4,018	1,458	78	1,957	115	580	19	96	3	0	0
NEW YORK	13,192	13,080	9,620	384	3,199	207	344	19	28	1	1	0
NORTH CAROLINA	22,207	22,097	10,603	320	10,366	401	1,192	22	46	0	0	0
NORTH DAKOTA	2,864	2,846	1,594	163	1,216	108	51	6	3	0	0	0
OHIO	14,621	14,494	8,725	482	5,390	465	473	49	33	4	0	0
OKLAHOMA	7,598	7,543	2,821	242	3,768	435	878	107	131	16	0	0
OREGON	6,239	6,140	3,056	119	2,490	150	585	27	108	2	0	0
PENNSYLVANIA	10,282	10,264	6,557	191	3,517	208	206	6	2	0	0	0
PUERTO RICO	6,526	6,520	518	3	2,775	12	3,068	50	165	1	0	0
RHODE ISLAND	421	420	380	9	32	0	9	0	0	0	0	0
SOUTH CAROLINA	11,685	11,633	4,768	178	6,152	275	730	31	34	2	1	0
SOUTH DAKOTA	6,371	6,358	2,773	294	3,084	280	491	35	23	0	0	0
TENNESSEE	12,218	12,109	5,792	330	6,154	435	272	19	0	0	0	0
TEXAS	25,114	24,938	11,307	747	12,249	1,151	1,417	137	133	12	8	7
UTAH	2,122	2,099	968	37	976	72	176	12	2	0	0	0
VERMONT	1,813	1,801	1,149	32	515	16	131	3	17	0	1	0
VIRGIN ISLANDS	452	447	180	4	210	3	28	0	34	0	0	0
VIRGINIA	10,280	10,251	5,164	134	4,725	262	389	25	2	0	0	0
WASHINGTON	9,465	9,272	4,750	248	3,416	232	1,162	100	123	13	14	0
WEST VIRGINIA	6,763	6,715	3,521	160	3,159	184	83	12	0	0	0	0
WESTERN PACIFIC	49	49	49	1	0	0	0	0	0	0	0	0
WISCONSIN	9,905	9,871	5,746	590	3,678	329	470	53	11	0	0	0
WYOMING	1,515	1,494	756	33	716	32	43	5	0	0	0	0
Total	445,292	441,006	223,245	13,121	187,435	13,606	31,215	2,316	3,319	342	78	9

SECTION 515 HOUSING  
UNIT SIZES AND VACANCY

State	Total Units	Revenue Units	Total 1 Bdr	Vacant 1 Bdr	Total 2 Bdr	Vacant 2 Bdr	Total 3 Bdr	Vacant 3 Bdr	Total 4 Bdr	Vacant 4 Bdr	Total 5 Bdr	Vacant 5 Bdr
ALABAMA	15,520	15,134	6,400	526	8,574	744	521	37	25	2	0	0
ALASKA	854	827	375	22	418	21	53	6	8	0	0	0
ARIZONA	3,803	3,739	1,674	113	1,626	94	457	26	46	2	0	0
ARKANSAS	10,043	9,835	5,062	392	4,393	323	558	37	30	1	0	0
CALIFORNIA	19,066	18,840	9,715	286	7,237	320	1,938	66	170	4	6	0
COLORADO	3,183	3,128	1,696	68	1,282	102	201	10	4	0	0	0
CONNECTICUT	2,482	2,476	2,161	57	292	12	29	3	0	0	0	0
DELAWARE	1,596	1,586	826	27	630	24	118	4	22	0	0	0
FLORIDA	15,618	15,434	6,702	309	7,962	722	920	77	34	3	0	0
GEORGIA	15,593	15,413	6,604	348	8,042	762	915	71	32	0	0	0
HAWAII	994	963	599	37	317	18	68	3	10	0	0	0
IDAHO	3,972	3,935	1,791	79	2,024	126	157	7	0	0	0	0
ILLINOIS	10,654	10,640	5,825	358	4,642	262	176	7	11	1	0	0
INDIANA	13,624	13,575	8,720	744	4,569	444	327	31	8	0	0	0
IOWA	9,352	9,332	6,474	511	2,658	241	220	14	0	0	0	0
KANSAS	6,448	6,431	4,662	588	1,556	202	230	33	0	0	0	0
KENTUCKY	12,019	11,987	6,033	278	5,326	363	656	25	4	1	0	0
LOUISIANA	12,489	12,281	4,568	196	6,820	329	1,030	59	71	3	0	0
MAINE	8,034	8,027	4,610	161	3,201	144	217	17	6	0	0	0
MARYLAND	5,257	5,209	2,713	73	2,033	74	469	14	42	1	0	0
MASSACHUSETTS	1,983	1,972	1,545	22	402	9	36	1	0	0	0	0
MICHIGAN	17,681	17,583	10,103	811	7,096	586	456	30	26	2	0	0
MINNESOTA	10,805	10,732	5,890	537	4,351	275	560	20	4	0	0	0
MISSISSIPPI	15,282	15,066	4,804	311	9,368	752	1,030	79	78	14	2	0
MISSOURI	16,273	16,254	11,973	719	4,099	339	197	8	4	0	0	0
MONTANA	2,438	2,416	1,433	68	884	55	106	7	15	0	0	0
NEBRASKA	3,556	3,486	1,877	207	1,444	100	235	17	0	0	0	0
NEVADA	2,030	2,015	1,081	37	829	65	114	5	6	0	0	0
NEW HAMPSHIRE	2,598	2,589	1,512	40	1,021	43	65	3	0	0	0	0
NEW JERSEY	3,084	3,071	2,246	77	652	29	186	7	0	0	0	0
NEW MEXICO	3,850	3,779	1,458	78	1,905	112	461	15	26	1	0	0
NEW YORK	13,088	13,056	9,552	384	3,187	206	334	19	15	0	0	0
NORTH CAROLINA	22,086	21,982	10,597	320	10,332	400	1,130	22	27	0	0	0
NORTH DAKOTA	2,864	2,846	1,594	163	1,216	108	51	6	3	0	0	0
OHIO	14,593	14,470	8,709	481	5,384	464	467	49	33	4	0	0
OKLAHOMA	7,556	7,501	2,821	242	3,752	435	856	107	127	15	0	0
OREGON	5,415	5,335	2,990	85	2,162	124	263	18	0	0	0	0
PENNSYLVANIA	10,256	10,238	6,556	190	3,498	195	200	6	2	0	0	0
PUERTO RICO	6,502	6,496	515	3	2,763	12	3,059	50	165	1	0	0
RHODE ISLAND	421	420	380	9	32	0	9	0	0	0	0	0
SOUTH CAROLINA	11,677	11,633	4,762	178	6,151	275	730	31	34	2	0	0
SOUTH DAKOTA	6,371	6,358	2,773	294	3,084	280	491	35	23	0	0	0
TENNESSEE	12,188	12,080	5,789	330	6,135	435	264	19	0	0	0	0
TEXAS	23,810	23,639	11,157	716	11,693	1,087	928	84	32	2	0	0
UTAH	2,097	2,074	968	37	973	72	156	9	0	0	0	0
VERMONT	1,758	1,754	1,145	30	504	16	98	2	11	0	0	0
VIRGIN ISLANDS	452	447	180	4	210	3	28	0	34	0	0	0
VIRGINIA	10,246	10,217	5,160	134	4,711	257	375	22	0	0	0	0
WASHINGTON	8,525	8,381	4,629	157	3,076	140	778	46	42	0	0	0
WEST VIRGINIA	6,763	6,715	3,521	160	3,159	184	83	12	0	0	0	0
WESTERN PACIFIC	49	49	49	1	0	0	0	0	0	0	0	0
WISCONSIN	9,836	9,807	5,743	590	3,632	304	451	40	10	0	0	0
WYOMING	1,515	1,494	756	33	716	32	43	5	0	0	0	0
Total	428,249	424,747	221,478	12,621	182,023	12,721	23,500	1,321	1,240	59	8	0

SECTION 514 FARM LABOR HOUSING  
UNIT SIZES AND VACANCY

State	Total Units	Revenue Units	Total 1 Bdr	Vacant 1 Bdr	Total 2 Bdr	Vacant 2 Bdr	Total 3 Bdr	Vacant 3 Bdr	Total 4 Bdr	Vacant 4 Bdr	Total 5 Bdr	Vacant 5 Bdr
ALABAMA	7	4	0	0	2	0	5	0	0	0	0	0
ALASKA	1	0	0	0	0	0	0	0	1	0	0	0
ARIZONA	181	148	2	0	60	8	104	5	15	0	0	0
ARKANSAS	227	227	9	8	5	0	213	19	0	0	0	0
CALIFORNIA	6,029	5,960	216	7	1,819	285	3,189	497	794	131	11	1
COLORADO	595	589	216	216	50	27	229	24	100	13	0	0
CONNECTICUT	1	0	0	0	1	0	0	0	0	0	0	0
DELAWARE	50	50	4	0	20	8	24	9	2	0	0	0
FLORIDA	4,650	4,607	445	88	1,614	252	1,922	215	665	104	4	0
GEORGIA	68	48	0	0	19	0	25	0	4	0	20	0
HAWAII	47	43	4	0	29	0	13	1	1	0	0	0
IDAHO	468	464	100	19	124	16	181	21	57	4	6	0
ILLINOIS	58	36	1	0	52	35	4	0	1	0	0	0
INDIANA	0	0	0	0	0	0	0	0	0	0	0	0
IOWA	14	4	0	0	2	0	9	0	3	1	0	0
KANSAS	0	0	0	0	0	0	0	0	0	0	0	0
KENTUCKY	0	0	0	0	0	0	0	0	0	0	0	0
LOUISIANA	47	39	0	0	21	0	16	0	10	0	0	0
MAINE	9	8	3	0	3	0	3	0	0	0	0	0
MARYLAND	90	90	4	2	34	5	50	17	2	1	0	0
MASSACHUSETTS	51	49	5	0	18	2	21	2	5	0	2	1
MICHIGAN	357	44	289	0	35	1	29	3	4	0	0	0
MINNESOTA	78	77	0	0	20	12	54	38	2	0	2	0
MISSISSIPPI	63	31	0	0	3	3	60	2	0	0	0	0
MISSOURI	0	0	0	0	0	0	0	0	0	0	0	0
MONTANA	0	0	0	0	0	0	0	0	0	0	0	0
NEBRASKA	26	26	0	0	1	0	21	2	4	0	0	0
NEVADA	3	2	1	0	0	0	0	0	2	0	0	0
NEW HAMPSHIRE	2	1	0	0	1	0	1	0	0	0	0	0
NEW JERSEY	46	24	17	0	10	0	19	0	0	0	0	0
NEW MEXICO	241	239	0	0	52	3	119	4	70	2	0	0
NEW YORK	104	24	68	0	12	1	10	0	13	1	1	0
NORTH CAROLINA	121	115	6	0	34	1	62	0	19	0	0	0
NORTH DAKOTA	0	0	0	0	0	0	0	0	0	0	0	0
OHIO	28	24	16	1	6	1	6	0	0	0	0	0
OKLAHOMA	42	42	0	0	16	0	22	0	4	1	0	0
OREGON	824	805	66	34	328	26	322	9	108	2	0	0
PENNSYLVANIA	26	26	1	1	19	13	6	0	0	0	0	0
PUERTO RICO	24	24	3	0	12	0	9	0	0	0	0	0
RHODE ISLAND	0	0	0	0	0	0	0	0	0	0	0	0
SOUTH CAROLINA	8	0	6	0	1	0	0	0	0	0	1	0
SOUTH DAKOTA	0	0	0	0	0	0	0	0	0	0	0	0
TENNESSEE	30	29	3	0	19	0	8	0	0	0	0	0
TEXAS	1,304	1,299	150	31	556	64	489	53	101	10	8	7
UTAH	25	25	0	0	3	0	20	3	2	0	0	0
VERMONT	55	47	4	2	11	0	33	1	6	0	1	0
VIRGIN ISLANDS	0	0	0	0	0	0	0	0	0	0	0	0
VIRGINIA	34	34	4	0	14	5	14	3	2	0	0	0
WASHINGTON	940	891	121	91	340	92	384	54	81	13	14	0
WEST VIRGINIA	0	0	0	0	0	0	0	0	0	0	0	0
WESTERN PACIFIC	0	0	0	0	0	0	0	0	0	0	0	0
WISCONSIN	69	64	3	0	46	25	19	13	1	0	0	0
WYOMING	0	0	0	0	0	0	0	0	0	0	0	0
Total	17,043	16,259	1,767	500	5,412	885	7,715	995	2,079	283	70	9

SECTION 515 AND SECTION 514 FARM LABOR HOUSING  
ELDERLY AND HANDICAPPED HOUSEHOLDS

STATE	ELDERLY	ELDERLY PCT	ELDERLY DISABLED	ELDERLY DISABLED PCT	ELDERLY HANDICAPPED	ELDERLY HANDICAPPED PCT	TOTAL DESIG ELDERLY	TOTAL DESIG ELDERLY PCT	TOTAL NON ELDERLY	TOTAL NON ELDERLY PCT	TOTAL OCCUPIED UNITS
ALABAMA	2,787	20.14	4,309	31.14	151	1.09	7,247	52.37	6,592	47.63	13,839
ALASKA	156	19.92	231	29.5	41	5.24	428	54.66	355	45.34	783
ARIZONA	1,079	29.38	935	25.46	84	2.29	2,098	57.12	1,575	42.88	3,673
ARKANSAS	2,470	26.6	3,105	33.44	193	2.08	5,768	62.12	3,517	37.88	9,285
CALIFORNIA	5,216	22.48	3,655	15.75	1,664	7.17	10,535	45.4	12,668	54.6	23,203
COLORADO	1,106	33.8	702	21.45	63	1.93	1,871	57.18	1,401	42.82	3,272
CONNECTICUT	1,473	61.27	640	26.62	74	3.08	2,187	90.97	217	9.03	2,404
DELAWARE	366	23.4	428	27.37	41	2.62	835	53.39	729	46.61	1,564
FLORIDA	5,431	29.7	3,812	20.85	143	0.78	9,386	51.33	8,899	48.67	18,285
GEORGIA	4,040	28.27	2,288	16.01	982	6.87	7,310	51.15	6,980	48.85	14,290
HAWAII	367	38.71	210	22.15	3	0.32	580	61.18	368	38.82	948
IDAHO	1,132	27.43	665	16.11	336	8.14	2,133	51.68	1,994	48.32	4,127
ILLINOIS	3,543	35.38	2,273	22.7	198	1.98	6,014	60.06	3,999	39.94	10,013
INDIANA	4,813	38.94	3,712	30.03	112	0.91	8,637	69.88	3,723	30.12	12,360
IOWA	4,010	46.8	2,088	24.37	343	4	6,441	75.17	2,128	24.83	8,569
KANSAS	2,233	39.81	1,691	30.15	241	4.3	4,165	74.26	1,444	25.74	5,609
KENTUCKY	2,217	19.58	4,394	38.81	110	0.97	6,721	59.36	4,602	40.64	11,323
LOUISIANA	2,185	18.62	3,195	27.23	141	1.2	5,521	47.05	6,213	52.95	11,734
MAINE	3,809	49.38	2,205	28.59	141	1.83	6,155	79.8	1,558	20.2	7,713
MARYLAND	1,370	26.79	1,112	21.75	139	2.72	2,621	51.26	2,492	48.74	5,113
MASSACHUSETTS	1,061	53.48	522	26.31	67	3.38	1,650	83.17	334	16.83	1,984
MICHIGAN	4,849	29.94	4,037	24.92	707	4.36	9,593	59.22	6,605	40.78	16,198
MINNESOTA	3,718	37.45	1,807	18.2	405	4.08	5,930	59.73	3,998	40.27	9,928
MISSISSIPPI	2,794	19.99	3,699	26.47	135	0.97	6,628	47.43	7,346	52.57	13,974
MISSOURI	6,533	43.01	4,739	31.2	197	1.3	11,469	75.51	3,720	24.49	15,189
MONTANA	916	39.93	608	26.5	35	1.53	1,559	67.96	735	32.04	2,294
NEBRASKA	1,042	32.42	701	21.81	94	2.92	1,837	57.16	1,377	42.84	3,214
NEVADA	608	31.82	236	12.35	288	15.07	1,132	59.24	779	40.76	1,911
NEW HAMPSHIRE	983	39.26	669	26.72	80	3.19	1,732	69.17	772	30.83	2,504
NEW JERSEY	1,437	48.11	590	19.75	46	1.54	2,073	69.4	914	30.6	2,987
NEW MEXICO	771	20.21	937	24.56	14	0.37	1,722	45.14	2,093	54.86	3,815
NEW YORK	6,265	50.24	3,292	26.4	427	3.42	9,984	80.07	2,485	19.93	12,469
NORTH CAROLINA	6,974	32.65	5,042	23.6	627	2.94	12,643	59.19	8,717	40.81	21,360
NORTH DAKOTA	1,000	38.93	424	16.5	259	10.08	1,683	65.51	886	34.49	2,569
OHIO	4,911	36.39	4,024	29.82	285	2.11	9,220	68.32	4,276	31.68	13,496
OKLAHOMA	1,598	23.7	1,781	26.41	121	1.79	3,500	51.9	3,244	48.1	6,744
OREGON	1,930	33.04	980	16.78	553	9.47	3,463	59.28	2,379	40.72	5,842
PENNSYLVANIA	4,315	43.76	2,444	24.78	423	4.29	7,182	72.83	2,679	27.17	9,861
PUERTO RICO	356	5.52	310	4.8	269	4.17	935	14.49	5,519	85.51	6,454
RHODE ISLAND	278	67.64	87	21.17	22	5.35	387	94.16	24	5.84	411
SOUTH CAROLINA	2,496	22.38	1,403	12.58	1,073	9.62	4,972	44.59	6,179	55.41	11,151
SOUTH DAKOTA	2,006	34.89	1,125	19.57	237	4.12	3,368	58.58	2,381	41.42	5,749
TENNESSEE	3,049	26.92	3,166	27.96	197	1.74	6,412	56.62	4,913	43.38	11,325
TEXAS	7,577	33.11	4,690	20.49	476	2.08	12,743	55.68	10,144	44.32	22,887
UTAH	377	19.06	443	22.4	180	9.1	1,000	50.56	978	49.44	1,978
VERMONT	819	46.8	388	22.17	43	2.46	1,250	71.43	500	28.57	1,750
VIRGIN ISLANDS	86	19.55	41	9.32	2	0.45	129	29.32	311	70.68	440
VIRGINIA	2,471	25.14	3,042	30.95	312	3.17	5,825	59.26	4,005	40.74	9,830
WASHINGTON	2,722	31.36	1,771	20.41	1,090	12.56	5,583	64.33	3,096	35.67	8,679
WEST VIRGINIA	1,768	27.8	2,114	33.24	141	2.22	4,023	63.25	2,337	36.75	6,360
WESTERN PACIFIC	32	66.67	15	31.25	1	2.08	48	100	0	0	48
WISCONSIN	4,327	48.62	2,324	26.11	214	2.4	6,865	77.13	2,035	22.87	8,900
WYOMING	435	30.55	398	27.95	58	4.07	891	62.57	533	37.43	1,424
TOTAL	130,307	31.64	99,499	24.16	14,278	3.47	244,084	59.27	167,748	40.73	411,832

SECTION 515 HOUSING  
ELDERLY AND HANDICAPPED HOUSEHOLDS

STATE	ELDERLY	ELDERLY PCT	ELDERLY DISABLED	ELDERLY DISABLED PCT	ELDERLY HANDICAPPED	ELDERLY HANDICAPPED PCT	TOTAL DESIG ELDERLY	TOTAL DESIG ELDERLY PCT	TOTAL NON ELDERLY	TOTAL NON ELDERLY PCT	TOTAL OCCUPIED UNITS
ALABAMA	2,787	20.14	4,309	31.15	151	1.09	7,247	52.38	6,588	47.62	13,835
ALASKA	156	19.92	231	29.5	41	5.24	428	54.66	355	45.34	783
ARIZONA	1,066	30.39	924	26.34	84	2.39	2,074	59.12	1,434	40.88	3,508
ARKANSAS	2,456	27.03	3,105	34.18	193	2.12	5,754	63.34	3,331	36.66	9,085
CALIFORNIA	4,614	25.4	3,392	18.67	1,633	8.99	9,639	53.07	8,525	46.93	18,164
COLORADO	1,093	36.89	689	23.25	61	2.06	1,843	62.2	1,120	37.8	2,963
CONNECTICUT	1,473	61.27	640	26.62	74	3.08	2,187	90.97	217	9.03	2,404
DELAWARE	364	23.78	428	27.96	41	2.68	833	54.41	698	45.59	1,531
FLORIDA	5,052	35.24	3,465	24.17	136	0.95	8,653	60.35	5,684	39.65	14,337
GEORGIA	4,038	28.35	2,282	16.02	982	6.9	7,302	51.27	6,940	48.73	14,242
HAWAII	361	39.85	207	22.85	3	0.33	571	63.02	335	36.98	906
IDAHO	1,113	29.9	648	17.41	332	8.92	2,093	56.22	1,630	43.78	3,723
ILLINOIS	3,543	35.39	2,273	22.7	198	1.98	6,014	60.07	3,998	39.93	10,012
INDIANA	4,813	38.94	3,712	30.03	112	0.91	8,637	69.88	3,723	30.12	12,360
IOWA	4,010	46.81	2,088	24.38	343	4	6,441	75.19	2,125	24.81	8,566
KANSAS	2,233	39.81	1,691	30.15	241	4.3	4,165	74.26	1,444	25.74	5,609
KENTUCKY	2,217	19.58	4,394	38.81	110	0.97	6,721	59.36	4,602	40.64	11,323
LOUISIANA	2,184	18.68	3,195	27.32	141	1.21	5,520	47.2	6,174	52.8	11,694
MAINE	3,809	49.44	2,205	28.62	141	1.83	6,155	79.88	1,550	20.12	7,705
MARYLAND	1,365	27.04	1,111	22.01	138	2.73	2,614	51.78	2,434	48.22	5,048
MASSACHUSETTS	1,058	54.54	506	26.08	67	3.45	1,631	84.07	309	15.93	1,940
MICHIGAN	4,848	30	4,036	24.98	707	4.38	9,591	59.36	6,567	40.64	16,158
MINNESOTA	3,718	37.55	1,806	18.24	405	4.09	5,929	59.88	3,972	40.12	9,901
MISSISSIPPI	2,791	20.02	3,699	26.53	135	0.97	6,625	47.51	7,318	52.49	13,943
MISSOURI	6,533	43.01	4,739	31.2	197	1.3	11,469	75.51	3,720	24.49	15,189
MONTANA	916	39.93	608	26.5	35	1.53	1,559	67.96	735	32.04	2,294
NEBRASKA	1,042	32.66	698	21.88	93	2.92	1,833	57.46	1,357	42.54	3,190
NEVADA	608	31.85	236	12.36	288	15.09	1,132	59.3	777	40.7	1,909
NEW HAMPSHIRE	983	39.27	669	26.73	80	3.2	1,732	69.2	771	30.8	2,503
NEW JERSEY	1,430	48.26	590	19.91	46	1.55	2,066	69.73	897	30.27	2,963
NEW MEXICO	739	20.61	919	25.63	14	0.39	1,672	46.64	1,913	53.36	3,585
NEW YORK	6,257	50.27	3,286	26.4	427	3.43	9,970	80.1	2,477	19.9	12,447
NORTH CAROLINA	6,965	32.78	5,024	23.65	625	2.94	12,614	59.37	8,632	40.63	21,246
NORTH DAKOTA	1,000	38.93	424	16.5	259	10.08	1,683	65.51	886	34.49	2,569
OHIO	4,909	36.43	4,017	29.81	284	2.11	9,210	68.35	4,264	31.65	13,474
OKLAHOMA	1,598	23.84	1,777	26.51	120	1.79	3,495	52.14	3,208	47.86	6,703
OREGON	1,884	36.88	960	18.79	546	10.69	3,390	66.37	1,718	33.63	5,108
PENNSYLVANIA	4,315	43.81	2,443	24.8	422	4.28	7,180	72.9	2,669	27.1	9,849
PUERTO RICO	356	5.54	309	4.81	269	4.18	934	14.53	5,496	85.47	6,430
RHODE ISLAND	278	67.64	87	21.17	22	5.35	387	94.16	24	5.84	411
SOUTH CAROLINA	2,496	22.38	1,403	12.58	1,073	9.62	4,972	44.59	6,179	55.41	11,151
SOUTH DAKOTA	2,006	34.89	1,125	19.57	237	4.12	3,368	58.58	2,381	41.42	5,749
TENNESSEE	3,047	26.97	3,166	28.03	197	1.74	6,410	56.75	4,886	43.25	11,296
TEXAS	7,390	33.97	4,567	20.99	469	2.16	12,426	57.12	9,327	42.88	21,753
UTAH	377	19.27	440	22.49	180	9.2	997	50.97	959	49.03	1,956
VERMONT	819	48.01	388	22.74	43	2.52	1,250	73.27	456	26.73	1,706
VIRGIN ISLANDS	86	19.55	41	9.32	2	0.45	129	29.32	311	70.68	440
VIRGINIA	2,467	25.16	3,042	31.03	312	3.18	5,821	59.37	3,983	40.63	9,804
WASHINGTON	2,678	33.32	1,745	21.71	1,087	13.52	5,510	68.55	2,528	31.45	8,038
WEST VIRGINIA	1,768	27.8	2,114	33.24	141	2.22	4,023	63.25	2,337	36.75	6,360
WESTERN PACIFIC	32	66.67	15	31.25	1	2.08	48	100	0	0	48
WISCONSIN	4,327	48.76	2,323	26.18	214	2.41	6,864	77.35	2,010	22.65	8,874
WYOMING	435	30.55	398	27.95	58	4.07	891	62.57	533	37.43	1,424
TOTAL	128,903	32.37	98,589	24.76	14,210	3.57	241,702	60.7	156,507	39.3	398,209

SECTION 514 FARM LABOR HOUSING  
ELDERLY AND HANDICAPPED HOUSEHOLDS

STATE	ELDERLY	ELDERLY PCT	ELDERLY DISABLED	ELDERLY DISABLED PCT	ELDERLY HANDICAPPED	ELDERLY HANDICAPPED PCT	TOTAL DESIG ELDERLY	TOTAL DESIG ELDERLY PCT	TOTAL NON ELDERLY	TOTAL NON ELDERLY PCT	TOTAL OCCUPIED UNITS
ALABAMA	0	0	0	0	0	0	0	0	4	100	4
ALASKA	0	0	0	0	0	0	0	0	0	0	0
ARIZONA	13	7.88	11	6.67	0	0	24	14.55	141	85.45	165
ARKANSAS	14	7	0	0	0	0	14	7	186	93	200
CALIFORNIA	602	11.95	263	5.22	31	0.62	896	17.78	4,143	82.22	5,039
COLORADO	13	4.21	13	4.21	2	0.65	28	9.06	281	90.94	309
CONNECTICUT	0	0	0	0	0	0	0	0	0	0	0
DELAWARE	2	6.06	0	0	0	0	2	6.06	31	93.94	33
FLORIDA	379	9.6	347	8.79	7	0.18	733	18.57	3,215	81.43	3,948
GEORGIA	2	4.17	6	12.5	0	0	8	16.67	40	83.33	48
HAWAII	6	14.29	3	7.14	0	0	9	21.43	33	78.57	42
IDAHO	19	4.7	17	4.21	4	0.99	40	9.9	364	90.1	404
ILLINOIS	0	0	0	0	0	0	0	0	1	100	1
INDIANA	0	0	0	0	0	0	0	0	0	0	0
IOWA	0	0	0	0	0	0	0	0	3	100	3
KANSAS	0	0	0	0	0	0	0	0	0	0	0
KENTUCKY	0	0	0	0	0	0	0	0	0	0	0
LOUISIANA	1	2.5	0	0	0	0	1	2.5	39	97.5	40
MAINE	0	0	0	0	0	0	0	0	8	100	8
MARYLAND	5	7.69	1	1.54	1	1.54	7	10.77	58	89.23	65
MASSACHUSETTS	3	6.82	16	36.36	0	0	19	43.18	25	56.82	44
MICHIGAN	1	2.5	1	2.5	0	0	2	5	38	95	40
MINNESOTA	0	0	1	3.7	0	0	1	3.7	26	96.3	27
MISSISSIPPI	3	9.68	0	0	0	0	3	9.68	28	90.32	31
MISSOURI	0	0	0	0	0	0	0	0	0	0	0
MONTANA	0	0	0	0	0	0	0	0	0	0	0
NEBRASKA	0	0	3	12.5	1	4.17	4	16.67	20	83.33	24
NEVADA	0	0	0	0	0	0	0	0	2	100	2
NEW HAMPSHIRE	0	0	0	0	0	0	0	0	1	100	1
NEW JERSEY	7	29.17	0	0	0	0	7	29.17	17	70.83	24
NEW MEXICO	32	13.91	18	7.83	0	0	50	21.74	180	78.26	230
NEW YORK	8	36.36	6	27.27	0	0	14	63.64	8	36.36	22
NORTH CAROLINA	9	7.89	18	15.79	2	1.75	29	25.44	85	74.56	114
NORTH DAKOTA	0	0	0	0	0	0	0	0	0	0	0
OHIO	2	9.09	7	31.82	1	4.55	10	45.45	12	54.55	22
OKLAHOMA	0	0	4	9.76	1	2.44	5	12.2	36	87.8	41
OREGON	46	6.27	20	2.72	7	0.95	73	9.95	661	90.05	734
PENNSYLVANIA	0	0	1	8.33	1	8.33	2	16.67	10	83.33	12
PUERTO RICO	0	0	1	4.17	0	0	1	4.17	23	95.83	24
RHODE ISLAND	0	0	0	0	0	0	0	0	0	0	0
SOUTH CAROLINA	0	0	0	0	0	0	0	0	0	0	0
SOUTH DAKOTA	0	0	0	0	0	0	0	0	0	0	0
TENNESSEE	2	6.9	0	0	0	0	2	6.9	27	93.1	29
TEXAS	187	16.49	123	10.85	7	0.62	317	27.95	817	72.05	1,134
UTAH	0	0	3	13.64	0	0	3	13.64	19	86.36	22
VERMONT	0	0	0	0	0	0	0	0	44	100	44
VIRGIN ISLANDS	0	0	0	0	0	0	0	0	0	0	0
VIRGINIA	4	15.38	0	0	0	0	4	15.38	22	84.62	26
WASHINGTON	44	6.86	26	4.06	3	0.47	73	11.39	568	88.61	641
WEST VIRGINIA	0	0	0	0	0	0	0	0	0	0	0
WESTERN PACIFIC	0	0	0	0	0	0	0	0	0	0	0
WISCONSIN	0	0	1	3.85	0	0	1	3.85	25	96.15	26
WYOMING	0	0	0	0	0	0	0	0	0	0	0
TOTAL	1,404	10.31	910	6.68	68	0.5	2,382	17.49	11,241	82.51	13,623

SECTION 515 AND SECTION 514 FARM LABOR HOUSING  
HOUSEHOLDS BY ELDERLY / RACE

State	Elderly White	Elderly Black	Elderly Asian	Elderly Pacific Islander	Elderly Native American	Elderly Hispanic	Elderly Multiple	Elderly No Desig	White	Black	Asian	Pacific Islander	Native American	Hispanic	Multiple	Unknown
ALABAMA	4,547	2,607	23	3	19	31	10	7	7,110	6,418	92	12	34	127	27	19
ALASKA	337	6	18	5	52	8	2	0	550	9	44	15	126	32	7	0
ARIZONA	1,509	55	16	8	102	404	3	1	2,070	95	23	8	442	1,025	8	2
ARKANSAS	4,377	1,275	11	2	28	57	18	0	6,231	2,789	19	8	46	144	47	1
CALIFORNIA	6,534	272	147	30	157	3,282	107	6	9,401	610	326	56	324	12,289	183	14
COLORADO	1,513	10	9	4	13	296	1	25	2,210	31	36	6	36	923	4	26
CONNECTICUT	2,090	22	6	3	3	53	9	1	2,279	32	8	3	5	65	9	3
DELAWARE	494	295	4	1	5	28	8	0	634	802	10	1	8	99	10	0
FLORIDA	5,663	2,176	39	11	27	1,449	19	2	8,120	5,426	105	35	41	4,530	24	4
GEORGIA	4,283	2,842	17	6	9	109	44	0	6,316	7,516	54	17	19	273	91	4
HAWAII	250	6	154	109	3	38	20	0	302	15	185	312	7	72	55	0
IDAHO	1,934	6	9	3	26	142	11	2	3,215	23	23	11	53	778	16	8
ILLINOIS	5,702	204	11	5	19	34	8	31	9,350	417	29	11	28	120	20	38
INDIANA	8,405	45	10	5	33	62	69	8	11,952	101	19	10	44	141	84	9
IOWA	6,297	20	12	1	15	45	46	5	8,231	109	22	2	26	114	58	7
KANSAS	3,921	106	4	2	37	89	4	2	5,096	208	6	6	60	223	7	3
KENTUCKY	6,096	314	7	1	13	33	257	0	10,025	756	34	6	28	164	308	2
LOUISIANA	2,753	2,518	5	7	27	36	173	2	4,190	7,122	16	11	41	141	202	11
MAINE	6,027	15	8	6	55	27	17	0	7,476	32	31	10	87	49	28	0
MARYLAND	1,778	795	5	4	12	21	6	0	2,692	2,254	21	11	20	95	20	0
MASSACHUSETTS	1,541	30	6	0	13	46	14	0	1,794	49	11	0	15	91	24	0
MICHIGAN	9,019	143	16	2	89	128	125	71	14,976	357	38	9	173	407	160	78
MINNESOTA	5,659	71	22	2	82	63	20	11	8,884	318	88	5	233	327	46	27
MISSISSIPPI	2,592	3,952	7	1	18	30	28	0	3,629	10,155	21	4	25	74	59	7
MISSOURI	11,073	257	18	17	31	69	3	1	14,254	642	27	19	45	186	15	1
MONTANA	1,428	5	3	2	91	27	3	0	1,963	9	5	5	248	58	6	0
NEBRASKA	1,752	10	3	2	22	42	4	2	2,822	69	12	7	65	230	7	2
NEVADA	965	23	6	1	24	108	3	2	1,487	45	8	5	76	282	5	3
NEW HAMPSHIRE	1,709	6	0	2	2	9	4	0	2,444	16	3	4	6	24	7	0
NEW JERSEY	1,529	319	60	5	6	145	8	1	1,972	669	68	7	7	255	8	1
NEW MEXICO	685	28	3	1	146	856	3	0	1,026	51	13	12	465	2,244	4	0
NEW YORK	9,567	187	14	2	46	135	28	5	11,763	281	25	2	72	271	49	6
NORTH CAROLINA	7,623	4,539	42	9	224	144	30	32	10,690	9,407	124	23	394	554	72	96
NORTH DAKOTA	1,555	5	2	0	99	9	4	9	2,229	14	4	1	248	40	14	19
OHIO	8,955	113	11	4	24	79	33	1	12,989	211	15	5	36	171	62	7
OKLAHOMA	2,888	191	6	4	310	83	14	4	5,019	482	19	16	859	281	63	5
OREGON	3,170	16	10	12	47	177	13	18	4,593	29	28	18	77	1,039	31	27
PENNSYLVANIA	6,870	124	18	4	13	115	13	25	9,124	311	47	7	22	289	36	25
PUERTO RICO	1	0	0	0	0	934	0	0	13	2	0	0	0	6,439	0	0
RHODE ISLAND	379	5	0	0	1	1	1	0	397	6	2	0	1	4	1	0
SOUTH CAROLINA	2,162	2,693	23	2	27	45	18	2	3,237	7,602	61	3	53	150	36	9
SOUTH DAKOTA	3,071	11	9	4	228	25	18	2	4,597	61	51	9	892	92	38	9
TENNESSEE	5,551	748	7	3	17	63	13	10	9,144	1,795	39	6	28	282	17	14
TEXAS	8,237	1,738	31	13	60	2,641	20	3	12,891	3,821	101	32	79	5,909	51	3
UTAH	868	9	9	2	16	77	3	16	1,547	23	28	7	68	281	6	18
VERMONT	1,218	4	6	0	2	13	7	0	1,679	10	26	0	5	20	10	0
VIRGIN ISLANDS	3	92	1	0	0	33	0	0	4	313	1	0	0	122	0	0
VIRGINIA	3,794	1,903	6	7	15	56	40	4	5,507	3,946	28	16	25	193	108	7
WASHINGTON	4,885	44	37	21	69	417	13	97	6,355	109	71	41	152	1,799	31	121
WEST VIRGINIA	3,857	130	5	1	6	22	2	0	5,978	301	10	5	14	47	4	1
WESTERN PACIFIC	4	0	31	8	1	1	3	0	4	0	31	8	1	1	3	0
WISCONSIN	6,514	52	12	10	88	117	22	50	8,260	92	23	13	201	213	32	66
WYOMING	834	7	3	0	17	26	4	0	1,270	12	6	2	48	79	6	1
TOTALS	194,468	31,044	942	357	2,489	12,980	1,346	458	279,991	75,973	2,137	842	6,108	43,858	2,219	704

SECTION 515 HOUSING  
HOUSEHOLDS BY ELDERLY / RACE

State	Elderly White	Elderly Black	Elderly Asian	Elderly Pacific Islander	Elderly Native American	Elderly Hispanic	Elderly Multiple	Elderly No Desig	White	Black	Asian	Pacific Islander	Native American	Hispanic	Multiple	Unknown
ALABAMA	4,547	2,607	23	3	19	31	10	7	7,106	6,418	92	12	34	127	27	19
ALASKA	337	6	18	5	52	8	2	0	550	9	44	15	126	32	7	0
ARIZONA	1,505	55	16	8	102	384	3	1	2,057	94	23	8	442	875	7	2
ARKANSAS	4,368	1,271	11	2	28	56	18	0	6,073	2,760	19	7	45	133	47	1
CALIFORNIA	6,516	269	110	30	157	2,445	106	6	9,349	603	229	52	324	7,414	179	14
COLORADO	1,506	10	9	4	13	275	1	25	2,176	30	19	6	35	668	4	25
CONNECTICUT	2,090	22	6	3	3	53	9	1	2,279	32	8	3	5	65	9	3
DELAWARE	494	294	4	1	5	27	8	0	634	795	10	1	8	73	10	0
FLORIDA	5,637	1,701	39	11	27	1,217	19	2	7,987	3,979	103	28	40	2,173	23	4
GEORGIA	4,281	2,837	17	6	9	108	44	0	6,311	7,480	54	17	19	266	91	4
HAWAII	248	6	153	103	3	38	20	0	299	15	180	285	7	67	53	0
IDAHO	1,922	6	9	3	26	114	11	2	3,165	23	23	10	53	425	16	8
ILLINOIS	5,702	204	11	5	19	34	8	31	9,350	417	29	11	28	119	20	38
INDIANA	8,405	45	10	5	33	62	69	8	11,952	101	19	10	44	141	84	9
IOWA	6,297	20	12	1	15	45	46	5	8,228	109	22	2	26	114	58	7
KANSAS	3,921	106	4	2	37	89	4	2	5,096	208	6	6	60	223	7	3
KENTUCKY	6,096	314	7	1	13	33	257	0	10,025	756	34	6	28	164	308	2
LOUISIANA	2,753	2,518	5	7	27	35	173	2	4,189	7,122	16	11	41	102	202	11
MAINE	6,027	15	8	6	55	27	17	0	7,471	32	31	10	87	46	28	0
MARYLAND	1,778	789	5	4	12	20	6	0	2,691	2,217	21	11	20	68	20	0
MASSACHUSETTS	1,541	30	6	0	13	27	14	0	1,793	49	11	0	15	48	24	0
MICHIGAN	9,019	143	16	2	89	126	125	71	14,976	357	38	9	173	367	160	78
MINNESOTA	5,658	71	22	2	82	63	20	11	8,871	318	88	5	233	313	46	27
MISSISSIPPI	2,591	3,950	7	1	18	30	28	0	3,623	10,130	21	4	25	74	59	7
MISSOURI	11,073	257	18	17	31	69	3	1	14,254	642	27	19	45	186	15	1
MONTANA	1,428	5	3	2	91	27	3	0	1,963	9	5	5	248	58	6	0
NEBRASKA	1,750	10	3	2	22	40	4	2	2,812	69	12	7	62	219	7	2
NEVADA	965	23	6	1	24	108	3	2	1,487	45	8	5	76	280	5	3
NEW HAMPSHIRE	1,709	6	0	2	2	9	4	0	2,443	16	3	4	6	24	7	0
NEW JERSEY	1,529	319	60	5	6	138	8	1	1,972	669	68	7	7	231	8	1
NEW MEXICO	681	28	3	1	146	810	3	0	1,020	51	13	12	464	2,021	4	0
NEW YORK	9,567	174	14	2	46	134	28	5	11,762	262	25	2	72	269	49	6
NORTH CAROLINA	7,622	4,514	42	9	224	141	30	32	10,676	9,348	124	23	393	514	72	96
NORTH DAKOTA	1,555	5	2	0	99	9	4	9	2,229	14	4	1	248	40	14	19
OHIO	8,947	111	11	4	24	79	33	1	12,976	203	15	5	36	170	62	7
OKLAHOMA	2,887	191	6	4	310	79	14	4	5,014	478	18	16	859	250	63	5
OREGON	3,163	16	10	12	47	111	13	18	4,505	29	28	18	77	393	31	27
PENNSYLVANIA	6,868	124	18	4	13	115	13	25	9,117	311	47	7	22	284	36	25
PUERTO RICO	1	0	0	0	0	933	0	0	13	2	0	0	0	6,415	0	0
RHODE ISLAND	379	5	0	0	1	1	1	0	397	6	2	0	1	4	1	0
SOUTH CAROLINA	2,162	2,693	23	2	27	45	18	2	3,237	7,602	61	3	53	150	36	9
SOUTH DAKOTA	3,071	11	9	4	228	25	18	2	4,597	61	51	9	892	92	38	9
TENNESSEE	5,551	746	7	3	17	63	13	10	9,140	1,793	39	6	28	259	17	14
TEXAS	8,188	1,732	31	13	60	2,379	20	3	12,763	3,804	99	32	79	4,922	51	3
UTAH	865	9	9	2	16	77	3	16	1,534	23	28	7	68	272	6	18
VERMONT	1,218	4	6	0	2	13	7	0	1,637	10	26	0	4	20	9	0
VIRGIN ISLANDS	3	92	1	0	0	33	0	0	4	313	1	0	0	122	0	0
VIRGINIA	3,794	1,902	6	7	15	53	40	4	5,507	3,943	28	16	25	170	108	7
WASHINGTON	4,869	44	37	21	69	360	13	97	6,275	109	71	41	148	1,244	31	119
WEST VIRGINIA	3,857	130	5	1	6	22	2	0	5,978	301	10	5	14	47	4	1
WESTERN PACIFIC	4	0	31	8	1	1	3	0	4	0	31	8	1	1	3	0
WISCONSIN	6,514	52	12	10	88	116	22	50	8,254	92	23	13	201	193	32	66
WYOMING	834	7	3	0	17	26	4	0	1,270	12	6	2	48	79	6	1
TOTALS	194,293	30,499	904	351	2,489	11,363	1,345	458	279,091	74,271	2,013	802	6,095	33,026	2,210	701

SECTION 514 FARM LABOR HOUSING  
HOUSEHOLDS BY ELDERLY/RACE

State	Elderly White	Elderly Black	Elderly Asian	Elderly Pacific Islander	Elderly Native American	Elderly Hispanic	Elderly Multiple	Elderly No Desig	White	Black	Asian	Pacific Islander	Native American	Hispanic	Multiple	Unknown
ALABAMA	0	0	0	0	0	0	0	0	4	0	0	0	0	0	0	0
ALASKA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ARIZONA	4	0	0	0	0	20	0	0	13	1	0	0	0	150	1	0
ARKANSAS	9	4	0	0	0	1	0	0	158	29	0	1	1	11	0	0
CALIFORNIA	18	3	37	0	0	837	1	0	52	7	97	4	0	4,875	4	0
COLORADO	7	0	0	0	0	21	0	0	34	1	17	0	1	255	0	1
CONNECTICUT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
DELAWARE	0	1	0	0	0	1	0	0	0	7	0	0	0	26	0	0
FLORIDA	26	475	0	0	0	232	0	0	133	1,447	2	7	1	2,357	1	0
GEORGIA	2	5	0	0	0	1	0	0	5	36	0	0	0	7	0	0
HAWAII	2	0	1	6	0	0	0	0	3	0	5	27	0	5	2	0
IDAHO	12	0	0	0	0	28	0	0	50	0	0	1	0	353	0	0
ILLINOIS	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0
INDIANA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IOWA	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0	0
KANSAS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
KENTUCKY	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
LOUISIANA	0	0	0	0	0	1	0	0	1	0	0	0	0	39	0	0
MAINE	0	0	0	0	0	0	0	0	5	0	0	0	0	3	0	0
MARYLAND	0	6	0	0	0	1	0	0	1	37	0	0	0	27	0	0
MASSACHUSETTS	0	0	0	0	0	19	0	0	1	0	0	0	0	43	0	0
MICHIGAN	0	0	0	0	0	2	0	0	0	0	0	0	0	40	0	0
MINNESOTA	1	0	0	0	0	0	0	0	13	0	0	0	0	14	0	0
MISSISSIPPI	1	2	0	0	0	0	0	0	6	25	0	0	0	0	0	0
MISSOURI	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MONTANA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
NEBRASKA	2	0	0	0	0	2	0	0	10	0	0	0	3	11	0	0
NEVADA	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0
NEW HAMPSHIRE	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0
NEW JERSEY	0	0	0	0	0	7	0	0	0	0	0	0	0	24	0	0
NEW MEXICO	4	0	0	0	0	46	0	0	6	0	0	0	1	223	0	0
NEW YORK	0	13	0	0	0	1	0	0	1	19	0	0	0	2	0	0
NORTH CAROLINA	1	25	0	0	0	3	0	0	14	59	0	0	1	40	0	0
NORTH DAKOTA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
OHIO	8	2	0	0	0	0	0	0	13	8	0	0	0	1	0	0
OKLAHOMA	1	0	0	0	0	4	0	0	5	4	1	0	0	31	0	0
OREGON	7	0	0	0	0	66	0	0	88	0	0	0	0	646	0	0
PENNSYLVANIA	2	0	0	0	0	0	0	0	7	0	0	0	0	5	0	0
PUERTO RICO	0	0	0	0	0	1	0	0	0	0	0	0	0	24	0	0
RHODE ISLAND	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SOUTH CAROLINA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SOUTH DAKOTA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TENNESSEE	0	2	0	0	0	0	0	0	4	2	0	0	0	23	0	0
TEXAS	49	6	0	0	0	262	0	0	128	17	2	0	0	987	0	0
UTAH	3	0	0	0	0	0	0	0	13	0	0	0	0	9	0	0
VERMONT	0	0	0	0	0	0	0	0	42	0	0	0	1	0	1	0
VIRGIN ISLANDS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
VIRGINIA	0	1	0	0	0	3	0	0	0	3	0	0	0	23	0	0
WASHINGTON	16	0	0	0	0	57	0	0	80	0	0	0	4	555	0	2
WEST VIRGINIA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
WESTERN PACIFIC	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
WISCONSIN	0	0	0	0	0	1	0	0	6	0	0	0	0	20	0	0
WYOMING	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTALS	175	545	38	6	0	1,617	1	0	900	1,702	124	40	13	10,832	9	3

SECTION 515 AND SECTION 514 FARM LABOR HOUSING  
NATIONAL ORIGIN PERCENTAGE

STATE	NO DESIG	NO DESIG PCT	WHITE	WHITE PCT	BLACK	BLACK PCT	AMER. IND.	AMER. IND. PCT	ASIAN	ASIAN PCT	PAC. ISL.	PAC. ISL. PCT	MULTI	MULT PCT	HISPANIC	HISPANIC PCT	TOTAL OCCUPIED UNITS
ALABAMA	19	0.14	7,110	51.38	6,418	46.38	34	0.25	92	0.66	12	0.09	27	0.2	127	0.92	13,839
ALASKA	0	0	550	70.24	9	1.15	126	16.09	44	5.62	15	1.92	7	0.89	32	4.09	783
ARIZONA	2	0.05	2,070	56.36	95	2.59	442	12.03	23	0.63	8	0.22	8	0.22	1,025	27.91	3,673
ARKANSAS	1	0.01	6,231	67.11	2,789	30.04	46	0.5	19	0.2	8	0.09	47	0.51	144	1.55	9,285
CALIFORNIA	14	0.06	9,401	40.52	610	2.63	324	1.4	326	1.4	56	0.24	183	0.79	12,289	52.96	23,203
COLORADO	26	0.79	2,210	67.54	31	0.95	36	1.1	36	1.1	6	0.18	4	0.12	923	28.21	3,272
CONNECTICUT	3	0.12	2,279	94.8	32	1.33	5	0.21	8	0.33	3	0.12	9	0.37	65	2.7	2,404
DELAWARE	0	0	634	40.54	802	51.28	8	0.51	10	0.64	1	0.06	10	0.64	99	6.33	1,564
FLORIDA	4	0.02	8,120	44.41	5,426	29.67	41	0.22	105	0.57	35	0.19	24	0.13	4,530	24.77	18,285
GEORGIA	4	0.03	6,316	44.2	7,516	52.6	19	0.13	54	0.38	17	0.12	91	0.64	273	1.91	14,290
HAWAII	0	0	302	31.86	15	1.58	7	0.74	185	19.51	312	32.91	55	5.8	72	7.59	948
IDAHO	8	0.19	3,215	77.9	23	0.56	53	1.28	23	0.56	11	0.27	16	0.39	778	18.85	4,127
ILLINOIS	38	0.38	9,350	93.38	417	4.16	28	0.28	29	0.29	11	0.11	20	0.2	120	1.2	10,013
INDIANA	9	0.07	11,952	96.7	101	0.82	44	0.36	19	0.15	10	0.08	84	0.68	141	1.14	12,360
IOWA	7	0.08	8,231	96.06	109	1.27	26	0.3	22	0.26	2	0.02	58	0.68	114	1.33	8,569
KANSAS	3	0.05	5,096	90.85	208	3.71	60	1.07	6	0.11	6	0.11	7	0.12	223	3.98	5,609
KENTUCKY	2	0.02	10,025	88.54	756	6.68	28	0.25	34	0.3	6	0.05	308	2.72	164	1.45	11,323
LOUISIANA	11	0.09	4,190	35.71	7,122	60.7	41	0.35	16	0.14	11	0.09	202	1.72	141	1.2	11,734
MAINE	0	0	7,476	96.93	32	0.41	87	1.13	31	0.4	10	0.13	28	0.36	49	0.64	7,713
MARYLAND	0	0	2,692	52.65	2,254	44.08	20	0.39	21	0.41	11	0.22	20	0.39	95	1.86	5,113
MASSACHUSETTS	0	0	1,794	90.42	49	2.47	15	0.76	11	0.55	0	0	24	1.21	91	4.59	1,984
MICHIGAN	78	0.48	14,976	92.46	357	2.2	173	1.07	38	0.23	9	0.06	160	0.99	407	2.51	16,198
MINNESOTA	27	0.27	8,884	89.48	318	3.2	233	2.35	88	0.89	5	0.05	46	0.46	327	3.29	9,928
MISSISSIPPI	7	0.05	3,629	25.97	10,155	72.67	25	0.18	21	0.15	4	0.03	59	0.42	74	0.53	13,974
MISSOURI	1	0.01	14,254	93.84	642	4.23	45	0.3	27	0.18	19	0.13	15	0.1	186	1.22	15,189
MONTANA	0	0	1,963	85.57	9	0.39	248	10.81	5	0.22	5	0.22	6	0.26	58	2.53	2,294
NEBRASKA	2	0.06	2,822	87.8	69	2.15	65	2.02	12	0.37	7	0.22	7	0.22	230	7.16	3,214
NEVADA	3	0.16	1,487	77.81	45	2.35	76	3.98	8	0.42	5	0.26	5	0.26	282	14.76	1,911
NEW HAMPSHIRE	0	0	2,444	97.6	16	0.64	6	0.24	3	0.12	4	0.16	7	0.28	24	0.96	2,504
NEW JERSEY	1	0.03	1,972	66.02	669	22.4	7	0.23	68	2.28	7	0.23	8	0.27	255	8.54	2,987
NEW MEXICO	0	0	1,026	26.89	51	1.34	465	12.19	13	0.34	12	0.31	4	0.1	2,244	58.82	3,815
NEW YORK	6	0.05	11,763	94.34	281	2.25	72	0.58	25	0.2	2	0.02	49	0.39	271	2.17	12,469
NORTH CAROLINA	96	0.45	10,690	50.05	9,407	44.04	394	1.84	124	0.58	23	0.11	72	0.34	554	2.59	21,360
NORTH DAKOTA	19	0.74	2,229	86.77	14	0.54	248	9.65	4	0.16	1	0.04	14	0.54	40	1.56	2,569
OHIO	7	0.05	12,989	96.24	211	1.56	36	0.27	15	0.11	5	0.04	62	0.46	171	1.27	13,496
OKLAHOMA	5	0.07	5,019	74.42	482	7.15	859	12.74	19	0.28	16	0.24	63	0.93	281	4.17	6,744
OREGON	27	0.46	4,593	78.62	29	0.5	77	1.32	28	0.48	18	0.31	31	0.53	1,039	17.79	5,842
PENNSYLVANIA	25	0.25	9,124	92.53	311	3.15	22	0.22	47	0.48	7	0.07	36	0.37	289	2.93	9,861
PUERTO RICO	0	0	13	0.2	2	0.03	0	0	0	0	0	0	0	0	6,439	99.77	6,454
RHODE ISLAND	0	0	397	96.59	6	1.46	1	0.24	2	0.49	0	0	1	0.24	4	0.97	411
SOUTH CAROLINA	9	0.08	3,237	29.03	7,602	68.17	53	0.48	61	0.55	3	0.03	36	0.32	150	1.35	11,151
SOUTH DAKOTA	9	0.16	4,597	79.96	61	1.06	892	15.52	51	0.89	9	0.16	38	0.66	92	1.6	5,749
TENNESSEE	14	0.12	9,144	80.74	1,795	15.85	28	0.25	39	0.34	6	0.05	17	0.15	282	2.49	11,325
TEXAS	3	0.01	12,891	56.32	3,821	16.7	79	0.35	101	0.44	32	0.14	51	0.22	5,909	25.82	22,887
UTAH	18	0.91	1,547	78.21	23	1.16	68	3.44	28	1.42	7	0.35	6	0.3	281	14.21	1,978
VERMONT	0	0	1,679	95.94	10	0.57	5	0.29	26	1.49	0	0	10	0.57	20	1.14	1,750
VIRGIN ISLANDS	0	0	4	0.91	313	71.14	0	0	1	0.23	0	0	0	0	122	27.73	440
VIRGINIA	7	0.07	5,507	56.02	3,946	40.14	25	0.25	28	0.28	16	0.16	108	1.1	193	1.96	9,830
WASHINGTON	121	1.39	6,355	73.22	109	1.26	152	1.75	71	0.82	41	0.47	31	0.36	1,799	20.73	8,679
WEST VIRGINIA	1	0.02	5,978	93.99	301	4.73	14	0.22	10	0.16	5	0.08	4	0.06	47	0.74	6,360
WESTERN PACIFIC	0	0	4	8.33	0	0	1	2.08	31	64.58	8	16.67	3	6.25	1	2.08	48
WISCONSIN	66	0.74	8,260	92.81	92	1.03	201	2.26	23	0.26	13	0.15	32	0.36	213	2.39	8,900
WYOMING	1	0.07	1,270	89.19	12	0.84	48	3.37	6	0.42	2	0.14	6	0.42	79	5.55	1,424
TOTAL	704	0.17	279,991	67.99	75,973	18.45	6,108	1.48	2,137	0.52	842	0.2	2,219	0.54	43,858	10.65	411,832

SECTION 515 HOUSING  
NATIONAL ORIGIN PERCENTAGE

STATE	NO DESIG	NO DESIG PCT	WHITE	WHITE PCT	BLACK	BLACK PCT	AMER IND.	AMER IND PCT	ASIAN	ASIAN PCT	PAC. ISL.	PAC ISL PCT	MULTI	MULTI PCT	HISPANIC	HISPANIC PCT	TOTAL OCCUPIED UNITS
ALABAMA	19	0.14	7,106	51.36	6,418	46.39	34	0.25	92	0.66	12	0.09	27	0.2	127	0.92	13,835
ALASKA	0	0	550	70.24	9	1.15	126	16.09	44	5.62	15	1.92	7	0.89	32	4.09	783
ARIZONA	2	0.06	2,057	58.64	94	2.68	442	12.6	23	0.66	8	0.23	7	0.2	875	24.94	3,508
ARKANSAS	1	0.01	6,073	66.85	2,760	30.38	45	0.5	19	0.21	7	0.08	47	0.52	133	1.46	9,085
CALIFORNIA	14	0.08	9,349	51.47	603	3.32	324	1.78	229	1.26	52	0.29	179	0.99	7,414	40.82	18,164
COLORADO	25	0.84	2,176	73.44	30	1.01	35	1.18	19	0.64	6	0.2	4	0.13	668	22.54	2,963
CONNECTICUT	3	0.12	2,279	94.8	32	1.33	5	0.21	8	0.33	3	0.12	9	0.37	65	2.7	2,404
DELAWARE	0	0	634	41.41	795	51.93	8	0.52	10	0.65	1	0.07	10	0.65	73	4.77	1,531
FLORIDA	4	0.03	7,987	55.71	3,979	27.75	40	0.28	103	0.72	28	0.2	23	0.16	2,173	15.16	14,337
GEORGIA	4	0.03	6,311	44.31	7,480	52.52	19	0.13	54	0.38	17	0.12	91	0.64	266	1.87	14,242
HAWAII	0	0	299	33	15	1.66	7	0.77	180	19.87	285	31.5	53	5.85	67	7.4	906
IDAHO	8	0.21	3,165	85.01	23	0.62	53	1.42	23	0.62	10	0.27	16	0.43	425	11.42	3,723
ILLINOIS	38	0.38	9,350	93.39	417	4.17	28	0.28	29	0.29	11	0.11	20	0.2	119	1.19	10,012
INDIANA	9	0.07	11,952	96.7	101	0.82	44	0.36	19	0.15	10	0.08	84	0.68	141	1.14	12,360
IOWA	7	0.08	8,228	96.05	109	1.27	26	0.3	22	0.26	2	0.02	58	0.68	114	1.33	8,566
KANSAS	3	0.05	5,096	90.85	208	3.71	60	1.07	6	0.11	6	0.11	7	0.12	223	3.98	5,609
KENTUCKY	2	0.02	10,025	88.54	756	6.68	28	0.25	34	0.3	6	0.05	308	2.72	164	1.45	11,323
LOUISIANA	11	0.09	4,189	35.82	7,122	60.9	41	0.35	16	0.14	11	0.09	202	1.73	102	0.87	11,694
MAINE	0	0	7,471	96.96	32	0.42	87	1.13	31	0.4	10	0.13	28	0.36	46	0.6	7,705
MARYLAND	0	0	2,691	53.31	2,217	43.92	20	0.4	21	0.42	11	0.22	20	0.4	68	1.35	5,048
MASSACHUSETTS	0	0	1,793	92.42	49	2.53	15	0.77	11	0.57	0	0	24	1.24	48	2.47	1,940
MICHIGAN	78	0.48	14,976	92.68	357	2.21	173	1.07	38	0.24	9	0.06	160	0.99	367	2.27	16,158
MINNESOTA	27	0.27	8,871	89.6	318	3.21	233	2.35	88	0.89	5	0.05	46	0.46	313	3.16	9,901
MISSISSIPPI	7	0.05	3,623	25.98	10,130	72.65	25	0.18	21	0.15	4	0.03	59	0.42	74	0.53	13,943
MISSOURI	1	0.01	14,254	93.84	642	4.23	45	0.3	27	0.18	19	0.13	15	0.1	186	1.22	15,189
MONTANA	0	0	1,963	85.57	9	0.39	248	10.81	5	0.22	5	0.22	6	0.26	58	2.53	2,294
NEBRASKA	2	0.06	2,812	88.15	69	2.16	62	1.94	12	0.38	7	0.22	7	0.22	219	6.87	3,190
NEVADA	3	0.16	1,487	77.89	45	2.36	76	3.98	8	0.42	5	0.26	5	0.26	280	14.67	1,909
NEW HAMPSHIRE	0	0	2,443	97.6	16	0.64	6	0.24	3	0.12	4	0.16	7	0.28	24	0.96	2,503
NEW JERSEY	1	0.03	1,972	66.55	669	22.58	7	0.24	68	2.29	7	0.24	8	0.27	231	7.8	2,963
NEW MEXICO	0	0	1,020	28.45	51	1.42	464	12.94	13	0.36	12	0.33	4	0.11	2,021	56.37	3,585
NEW YORK	6	0.05	11,762	94.5	262	2.1	72	0.58	25	0.2	2	0.02	49	0.39	269	2.16	12,447
NORTH	96	0.45	10,676	50.25	9,348	44	393	1.85	124	0.58	23	0.11	72	0.34	514	2.42	21,246
NORTH DAKOTA	19	0.74	2,229	86.77	14	0.54	248	9.65	4	0.16	1	0.04	14	0.54	40	1.56	2,569
OHIO	7	0.05	12,976	96.3	203	1.51	36	0.27	15	0.11	5	0.04	62	0.46	170	1.26	13,474
OKLAHOMA	5	0.07	5,014	74.8	478	7.13	859	12.82	18	0.27	16	0.24	63	0.94	250	3.73	6,703
OREGON	27	0.53	4,505	88.19	29	0.57	77	1.51	28	0.55	18	0.35	31	0.61	393	7.69	5,108
PENNSYLVANIA	25	0.25	9,117	92.57	311	3.16	22	0.22	47	0.48	7	0.07	36	0.37	284	2.88	9,849
PUERTO RICO	0	0	13	0.2	2	0.03	0	0	0	0	0	0	0	0	6,415	99.77	6,430
RHODE ISLAND	0	0	397	96.59	6	1.46	1	0.24	2	0.49	0	0	1	0.24	4	0.97	411
SOUTH CAROLINA	9	0.08	3,237	29.03	7,602	68.17	53	0.48	61	0.55	3	0.03	36	0.32	150	1.35	11,151
SOUTH DAKOTA	9	0.16	4,597	79.96	61	1.06	892	15.52	51	0.89	9	0.16	38	0.66	92	1.6	5,749
TENNESSEE	14	0.12	9,140	80.91	1,793	15.87	28	0.25	39	0.35	6	0.05	17	0.15	259	2.29	11,296
TEXAS	3	0.01	12,763	58.67	3,804	17.49	79	0.36	99	0.46	32	0.15	51	0.23	4,922	22.63	21,753
UTAH	18	0.92	1,534	78.43	23	1.18	68	3.48	28	1.43	7	0.36	6	0.31	272	13.91	1,956
VERMONT	0	0	1,637	95.96	10	0.59	4	0.23	26	1.52	0	0	9	0.53	20	1.17	1,706
VIRGIN ISLANDS	0	0	4	0.91	313	71.14	0	0	1	0.23	0	0	0	0	122	27.73	440
VIRGINIA	7	0.07	5,507	56.17	3,943	40.22	25	0.25	28	0.29	16	0.16	108	1.1	170	1.73	9,804
WASHINGTON	119	1.48	6,275	78.07	109	1.36	148	1.84	71	0.88	41	0.51	31	0.39	1,244	15.48	8,038
WEST VIRGINIA	1	0.02	5,978	93.99	301	4.73	14	0.22	10	0.16	5	0.08	4	0.06	47	0.74	6,360
WESTERN	0	0	4	8.33	0	0	1	2.08	31	64.58	8	16.7	3	6.25	1	2.08	48
WISCONSIN	66	0.74	8,254	93.01	92	1.04	201	2.27	23	0.26	13	0.15	32	0.36	193	2.17	8,874
WYOMING	1	0.07	1,270	89.19	12	0.84	48	3.37	6	0.42	2	0.14	6	0.42	79	5.55	1,424
TOTAL	701	0.18	279,091	70.09	74,271	18.65	6,095	1.53	2,013	0.51	802	0.2	2,210	0.55	33,026	8.29	398,209

SECTION 514 FARM LABOR HOUSING  
NATIONAL ORIGIN PERCENTAGE

STATE	NO DESIG	NO DESIG PCT	WHITE	WHITE PCT	BLACK	BLACK PCT	AMER IND	AMER IND PCT	ASIAN	ASIAN PCT	PAC. ISL.	PAC ISL PCT	MULTI	MULTI PCT	HISPANIC	HISPANIC PCT	TOTAL OCCUPIED UNITS
ALABAMA	0	-	4	100.0	0	-	0	-	0	-	0	-	0	-	0	-	4
ALASKA	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0
ARIZONA	0	-	12	7.1	0	-	0	-	0	-	0	-	0	-	158	92.9	170
ARKANSAS	0	-	163	78.0	31	14.8	2	1.0	0	-	1	0.48	0	-	12	5.7	209
CALIFORNIA	0	-	61	1.3	7	0.2	0	-	93	2.0	6	0.13	1	0.0	4,556	96.4	4,724
COLORADO	1	0.3	30	10.2	0	-	0	-	0	-	0	-	0	-	264	89.5	295
CONNECTICUT	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0
DELAWARE	0	-	0	-	6	19.4	0	-	0	-	0	-	0	-	25	80.7	31
FLORIDA	3	0.1	115	3.0	1,431	36.7	4	0.1	1	0.0	10	0.26	0	-	2,339	59.9	3,903
GEORGIA	0	-	8	16.7	33	68.8	0	-	1	2.1	0	-	0	-	6	12.5	48
HAWAII	0	-	5	11.6	0	-	0	-	5	11.6	28	65.12	1	2.3	4	9.3	43
IDAHO	0	-	36	7.0	0	-	0	-	0	-	1	0.19	0	-	479	92.8	516
ILLINOIS	0	-	0	-	0	-	0	-	0	-	0	-	0	-	13	100.0	13
INDIANA	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0
IOWA	0	-	4	100.0	0	-	0	-	0	-	0	-	0	-	0	-	4
KANSAS	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0
KENTUCKY	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0
LOUISIANA	0	-	1	2.5	0	-	0	-	0	-	0	-	0	-	39	97.5	40
MAINE	0	-	2	100.0	0	-	0	-	0	-	0	-	0	-	0	-	2
MARYLAND	0	-	1	1.4	37	52.9	0	-	0	-	0	-	0	-	32	45.7	70
MASSACHUSETTS	0	-	1	2.2	0	-	0	-	0	-	0	-	0	-	44	97.8	45
MICHIGAN	0	-	1	2.5	0	-	0	-	0	-	0	-	0	-	39	97.5	40
MINNESOTA	0	-	12	19.7	0	-	0	-	0	-	0	-	0	-	49	80.3	61
MISSISSIPPI	0	-	6	15.8	32	84.2	0	-	0	-	0	-	0	-	0	-	38
MISSOURI	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0
MONTANA	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0
NEBRASKA	0	-	11	44.0	0	-	2	8.0	0	-	0	-	0	-	12	48.0	25
NEVADA	0	-	0	-	0	-	0	-	0	-	0	-	0	-	2	100.0	2
NEW HAMPSHIRE	0	-	1	100.0	0	-	0	-	0	-	0	-	0	-	0	-	1
NEW JERSEY	0	-	2	8.3	0	-	0	-	0	-	0	-	0	-	22	91.7	24
NEW MEXICO	0	-	8	3.6	0	-	0	-	0	-	0	-	0	-	213	96.4	221
NEW YORK	0	-	0	-	18	78.3	0	-	0	-	0	-	0	-	5	21.7	23
NORTH CAROLINA	0	-	13	10.2	63	49.6	0	-	0	-	0	-	0	-	51	40.2	127
NORTH DAKOTA	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0
OHIO	0	-	14	58.3	9	37.5	0	-	0	-	0	-	0	-	1	4.2	24
OKLAHOMA	0	-	6	14.3	2	4.8	0	-	1	2.4	0	-	1	2.4	32	76.2	42
OREGON	0	-	91	12.7	0	-	0	-	0	-	1	0.14	0	-	624	87.2	716
PENNSYLVANIA	0	-	8	66.7	1	8.3	0	-	0	-	0	-	0	-	3	25.0	12
PUERTO RICO	0	-	0	-	0	-	0	-	0	-	0	-	0	-	24	100.0	24
RHODE ISLAND	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0
SOUTH CAROLINA	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0
SOUTH DAKOTA	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0
TENNESSEE	0	-	4	14.3	2	7.1	0	-	0	-	0	-	0	-	22	78.6	28
TEXAS	0	-	152	13.6	19	1.7	0	-	2	0.2	0	-	0	-	944	84.5	1,117
UTAH	0	-	13	56.5	0	-	0	-	2	8.7	0	-	0	-	8	34.8	23
VERMONT	0	-	50	96.2	0	-	1	1.9	0	-	0	-	1	1.9	0	-	52
VIRGIN ISLANDS	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0
VIRGINIA	0	-	1	3.7	3	11.1	0	-	0	-	0	-	0	-	23	85.2	27
WASHINGTON	1	0.1	76	10.7	0	-	3	0.4	0	-	0	-	0	-	630	88.7	710
WEST VIRGINIA	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0
WESTERN PACIFIC	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0
WISCONSIN	0	-	7	25.9	0	-	0	-	0	-	0	-	0	-	20	74.1	27
WYOMING	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0
TOTAL	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0
	5	0.0	919	6.8	1,694	12.6	12	0.1	105	0.8	47	0.35	4	0.0	10,695	79.3	13,481

SECTION 515 AND SECTION 514 FARM LABOR HOUSING  
HOUSEHOLD MEMBERS

STATE	HOUSEHOLDS	TENANTS & COTENANTS	MINORS	ELDERS	HANDICAPPED	FULLTIME STUDENT	FOSTER
ALABAMA	13,839	15,400	6,502	3,720	164	267	86
ALASKA	783	896	413	246	43	17	5
ARIZONA	3,673	4,356	2,749	1,428	86	134	9
ARKANSAS	9,285	10,182	4,132	3,076	210	87	1
CALIFORNIA	23,203	30,721	22,009	7,642	1,721	1,313	77
COLORADO	3,272	3,830	2,076	1,255	68	31	5
CONNECTICUT	2,404	2,674	213	1,925	77	6	0
DELAWARE	1,564	1,778	1,088	517	46	31	0
FLORIDA	18,285	22,345	14,232	6,654	155	570	126
GEORGIA	14,290	15,920	8,648	4,441	1,043	343	48
HAWAII	948	1,180	611	474	3	13	3
IDAHO	4,127	5,064	2,978	1,369	361	47	20
ILLINOIS	10,013	11,084	3,990	3,968	207	55	17
INDIANA	12,360	13,853	4,141	5,615	121	82	23
IOWA	8,569	9,445	2,082	4,711	352	36	1
KANSAS	5,609	6,216	1,526	2,639	254	14	118
KENTUCKY	11,323	13,024	5,192	3,331	123	70	25
LOUISIANA	11,734	12,837	8,896	2,938	148	181	53
MAINE	7,713	8,918	1,917	4,583	149	44	6
MARYLAND	5,113	5,992	3,101	1,741	149	78	9
MASSACHUSETTS	1,984	2,181	485	1,381	70	18	11
MICHIGAN	16,198	18,630	6,166	5,663	736	165	41
MINNESOTA	9,928	11,335	3,604	4,227	431	121	18
MISSISSIPPI	13,974	15,144	9,850	3,336	151	331	10
MISSOURI	15,189	16,806	3,897	7,816	207	176	7
MONTANA	2,294	2,511	733	1,050	37	54	3
NEBRASKA	3,214	3,587	1,495	1,188	102	47	10
NEVADA	1,911	2,228	1,058	778	295	69	3
NEW HAMPSHIRE	2,504	2,895	1,063	1,260	90	29	2
NEW JERSEY	2,987	3,352	952	1,675	51	25	0
NEW MEXICO	3,815	4,532	3,340	1,067	15	100	3
NEW YORK	12,469	14,019	2,905	7,434	461	106	31
NORTH CAROLINA	21,360	23,268	10,729	8,124	665	303	13
NORTH DAKOTA	2,569	2,862	542	1,314	271	71	3
OHIO	13,496	15,381	4,964	5,774	300	102	19
OKLAHOMA	6,744	7,713	4,664	1,823	127	64	11
OREGON	5,842	7,183	3,627	2,200	594	248	25
PENNSYLVANIA	9,861	11,198	3,136	5,188	449	112	30
PUERTO RICO	6,454	8,309	8,174	598	314	1,506	0
RHODE ISLAND	411	469	34	359	23	3	0
SOUTH CAROLINA	11,151	12,130	7,694	2,907	1,123	414	3
SOUTH DAKOTA	5,749	6,575	2,424	2,512	253	60	25
TENNESSEE	11,325	12,957	4,755	3,622	212	69	78
TEXAS	22,887	26,546	13,393	8,792	510	333	60
UTAH	1,978	2,310	1,315	499	185	115	1
VERMONT	1,750	2,006	660	971	45	19	6
VIRGIN ISLANDS	440	473	526	90	2	12	0
VIRGINIA	9,830	11,042	4,609	3,263	326	186	7
WASHINGTON	8,679	10,297	4,531	3,485	1,166	1,023	6
WEST VIRGINIA	6,360	7,312	2,180	2,136	148	33	2
WESTERN PACIFIC	48	62	0	52	1	0	0
WISCONSIN	8,900	9,821	2,479	4,882	219	44	23
WYOMING	1,424	1,574	632	512	63	3	5
TOTAL	411,832	472,423	213,112	158,251	15,122	9,380	1,088

SECTION 515 HOUSING  
HOUSEHOLD MEMBERS

STATE	HOUSEHOLDS	TENANTS & COTENANTS	MINORS	ELDERS	HANDICAPPED	FULLTIME STUDENT	FOSTER
ALABAMA	13,822	15,321	6,638	3,721	163	283	154
ALASKA	780	891	392	242	34	9	1
ARIZONA	3,423	4,013	2,392	1,397	97	97	2
ARKANSAS	9,145	10,058	4,363	3,052	227	101	1
CALIFORNIA	18,022	21,873	13,242	6,640	408	437	48
COLORADO	2,966	3,376	1,497	1,247	70	32	25
CONNECTICUT	2,398	2,666	218	1,939	78	6	1
DELAWARE	1,576	1,767	1,045	552	37	17	0
FLORIDA	14,338	16,532	7,685	5,956	149	192	159
GEORGIA	14,380	16,034	8,767	4,481	1,030	378	50
HAWAII	909	1,104	565	459	4	15	4
IDAHO	3,743	4,407	2,157	1,321	328	47	11
ILLINOIS	10,019	11,046	4,025	4,086	200	41	65
INDIANA	12,701	14,252	4,288	5,897	125	89	5
IOWA	8,865	9,803	2,231	4,953	383	15	29
KANSAS	5,683	6,303	1,492	2,720	246	14	112
KENTUCKY	11,422	13,130	5,230	3,383	126	74	4
LOUISIANA	11,722	12,835	8,930	2,927	164	151	51
MAINE	7,639	8,812	1,904	4,596	158	41	3
MARYLAND	5,028	5,878	2,968	1,740	155	76	1
MASSACHUSETTS	1,942	2,130	459	1,380	81	8	4
MICHIGAN	16,012	18,359	5,953	5,661	682	158	17
MINNESOTA	9,829	11,207	3,618	4,322	344	102	17
MISSISSIPPI	13,928	15,097	10,103	3,323	154	354	11
MISSOURI	15,430	17,046	3,933	8,219	250	177	12
MONTANA	2,337	2,590	788	1,065	46	46	2
NEBRASKA	3,239	3,608	1,484	1,236	107	43	10
NEVADA	1,905	2,222	1,058	760	258	98	0
NEW HAMPSHIRE	2,515	2,904	1,088	1,280	93	23	0
NEW JERSEY	2,982	3,315	985	1,695	74	34	2
NEW MEXICO	3,594	4,198	2,956	1,007	38	88	2
NEW YORK	12,515	14,126	2,907	7,461	503	112	20
NORTH CAROLINA	21,151	22,968	10,474	8,112	631	304	12
NORTH DAKOTA	2,565	2,851	510	1,332	245	51	2
OHIO	13,617	15,495	5,182	5,855	312	104	223
OKLAHOMA	6,780	7,794	4,729	1,857	117	52	13
OREGON	5,074	5,826	2,081	2,174	433	174	15
PENNSYLVANIA	9,867	11,161	3,173	5,246	449	104	9
PUERTO RICO	6,450	8,304	8,419	582	294	1,484	4
RHODE ISLAND	413	463	37	365	22	1	0
SOUTH CAROLINA	11,255	12,191	7,809	2,881	1,114	404	5
SOUTH DAKOTA	5,781	6,608	2,417	2,570	252	48	12
TENNESSEE	11,409	13,067	4,860	3,689	110	80	78
TEXAS	21,697	24,792	11,786	8,492	460	241	112
UTAH	1,946	2,271	1,290	501	178	112	14
VERMONT	1,720	1,974	624	975	53	19	0
VIRGIN ISLANDS	438	472	539	87	4	10	0
VIRGINIA	9,803	10,975	4,563	3,204	279	166	7
WASHINGTON	8,085	9,264	3,219	3,572	1,047	982	7
WEST VIRGINIA	6,454	7,422	2,296	2,147	100	43	2
WESTERN PACIFIC	49	60	0	57	1	0	0
WISCONSIN	8,844	9,744	2,438	4,915	254	36	18
WYOMING	1,398	1,554	629	503	54	4	2
TOTAL	399,605	452,159	192,436	157,834	13,221	7,777	1,358

SECTION 514 FARM LABOR HOUSING  
HOUSEHOLD MEMBERS

STATE	HOUSEHOLDS	TENANTS & COTENANTS	MINORS	ELDERS	HANDICAPPED	FULLTIME STUDENT	FOSTER
ALABAMA	4	4	0	0	0	0	0
ALASKA	0	0	0	0	0	0	0
ARIZONA	165	245	275	17	0	47	3
ARKANSAS	200	210	1	18	0	0	0
CALIFORNIA	5,039	8,770	8,844	971	47	847	15
COLORADO	309	445	557	20	3	8	0
CONNECTICUT	0	0	0	0	0	0	0
DELAWARE	33	56	66	2	0	2	0
FLORIDA	3,948	5,752	6,649	673	14	345	21
GEORGIA	48	59	79	4	0	2	0
HAWAII	42	69	54	7	0	2	0
IDAHO	404	644	821	33	4	12	1
ILLINOIS	1	1	0	0	0	0	0
INDIANA	0	0	0	0	0	0	0
IOWA	3	4	9	0	0	1	0
KANSAS	0	0	0	0	0	0	0
KENTUCKY	0	0	0	0	0	0	0
LOUISIANA	40	71	62	1	0	0	0
MAINE	8	13	13	0	0	0	0
MARYLAND	65	103	114	6	1	6	0
MASSACHUSETTS	44	62	38	11	0	6	0
MICHIGAN	40	68	109	2	0	1	0
MINNESOTA	27	34	53	0	0	2	0
MISSISSIPPI	31	34	0	4	0	0	0
MISSOURI	0	0	0	0	0	0	0
MONTANA	0	0	0	0	0	0	0
NEBRASKA	24	30	46	0	1	0	0
NEVADA	2	2	0	0	0	0	0
NEW HAMPSHIRE	1	2	1	0	0	0	0
NEW JERSEY	24	41	26	8	0	0	0
NEW MEXICO	230	338	409	50	0	10	0
NEW YORK	22	28	15	10	0	0	0
NORTH CAROLINA	114	148	180	21	3	4	0
NORTH DAKOTA	0	0	0	0	0	0	0
OHIO	22	24	21	3	1	0	0
OKLAHOMA	41	58	66	2	1	6	0
OREGON	734	1,292	1,545	71	10	71	11
PENNSYLVANIA	12	15	22	0	1	1	0
PUERTO RICO	24	45	11	0	0	16	0
RHODE ISLAND	0	0	0	0	0	0	0
SOUTH CAROLINA	0	0	0	0	0	0	0
SOUTH DAKOTA	0	0	0	0	0	0	0
TENNESSEE	29	46	41	2	0	1	0
TEXAS	1,134	1,712	1,764	285	8	121	4
UTAH	22	33	50	1	0	0	0
VERMONT	44	69	35	0	0	0	0
VIRGIN ISLANDS	0	0	0	0	0	0	0
VIRGINIA	26	39	53	6	0	1	0
WASHINGTON	641	1,048	1,314	69	3	57	0
WEST VIRGINIA	0	0	0	0	0	0	0
WESTERN PACIFIC	0	0	0	0	0	0	0
WISCONSIN	26	38	42	1	0	6	0
WYOMING	0	0	0	0	0	0	0
TOTAL	13,623	21,652	23,385	2,298	97	1,575	55

SECTION 515 AND SECTION 514 FARM LABOR HOUSING  
GENDER PERCENTAGE

STATE	MALE SINGLE	MALE SINGLE PCT	FEMALE SINGLE	FEMALE SINGLE PCT	TOTAL SINGLE	TOTAL SINGLE PCT	MALE MULTI	MALE MULT PCT	FEMALE MULTI	FEMALE MULTI PCT	TOTAL MULTI	TOTAL MULTI PCT	OCCUPIED UNITS
ALABAMA	2,699	19.5	5,532	39.97	8,231	59.48	1,139	8.23	4,469	32.29	5,608	40.52	13,839
ALASKA	163	20.82	307	39.21	470	60.03	76	9.71	237	30.27	313	39.97	783
ARIZONA	627	17.07	1,275	34.71	1,902	51.78	458	12.47	1,313	35.75	1,771	48.22	3,673
ARKANSAS	1,992	21.45	4,012	43.21	6,004	64.66	661	7.12	2,620	28.22	3,281	35.34	9,285
CALIFORNIA	3,030	13.06	6,309	27.19	9,339	40.25	5,886	25.37	7,978	34.38	13,864	59.75	23,203
COLORADO	684	20.9	1,199	36.64	1,883	57.55	475	14.52	914	27.93	1,389	42.45	3,272
CONNECTICUT	451	18.76	1,546	64.31	1,997	83.07	209	8.69	198	8.24	407	16.93	2,404
DELAWARE	216	13.81	587	37.53	803	51.34	119	7.61	642	41.05	761	48.66	1,564
FLORIDA	2,541	13.9	5,840	31.94	8,381	45.84	3,269	17.88	6,635	36.29	9,904	54.16	18,285
GEORGIA	2,104	14.72	5,527	38.68	7,631	53.4	1,049	7.34	5,610	39.26	6,659	46.6	14,290
HAWAII	195	20.57	323	34.07	518	54.64	161	16.98	269	28.38	430	45.36	948
IDAHO	691	16.74	1,351	32.74	2,042	49.48	698	16.91	1,387	33.61	2,085	50.52	4,127
ILLINOIS	1,937	19.34	4,628	46.22	6,565	65.56	716	7.15	2,732	27.28	3,448	34.44	10,013
INDIANA	2,587	20.93	6,040	48.87	8,627	69.8	1,144	9.26	2,589	20.95	3,733	30.2	12,360
IOWA	2,029	23.68	4,448	51.91	6,477	75.59	643	7.5	1,449	16.91	2,092	24.41	8,569
KANSAS	1,441	25.69	2,757	49.15	4,198	74.84	444	7.92	967	17.24	1,411	25.16	5,609
KENTUCKY	2,178	19.24	4,607	40.69	6,785	59.92	1,106	9.77	3,432	30.31	4,538	40.08	11,323
LOUISIANA	1,693	14.43	3,997	34.06	5,690	48.49	655	5.58	5,389	45.93	6,044	51.51	11,734
MAINE	1,475	19.12	3,901	50.58	5,376	69.7	839	10.88	1,498	19.42	2,337	30.3	7,713
MARYLAND	843	16.49	1,891	36.98	2,734	53.47	463	9.06	1,916	37.47	2,379	46.53	5,113
MASSACHUSETTS	323	16.28	1,156	58.27	1,479	74.55	163	8.22	342	17.24	505	25.45	1,984
MICHIGAN	3,279	20.24	7,078	43.7	10,357	63.94	1,688	10.42	4,153	25.64	5,841	36.06	16,198
MINNESOTA	2,207	22.23	4,508	45.41	6,715	67.64	1,002	10.09	2,211	22.27	3,213	32.36	9,928
MISSISSIPPI	2,399	17.17	4,713	33.73	7,112	50.89	884	6.33	5,978	42.78	6,862	49.11	13,974
MISSOURI	3,476	22.88	7,869	51.81	11,345	74.69	1,198	7.89	2,646	17.42	3,844	25.31	15,189
MONTANA	529	23.06	1,159	50.52	1,688	73.58	144	6.28	462	20.14	606	26.42	2,294
NEBRASKA	721	22.43	1,324	41.19	2,045	63.63	253	7.87	916	28.5	1,169	36.37	3,214
NEVADA	387	20.25	674	35.27	1,061	55.52	217	11.36	633	33.12	850	44.48	1,911
NEW HAMPSHIRE	367	14.66	1,133	45.25	1,500	59.9	267	10.66	737	29.43	1,004	40.1	2,504
NEW JERSEY	604	20.22	1,498	50.15	2,102	70.37	285	9.54	600	20.09	885	29.63	2,987
NEW MEXICO	616	16.15	1,072	28.1	1,688	44.25	477	12.5	1,650	43.25	2,127	55.75	3,815
NEW YORK	2,490	19.97	6,840	54.86	9,330	74.83	1,042	8.36	2,097	16.82	3,139	25.17	12,469
NORTH CAROLINA	3,453	16.17	9,431	44.15	12,884	60.32	1,220	5.71	7,256	33.97	8,476	39.68	21,360
NORTH DAKOTA	707	27.52	1,234	48.03	1,941	75.55	224	8.72	404	15.73	628	24.45	2,569
OHIO	2,697	19.98	6,332	46.92	9,029	66.9	1,200	8.89	3,267	24.21	4,467	33.1	13,496
OKLAHOMA	1,026	15.21	2,537	37.62	3,563	52.83	635	9.42	2,546	37.75	3,181	47.17	6,744
OREGON	954	16.33	2,276	38.96	3,230	55.29	1,027	17.58	1,585	27.13	2,612	44.71	5,842
PENNSYLVANIA	1,661	16.84	5,085	51.57	6,746	68.41	896	9.09	2,219	22.5	3,115	31.59	9,861
PUERTO RICO	124	1.92	662	10.26	786	12.18	1,025	15.88	4,643	71.94	5,668	87.82	6,454
RHODE ISLAND	68	16.55	271	65.94	339	82.48	45	10.95	27	6.57	72	17.52	411
SOUTH CAROLINA	1,598	14.33	3,892	34.9	5,490	49.23	591	5.3	5,070	45.47	5,661	50.77	11,151
SOUTH DAKOTA	1,223	21.27	2,554	44.43	3,777	65.7	580	10.09	1,392	24.21	1,972	34.3	5,749
TENNESSEE	2,195	19.38	4,786	42.26	6,981	61.64	1,132	10	3,212	28.36	4,344	38.36	11,325
TEXAS	3,792	16.57	8,884	38.82	12,676	55.39	2,596	11.34	7,615	33.27	10,211	44.61	22,887
UTAH	312	15.77	693	35.04	1,005	50.81	237	11.98	736	37.21	973	49.19	1,978
VERMONT	339	19.37	788	45.03	1,127	64.4	195	11.14	428	24.46	623	35.6	1,750
VIRGIN ISLANDS	60	13.64	99	22.5	159	36.14	13	2.95	268	60.91	281	63.86	440
VIRGINIA	1,895	19.28	4,087	41.58	5,982	60.85	702	7.14	3,146	32	3,848	39.15	9,830
WASHINGTON	1,476	17.01	3,528	40.65	5,004	57.66	1,161	13.38	2,514	28.97	3,675	42.34	8,679
WEST VIRGINIA	1,330	20.91	2,823	44.39	4,153	65.3	649	10.2	1,558	24.5	2,207	34.7	6,360
WESTERN PACIFIC	10	20.83	24	50	34	70.83	12	25	2	4.17	14	29.17	48
WISCONSIN	2,107	23.67	4,508	50.65	6,615	74.33	677	7.61	1,608	18.07	2,285	25.67	8,900
WYOMING	307	21.56	618	43.4	925	64.96	106	7.44	393	27.6	499	35.04	1,424
TOTAL	74,308	18.04	170,213	41.33	244,521	59.37	42,753	10.38	124,558	30.24	167,311	40.63	411,832

SECTION 515 HOUSING  
GENDER PERCENTAGE

STATE	MALE SINGLE	MALE SINGLE PCT	FEMALE SINGLE	FEMALE SINGLE PCT	TOTAL SINGLE	TOTAL SINGLE PCT	MALE MULTI	MALE MULTI PCT	FEMALE MULTI	FEMALE MULTI PCT	TOTAL MULTI	TOTAL MULTI PCT	OCCUPIED UNITS
ALABAMA	2,695	19.48	5,532	39.99	8,227	59.47	1,139	8.23	4,469	32.3	5,608	40.53	13,835
ALASKA	163	20.82	307	39.21	470	60.03	76	9.71	237	30.27	313	39.97	783
ARIZONA	624	17.79	1,261	35.95	1,885	53.73	388	11.06	1,235	35.21	1,623	46.27	3,508
ARKANSAS	1,815	19.98	3,999	44.02	5,814	64	652	7.18	2,619	28.83	3,271	36	9,085
CALIFORNIA	2,920	16.08	6,175	34	9,095	50.07	2,738	15.07	6,331	34.85	9,069	49.93	18,164
COLORADO	628	21.19	1,193	40.26	1,821	61.46	328	11.07	814	27.47	1,142	38.54	2,963
CONNECTICUT	451	18.76	1,546	64.31	1,997	83.07	209	8.69	198	8.24	407	16.93	2,404
DELAWARE	212	13.85	587	38.34	799	52.19	98	6.4	634	41.41	732	47.81	1,531
FLORIDA	2,325	16.22	5,624	39.23	7,949	55.44	1,574	10.98	4,814	33.58	6,388	44.56	14,337
GEORGIA	2,100	14.75	5,524	38.79	7,624	53.53	1,042	7.32	5,576	39.15	6,618	46.47	14,242
HAWAII	193	21.3	319	35.21	512	56.51	137	15.12	257	28.37	394	43.49	906
IDAHO	676	18.16	1,334	35.83	2,010	53.99	523	14.05	1,190	31.96	1,713	46.01	3,723
ILLINOIS	1,936	19.34	4,628	46.22	6,564	65.56	716	7.15	2,732	27.29	3,448	34.44	10,012
INDIANA	2,587	20.93	6,040	48.87	8,627	69.8	1,144	9.26	2,589	20.95	3,733	30.2	12,360
IOWA	2,029	23.69	4,448	51.93	6,477	75.61	642	7.49	1,447	16.89	2,089	24.39	8,566
KANSAS	1,441	25.69	2,757	49.15	4,198	74.84	444	7.92	967	17.24	1,411	25.16	5,609
KENTUCKY	2,178	19.24	4,607	40.69	6,785	59.92	1,106	9.77	3,432	30.31	4,538	40.08	11,323
LOUISIANA	1,693	14.48	3,997	34.18	5,690	48.66	637	5.45	5,367	45.9	6,004	51.34	11,694
MAINE	1,473	19.12	3,901	50.63	5,374	69.75	834	10.82	1,497	19.43	2,331	30.25	7,705
MARYLAND	840	16.64	1,887	37.38	2,727	54.02	434	8.6	1,887	37.38	2,321	45.98	5,048
MASSACHUSETTS	313	16.13	1,150	59.28	1,463	75.41	145	7.47	332	17.11	477	24.59	1,940
MICHIGAN	3,279	20.29	7,077	43.8	10,356	64.09	1,666	10.31	4,136	25.6	5,802	35.91	16,158
MINNESOTA	2,207	22.29	4,508	45.53	6,715	67.82	992	10.02	2,194	22.16	3,186	32.18	9,901
MISSISSIPPI	2,372	17.01	4,712	33.79	7,084	50.81	881	6.32	5,978	42.87	6,859	49.19	13,943
MISSOURI	3,476	22.88	7,869	51.81	11,345	74.69	1,198	7.89	2,646	17.42	3,844	25.31	15,189
MONTANA	529	23.06	1,159	50.52	1,688	73.58	144	6.28	462	20.14	606	26.42	2,294
NEBRASKA	718	22.51	1,324	41.5	2,042	64.01	249	7.81	899	28.18	1,148	35.99	3,190
NEVADA	385	20.17	674	35.31	1,059	55.47	217	11.37	633	33.16	850	44.53	1,909
NEW HAMPSHIRE	367	14.66	1,133	45.27	1,500	59.93	266	10.63	737	29.44	1,003	40.07	2,503
NEW JERSEY	599	20.22	1,498	50.56	2,097	70.77	270	9.11	596	20.11	866	29.23	2,963
NEW MEXICO	602	16.79	1,056	29.46	1,658	46.25	390	10.88	1,537	42.87	1,927	53.75	3,585
NEW YORK	2,479	19.92	6,839	54.94	9,318	74.86	1,036	8.32	2,093	16.82	3,129	25.14	12,447
NORTH CAROLINA	3,450	16.24	9,422	44.35	12,872	60.59	1,184	5.57	7,190	33.84	8,374	39.41	21,246
NORTH DAKOTA	707	27.52	1,234	48.03	1,941	75.55	224	8.72	404	15.73	628	24.45	2,569
OHIO	2,693	19.99	6,324	46.93	9,017	66.92	1,199	8.9	3,258	24.18	4,457	33.08	13,474
OKLAHOMA	1,024	15.28	2,534	37.8	3,558	53.08	619	9.23	2,526	37.68	3,145	46.92	6,703
OREGON	938	18.36	2,269	44.42	3,207	62.78	530	10.38	1,371	26.84	1,901	37.22	5,108
PENNSYLVANIA	1,661	16.86	5,085	51.63	6,746	68.49	892	9.06	2,211	22.45	3,103	31.51	9,849
PUERTO RICO	122	1.9	662	10.3	784	12.19	1,005	15.63	4,641	72.18	5,646	87.81	6,430
RHODE ISLAND	68	16.55	271	65.94	339	82.48	45	10.95	27	6.57	72	17.52	411
SOUTH CAROLINA	1,598	14.33	3,892	34.9	5,490	49.23	591	5.3	5,070	45.47	5,661	50.77	11,151
SOUTH DAKOTA	1,223	21.27	2,554	44.43	3,777	65.7	580	10.09	1,392	24.21	1,972	34.3	5,749
TENNESSEE	2,192	19.41	4,783	42.34	6,975	61.75	1,119	9.91	3,202	28.35	4,321	38.25	11,296
TEXAS	3,719	17.1	8,786	40.39	12,505	57.49	2,157	9.92	7,091	32.6	9,248	42.51	21,753
UTAH	312	15.95	693	35.43	1,005	51.38	226	11.55	725	37.07	951	48.62	1,956
VERMONT	326	19.11	787	46.13	1,113	65.24	169	9.91	424	24.85	593	34.76	1,706
VIRGIN ISLANDS	60	13.64	99	22.5	159	36.14	13	2.95	268	60.91	281	63.86	440
VIRGINIA	1,892	19.3	4,084	41.66	5,976	60.95	691	7.05	3,137	32	3,828	39.05	9,804
WASHINGTON	1,459	18.15	3,503	43.58	4,962	61.73	848	10.55	2,228	27.72	3,076	38.27	8,038
WEST VIRGINIA	1,330	20.91	2,823	44.39	4,153	65.3	649	10.2	1,558	24.5	2,207	34.7	6,360
WESTERN PACIFIC	10	20.83	24	50	34	70.83	12	25	2	4.17	14	29.17	48
WISCONSIN	2,105	23.72	4,507	50.79	6,612	74.51	667	7.52	1,595	17.97	2,262	25.49	8,874
WYOMING	307	21.56	618	43.4	925	64.96	106	7.44	393	27.6	499	35.04	1,424
TOTAL	73,501	18.46	169,619	42.6	243,120	61.05	35,841	9	119,248	29.95	155,089	38.95	398,209

SECTION 514 FARM LABOR HOUSING  
GENDER PERCENTAGE

STATE	MALE SINGLE	MALE SINGLE PCT	FEMALE SINGLE	FEMALE SINGLE PCT	TOTAL SINGLE	TOTAL SINGLE PCT	MALE MULTI	MALE MULTI PCT	FEMALE MULTI	FEMALE MULTI PCT	TOTAL MULTI	TOTAL MULTI PCT	OCCUPIED UNITS
ALABAMA	4	100	0	0	4	100	0	0	0	0	0	0	4
ALASKA	0	0	0	0	0	0	0	0	0	0	0	0	0
ARIZONA	3	1.82	14	8.48	17	10.3	70	42.42	78	47.27	148	89.7	165
ARKANSAS	177	88.5	13	6.5	190	95	9	4.5	1	0.5	10	5	200
CALIFORNIA	110	2.18	134	2.66	244	4.84	3,148	62.47	1,647	32.69	4,795	95.16	5,039
COLORADO	56	18.12	6	1.94	62	20.06	147	47.57	100	32.36	247	79.94	309
CONNECTICUT	0	0	0	0	0	0	0	0	0	0	0	0	0
DELAWARE	4	12.12	0	0	4	12.12	21	63.64	8	24.24	29	87.88	33
FLORIDA	216	5.47	216	5.47	432	10.94	1,695	42.93	1,821	46.12	3,516	89.06	3,948
GEORGIA	4	8.33	3	6.25	7	14.58	7	14.58	34	70.83	41	85.42	48
HAWAII	2	4.76	4	9.52	6	14.29	24	57.14	12	28.57	36	85.71	42
IDAHO	15	3.71	17	4.21	32	7.92	175	43.32	197	48.76	372	92.08	404
ILLINOIS	1	100	0	0	1	100	0	0	0	0	0	0	1
INDIANA	0	0	0	0	0	0	0	0	0	0	0	0	0
IOWA	0	0	0	0	0	0	1	33.33	2	66.67	3	100	3
KANSAS	0	0	0	0	0	0	0	0	0	0	0	0	0
KENTUCKY	0	0	0	0	0	0	0	0	0	0	0	0	0
LOUISIANA	0	0	0	0	0	0	18	45	22	55	40	100	40
MAINE	2	25	0	0	2	25	5	62.5	1	12.5	6	75	8
MARYLAND	3	4.62	4	6.15	7	10.77	29	44.62	29	44.62	58	89.23	65
MASSACHUSETTS	10	22.73	6	13.64	16	36.36	18	40.91	10	22.73	28	63.64	44
MICHIGAN	0	0	1	2.5	1	2.5	22	55	17	42.5	39	97.5	40
MINNESOTA	0	0	0	0	0	0	10	37.04	17	62.96	27	100	27
MISSISSIPPI	27	87.1	1	3.23	28	90.32	3	9.68	0	0	3	9.68	31
MISSOURI	0	0	0	0	0	0	0	0	0	0	0	0	0
MONTANA	0	0	0	0	0	0	0	0	0	0	0	0	0
NEBRASKA	3	12.5	0	0	3	12.5	4	16.67	17	70.83	21	87.5	24
NEVADA	2	100	0	0	2	100	0	0	0	0	0	0	2
NEW HAMPSHIRE	0	0	0	0	0	0	1	100	0	0	1	100	1
NEW JERSEY	5	20.83	0	0	5	20.83	15	62.5	4	16.67	19	79.17	24
NEW MEXICO	14	6.09	16	6.96	30	13.04	87	37.83	113	49.13	200	86.96	230
NEW YORK	11	50	1	4.55	12	54.55	6	27.27	4	18.18	10	45.45	22
NORTH CAROLINA	3	2.63	9	7.89	12	10.53	36	31.58	66	57.89	102	89.47	114
NORTH DAKOTA	0	0	0	0	0	0	0	0	0	0	0	0	0
OHIO	4	18.18	8	36.36	12	54.55	1	4.55	9	40.91	10	45.45	22
OKLAHOMA	2	4.88	3	7.32	5	12.2	16	39.02	20	48.78	36	87.8	41
OREGON	16	2.18	7	0.95	23	3.13	497	67.71	214	29.16	711	96.87	734
PENNSYLVANIA	0	0	0	0	0	0	4	33.33	8	66.67	12	100	12
PUERTO RICO	2	8.33	0	0	2	8.33	20	83.33	2	8.33	22	91.67	24
RHODE ISLAND	0	0	0	0	0	0	0	0	0	0	0	0	0
SOUTH CAROLINA	0	0	0	0	0	0	0	0	0	0	0	0	0
SOUTH DAKOTA	0	0	0	0	0	0	0	0	0	0	0	0	0
TENNESSEE	3	10.34	3	10.34	6	20.69	13	44.83	10	34.48	23	79.31	29
TEXAS	73	6.44	98	8.64	171	15.08	439	38.71	524	46.21	963	84.92	1,134
UTAH	0	0	0	0	0	0	11	50	11	50	22	100	22
VERMONT	13	29.55	1	2.27	14	31.82	26	59.09	4	9.09	30	68.18	44
VIRGIN ISLANDS	0	0	0	0	0	0	0	0	0	0	0	0	0
VIRGINIA	3	11.54	3	11.54	6	23.08	11	42.31	9	34.62	20	76.92	26
WASHINGTON	17	2.65	25	3.9	42	6.55	313	48.83	286	44.62	599	93.45	641
WEST VIRGINIA	0	0	0	0	0	0	0	0	0	0	0	0	0
WESTERN PACIFIC	0	0	0	0	0	0	0	0	0	0	0	0	0
WISCONSIN	2	7.69	1	3.85	3	11.54	10	38.46	13	50	23	88.46	26
WYOMING	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	807	5.92	594	4.36	1,401	10.28	6,912	50.74	5,310	38.98	12,222	89.72	13,623

SECTION 515 AND SECTION 514 FARM LABOR HOUSING  
INCOME LEVEL PERCENTAGE

STATE	VERY LOW	VERY LOW PCT	LOW	LOW PCT	MODERATE	MODERATE PCT	ABOVE MODERATE	ABOVE MODERATE PCT	HOUSEHOLDS
ALABAMA	12,561	90.77	952	6.88	140	1.01	186	1.34	13,839
ALASKA	748	95.53	35	4.47	0	0	0	0	783
ARIZONA	3,576	97.36	88	2.4	3	0.08	6	0.16	3,673
ARKANSAS	8,851	95.33	392	4.22	15	0.16	27	0.29	9,285
CALIFORNIA	21,462	92.5	1,506	6.49	113	0.49	122	0.53	23,203
COLORADO	3,176	97.07	84	2.57	9	0.28	3	0.09	3,272
CONNECTICUT	2,293	95.38	106	4.41	3	0.12	2	0.08	2,404
DELAWARE	1,505	96.23	55	3.52	4	0.26	0	0	1,564
FLORIDA	16,440	89.91	1,615	8.83	143	0.78	87	0.48	18,285
GEORGIA	13,228	92.57	931	6.52	79	0.55	52	0.36	14,290
HAWAII	926	97.68	21	2.22	0	0	1	0.11	948
IDAHO	3,965	96.07	141	3.42	17	0.41	4	0.1	4,127
ILLINOIS	9,680	96.67	291	2.91	24	0.24	18	0.18	10,013
INDIANA	11,698	94.64	585	4.73	46	0.37	31	0.25	12,360
IOWA	8,037	93.79	418	4.88	51	0.6	63	0.74	8,569
KANSAS	5,257	93.72	287	5.12	39	0.7	26	0.46	5,609
KENTUCKY	10,676	94.29	490	4.33	66	0.58	91	0.8	11,323
LOUISIANA	11,096	94.56	584	4.98	23	0.2	31	0.26	11,734
MAINE	7,122	92.34	508	6.59	33	0.43	50	0.65	7,713
MARYLAND	4,957	96.95	143	2.8	10	0.2	3	0.06	5,113
MASSACHUSETTS	1,951	98.34	29	1.46	2	0.1	2	0.1	1,984
MICHIGAN	15,129	93.4	941	5.81	75	0.46	53	0.33	16,198
MINNESOTA	9,037	91.03	681	6.86	103	1.04	107	1.08	9,928
MISSISSIPPI	13,014	93.13	875	6.26	46	0.33	39	0.28	13,974
MISSOURI	13,955	91.88	1,005	6.62	137	0.9	92	0.61	15,189
MONTANA	2,181	95.07	92	4.01	6	0.26	15	0.65	2,294
NEBRASKA	2,978	92.66	170	5.29	16	0.5	50	1.56	3,214
NEVADA	1,874	98.06	35	1.83	2	0.1	0	0	1,911
NEW HAMPSHIRE	2,400	95.85	98	3.91	6	0.24	0	0	2,504
NEW JERSEY	2,805	93.91	168	5.62	11	0.37	3	0.1	2,987
NEW MEXICO	3,693	96.8	112	2.94	8	0.21	2	0.05	3,815
NEW YORK	11,872	95.21	554	4.44	33	0.26	10	0.08	12,469
NORTH CAROLINA	20,238	94.75	959	4.49	66	0.31	97	0.45	21,360
NORTH DAKOTA	2,195	85.44	242	9.42	53	2.06	79	3.08	2,569
OHIO	12,937	95.86	505	3.74	46	0.34	8	0.06	13,496
OKLAHOMA	6,342	94.04	344	5.1	24	0.36	34	0.5	6,744
OREGON	5,529	94.64	285	4.88	23	0.39	5	0.09	5,842
PENNSYLVANIA	9,252	93.82	502	5.09	43	0.44	64	0.65	9,861
PUERTO RICO	6,201	96.08	223	3.46	25	0.39	5	0.08	6,454
RHODE ISLAND	391	95.13	19	4.62	1	0.24	0	0	411
SOUTH CAROLINA	10,582	94.9	544	4.88	20	0.18	5	0.04	11,151
SOUTH DAKOTA	5,100	88.71	482	8.38	71	1.23	96	1.67	5,749
TENNESSEE	10,525	92.94	634	5.6	84	0.74	82	0.72	11,325
TEXAS	21,335	93.22	1,312	5.73	126	0.55	114	0.5	22,887
UTAH	1,941	98.13	33	1.67	4	0.2	0	0	1,978
VERMONT	1,665	95.14	78	4.46	4	0.23	3	0.17	1,750
VIRGIN ISLANDS	400	90.91	38	8.64	2	0.45	0	0	440
VIRGINIA	9,530	96.95	270	2.75	17	0.17	13	0.13	9,830
WASHINGTON	8,310	95.75	341	3.93	22	0.25	6	0.07	8,679
WEST VIRGINIA	6,009	94.48	280	4.4	24	0.38	47	0.74	6,360
WESTERN PACIFIC	48	100	0	0	0	0	0	0	48
WISCONSIN	8,508	95.6	336	3.78	30	0.34	26	0.29	8,900
WYOMING	1,394	97.89	25	1.76	3	0.21	2	0.14	1,424
TOTAL	386,575	93.87	21,444	5.21	1,951	0.47	1,862	0.45	411,832

SECTION 515 HOUSING  
INCOME LEVEL PERCENTAGE

STATE	VERY LOW	VERY LOW PCT	LOW	LOW PCT	MODERATE	MODERATE PCT	ABOVE MODERATE	ABOVE MODERATE PCT	HOUSEHOLDS
ALABAMA	12,557	90.76	952	6.88	140	1.01	186	1.34	13,835
ALASKA	748	95.53	35	4.47	0	0	0	0	783
ARIZONA	3,422	97.55	80	2.28	2	0.06	4	0.11	3,508
ARKANSAS	8,653	95.24	391	4.3	14	0.15	27	0.3	9,085
CALIFORNIA	17,408	95.84	620	3.41	45	0.25	91	0.5	18,164
COLORADO	2,874	97	79	2.67	7	0.24	3	0.1	2,963
CONNECTICUT	2,293	95.38	106	4.41	3	0.12	2	0.08	2,404
DELAWARE	1,472	96.15	55	3.59	4	0.26	0	0	1,531
FLORIDA	13,207	92.12	998	6.96	74	0.52	58	0.4	14,337
GEORGIA	13,181	92.55	930	6.53	79	0.55	52	0.37	14,242
HAWAII	885	97.68	20	2.21	0	0	1	0.11	906
IDAHO	3,626	97.39	84	2.26	10	0.27	3	0.08	3,723
ILLINOIS	9,679	96.67	291	2.91	24	0.24	18	0.18	10,012
INDIANA	11,698	94.64	585	4.73	46	0.37	31	0.25	12,360
IOWA	8,034	93.79	418	4.88	51	0.6	63	0.74	8,566
KANSAS	5,257	93.72	287	5.12	39	0.7	26	0.46	5,609
KENTUCKY	10,676	94.29	490	4.33	66	0.58	91	0.8	11,323
LOUISIANA	11,056	94.54	584	4.99	23	0.2	31	0.27	11,694
MAINE	7,116	92.36	506	6.57	33	0.43	50	0.65	7,705
MARYLAND	4,892	96.91	143	2.83	10	0.2	3	0.06	5,048
MASSACHUSETTS	1,907	98.3	29	1.49	2	0.1	2	0.1	1,940
MICHIGAN	15,091	93.4	939	5.81	75	0.46	53	0.33	16,158
MINNESOTA	9,013	91.03	679	6.86	103	1.04	106	1.07	9,901
MISSISSIPPI	12,987	93.14	871	6.25	46	0.33	39	0.28	13,943
MISSOURI	13,955	91.88	1,005	6.62	137	0.9	92	0.61	15,189
MONTANA	2,181	95.07	92	4.01	6	0.26	15	0.65	2,294
NEBRASKA	2,954	92.6	170	5.33	16	0.5	50	1.57	3,190
NEVADA	1,872	98.06	35	1.83	2	0.1	0	0	1,909
NEW HAMPSHIRE	2,399	95.84	98	3.92	6	0.24	0	0	2,503
NEW JERSEY	2,789	94.13	160	5.4	11	0.37	3	0.1	2,963
NEW MEXICO	3,467	96.71	110	3.07	8	0.22	0	0	3,585
NEW YORK	11,850	95.2	554	4.45	33	0.27	10	0.08	12,447
NORTH CAROLINA	20,134	94.77	950	4.47	65	0.31	97	0.46	21,246
NORTH DAKOTA	2,195	85.44	242	9.42	53	2.06	79	3.08	2,569
OHIO	12,915	95.85	505	3.75	46	0.34	8	0.06	13,474
OKLAHOMA	6,312	94.17	335	5	24	0.36	32	0.48	6,703
OREGON	4,927	96.46	164	3.21	12	0.23	5	0.1	5,108
PENNSYLVANIA	9,240	93.82	502	5.1	43	0.44	64	0.65	9,849
PUERTO RICO	6,177	96.07	223	3.47	25	0.39	5	0.08	6,430
RHODE ISLAND	391	95.13	19	4.62	1	0.24	0	0	411
SOUTH CAROLINA	10,582	94.9	544	4.88	20	0.18	5	0.04	11,151
SOUTH DAKOTA	5,100	88.71	482	8.38	71	1.23	96	1.67	5,749
TENNESSEE	10,496	92.92	634	5.61	84	0.74	82	0.73	11,296
TEXAS	20,309	93.36	1,223	5.62	114	0.52	107	0.49	21,753
UTAH	1,919	98.11	33	1.69	4	0.2	0	0	1,956
VERMONT	1,626	95.31	75	4.4	3	0.18	2	0.12	1,706
VIRGIN ISLANDS	400	90.91	38	8.64	2	0.45	0	0	440
VIRGINIA	9,504	96.94	270	2.75	17	0.17	13	0.13	9,804
WASHINGTON	7,793	96.95	225	2.8	17	0.21	3	0.04	8,038
WEST VIRGINIA	6,009	94.48	280	4.4	24	0.38	47	0.74	6,360
WESTERN PACIFIC	48	100	0	0	0	0	0	0	48
WISCONSIN	8,484	95.61	334	3.76	30	0.34	26	0.29	8,874
WYOMING	1,394	97.89	25	1.76	3	0.21	2	0.14	1,424
TOTAL	375,154	94.21	19,499	4.9	1,773	0.45	1,783	0.45	398,209

SECTION 514 FARM LABOR HOUSING  
INCOME LEVEL PERCENTAGE

STATE	VERY LOW	VERY LOW PCT	LOW	LOW PCT	MODERATE	MODERATE PCT	ABOVE MODERATE	ABOVE MODERATE PCT	HOUSEHOLDS
ALABAMA	4	100	0	0	0	0	0	0	4
ALASKA	0	0	0	0	0	0	0	0	0
ARIZONA	154	93.33	8	4.85	1	0.61	2	1.21	165
ARKANSAS	198	99	1	0.5	1	0.5	0	0	200
CALIFORNIA	4,054	80.45	886	17.6	68	1.35	31	0.62	5,039
COLORADO	302	97.73	5	1.62	2	0.65	0	0	309
CONNECTICUT	0	0	0	0	0	0	0	0	0
DELAWARE	33	100	0	0	0	0	0	0	33
FLORIDA	3,233	81.89	617	15.6	69	1.75	29	0.73	3,948
GEORGIA	47	97.92	1	2.08	0	0	0	0	48
HAWAII	41	97.62	1	2.38	0	0	0	0	42
IDAHO	339	83.91	57	14.1	7	1.73	1	0.25	404
ILLINOIS	1	100	0	0	0	0	0	0	1
INDIANA	0	0	0	0	0	0	0	0	0
IOWA	3	100	0	0	0	0	0	0	3
KANSAS	0	0	0	0	0	0	0	0	0
KENTUCKY	0	0	0	0	0	0	0	0	0
LOUISIANA	40	100	0	0	0	0	0	0	40
MAINE	6	75	2	25	0	0	0	0	8
MARYLAND	65	100	0	0	0	0	0	0	65
MASSACHUSETTS	44	100	0	0	0	0	0	0	44
MICHIGAN	38	95	2	5	0	0	0	0	40
MINNESOTA	24	88.89	2	7.41	0	0	1	3.7	27
MISSISSIPPI	27	87.1	4	12.9	0	0	0	0	31
MISSOURI	0	0	0	0	0	0	0	0	0
MONTANA	0	0	0	0	0	0	0	0	0
NEBRASKA	24	100	0	0	0	0	0	0	24
NEVADA	2	100	0	0	0	0	0	0	2
NEW HAMPSHIRE	1	100	0	0	0	0	0	0	1
NEW JERSEY	16	66.67	8	33.3	0	0	0	0	24
NEW MEXICO	226	98.26	2	0.87	0	0	2	0.87	230
NEW YORK	22	100	0	0	0	0	0	0	22
NORTH CAROLINA	104	91.23	9	7.89	1	0.88	0	0	114
NORTH DAKOTA	0	0	0	0	0	0	0	0	0
OHIO	22	100	0	0	0	0	0	0	22
OKLAHOMA	30	73.17	9	22	0	0	2	4.88	41
OREGON	602	82.02	121	16.5	11	1.5	0	0	734
PENNSYLVANIA	12	100	0	0	0	0	0	0	12
PUERTO RICO	24	100	0	0	0	0	0	0	24
RHODE ISLAND	0	0	0	0	0	0	0	0	0
SOUTH CAROLINA	0	0	0	0	0	0	0	0	0
SOUTH DAKOTA	0	0	0	0	0	0	0	0	0
TENNESSEE	29	100	0	0	0	0	0	0	29
TEXAS	1,026	90.48	89	7.85	12	1.06	7	0.62	1,134
UTAH	22	100	0	0	0	0	0	0	22
VERMONT	39	88.64	3	6.82	1	2.27	1	2.27	44
VIRGIN ISLANDS	0	0	0	0	0	0	0	0	0
VIRGINIA	26	100	0	0	0	0	0	0	26
WASHINGTON	517	80.66	116	18.1	5	0.78	3	0.47	641
WEST VIRGINIA	0	0	0	0	0	0	0	0	0
WESTERN PACIFIC	0	0	0	0	0	0	0	0	0
WISCONSIN	24	92.31	2	7.69	0	0	0	0	26
WYOMING	0	0	0	0	0	0	0	0	0
TOTAL	11,421	83.84	1,945	14.3	178	1.31	79	0.58	13,623

SECTION 515 AND SECTION 514 FARM LABOR HOUSING  
AVERAGE RENTAL ASSISTANCE INCOME

STATE	PROJECTS	HOUSEHOLDS	RA HOUSEHOLDS	AVG RA INCOME
ALABAMA	476	13,839	7,730	8,372
ALASKA	38	783	749	16,637
ARIZONA	128	3,673	3,286	9,496
ARKANSAS	508	9,285	5,971	8,643
CALIFORNIA	491	23,203	15,814	12,479
COLORADO	133	3,272	2,560	9,948
CONNECTICUT	64	2,404	1,724	14,346
DELAWARE	53	1,564	1,240	10,137
FLORIDA	447	18,285	12,031	11,549
GEORGIA	447	14,290	8,306	9,086
HAWAII	31	948	736	12,085
IDAHO	175	4,127	3,747	9,046
ILLINOIS	584	10,013	7,170	9,142
INDIANA	525	12,360	7,615	9,063
IOWA	472	8,569	6,985	9,218
KANSAS	333	5,609	3,804	9,050
KENTUCKY	446	11,323	6,193	7,865
LOUISIANA	386	11,734	7,759	9,027
MAINE	341	7,713	5,963	11,304
MARYLAND	160	5,113	3,007	10,318
MASSACHUSETTS	68	1,984	1,565	13,646
MICHIGAN	647	16,198	9,146	9,510
MINNESOTA	571	9,928	6,418	9,830
MISSISSIPPI	518	13,974	8,708	8,105
MISSOURI	686	15,189	8,749	8,291
MONTANA	140	2,294	1,920	9,373
NEBRASKA	231	3,214	2,361	9,319
NEVADA	71	1,911	1,648	9,839
NEW HAMPSHIRE	88	2,504	1,970	13,066
NEW JERSEY	89	2,987	1,947	11,826
NEW MEXICO	111	3,815	3,135	8,290
NEW YORK	452	12,469	5,326	11,629
NORTH CAROLINA	613	21,360	15,981	9,673
NORTH DAKOTA	193	2,569	1,716	9,389
OHIO	391	13,496	8,708	8,890
OKLAHOMA	272	6,744	4,902	9,018
OREGON	192	5,842	4,601	10,002
PENNSYLVANIA	306	9,861	6,742	10,601
PUERTO RICO	111	6,454	3,790	3,778
RHODE ISLAND	12	411	370	14,346
SOUTH CAROLINA	320	11,151	6,496	8,476
SOUTH DAKOTA	372	5,749	4,337	8,855
TENNESSEE	359	11,325	6,755	7,910
TEXAS	739	22,887	14,200	9,334
UTAH	83	1,978	1,664	9,380
VERMONT	128	1,750	1,326	12,596
VIRGIN ISLANDS	18	440	440	8,800
VIRGINIA	258	9,830	6,500	9,189
WASHINGTON	316	8,679	6,203	10,598
WEST VIRGINIA	219	6,360	4,195	8,932
WESTERN PACIFIC	2	48	0	0
WISCONSIN	470	8,900	6,235	10,007
WYOMING	54	1,424	1,155	9,789
TOTALS	15,338	411,832	271,599	9,636

SECTION 515 HOUSING  
AVERAGE RENTAL ASSISTANCE INCOME

STATE	PROJECTS	HOUSEHOLDS	RA HOUSEHOLDS	AVG RA INCOME
ALABAMA	472	13,835	7,730	8,372
ALASKA	37	783	749	16,637
ARIZONA	118	3,508	3,158	9,375
ARKANSAS	351	9,085	5,971	8,643
CALIFORNIA	388	18,164	12,578	11,052
COLORADO	121	2,963	2,314	9,788
CONNECTICUT	63	2,404	1,724	14,346
DELAWARE	51	1,531	1,208	10,138
FLORIDA	406	14,337	9,543	10,691
GEORGIA	444	14,242	8,258	9,084
HAWAII	27	906	697	12,120
IDAHO	166	3,723	3,480	8,921
ILLINOIS	580	10,012	7,169	9,142
INDIANA	525	12,360	7,615	9,063
IOWA	466	8,566	6,982	9,217
KANSAS	332	5,609	3,804	9,050
KENTUCKY	446	11,323	6,193	7,865
LOUISIANA	378	11,694	7,720	9,061
MAINE	337	7,705	5,957	11,294
MARYLAND	158	5,048	2,943	10,265
MASSACHUSETTS	63	1,940	1,523	13,625
MICHIGAN	564	16,158	9,107	9,496
MINNESOTA	568	9,901	6,395	9,825
MISSISSIPPI	492	13,943	8,708	8,105
MISSOURI	686	15,189	8,749	8,291
MONTANA	140	2,294	1,920	9,373
NEBRASKA	228	3,190	2,340	9,335
NEVADA	69	1,909	1,648	9,839
NEW HAMPSHIRE	86	2,503	1,970	13,066
NEW JERSEY	71	2,963	1,931	11,790
NEW MEXICO	103	3,585	2,913	8,310
NEW YORK	434	12,447	5,304	11,638
NORTH CAROLINA	606	21,246	15,883	9,660
NORTH DAKOTA	193	2,569	1,716	9,389
OHIO	389	13,474	8,686	8,892
OKLAHOMA	270	6,703	4,879	9,006
OREGON	168	5,108	4,100	9,442
PENNSYLVANIA	304	9,849	6,730	10,610
PUERTO RICO	110	6,430	3,766	3,766
RHODE ISLAND	12	411	370	14,346
SOUTH CAROLINA	312	11,151	6,496	8,476
SOUTH DAKOTA	372	5,749	4,337	8,855
TENNESSEE	352	11,296	6,732	7,900
TEXAS	718	21,753	13,353	9,338
UTAH	81	1,956	1,642	9,326
VERMONT	75	1,706	1,326	12,596
VIRGIN ISLANDS	18	440	440	8,800
VIRGINIA	257	9,804	6,474	9,184
WASHINGTON	290	8,038	5,767	10,230
WEST VIRGINIA	219	6,360	4,195	8,932
WESTERN PACIFIC	2	48	0	0
WISCONSIN	459	8,874	6,213	10,000
WYOMING	54	1,424	1,155	9,789
TOTALS	14,631	398,209	262,561	9,459

SECTION 514 FARM LABOR HOUSING  
AVERAGE RENTAL ASSISTANCE INCOME

STATE	PROJECTS	HOUSEHOLDS	RA HOUSEHOLDS	AVG RA INCOME
ALABAMA	4	4	0	0
ALASKA	1	0	0	0
ARIZONA	10	165	128	12,492
ARKANSAS	157	200	0	0
CALIFORNIA	103	5,039	3,236	18,027
COLORADO	12	309	246	11,453
CONNECTICUT	1	0	0	0
DELAWARE	2	33	32	10,090
FLORIDA	41	3,948	2,488	14,838
GEORGIA	3	48	48	9,536
HAWAII	4	42	39	11,452
IDAHO	9	404	267	10,681
ILLINOIS	4	1	1	6,300
INDIANA	0	0	0	0
IOWA	6	3	3	10,888
KANSAS	1	0	0	0
KENTUCKY	0	0	0	0
LOUISIANA	8	40	39	2,389
MAINE	4	8	6	20,571
MARYLAND	2	65	64	12,742
MASSACHUSETTS	5	44	42	14,440
MICHIGAN	83	40	39	12,936
MINNESOTA	3	27	23	11,169
MISSISSIPPI	26	31	0	0
MISSOURI	0	0	0	0
MONTANA	0	0	0	0
NEBRASKA	3	24	21	7,514
NEVADA	2	2	0	0
NEW HAMPSHIRE	2	1	0	0
NEW JERSEY	18	24	16	16,257
NEW MEXICO	8	230	222	8,022
NEW YORK	18	22	22	9,481
NORTH CAROLINA	7	114	98	11,787
NORTH DAKOTA	0	0	0	0
OHIO	2	22	22	8,194
OKLAHOMA	2	41	23	11,744
OREGON	24	734	501	14,591
PENNSYLVANIA	2	12	12	5,523
PUERTO RICO	1	24	24	5,613
RHODE ISLAND	0	0	0	0
SOUTH CAROLINA	8	0	0	0
SOUTH DAKOTA	0	0	0	0
TENNESSEE	7	29	23	10,737
TEXAS	21	1,134	847	9,271
UTAH	2	22	22	13,375
VERMONT	53	44	0	0
VIRGIN ISLANDS	0	0	0	0
VIRGINIA	1	26	26	10,372
WASHINGTON	26	641	436	15,466
WEST VIRGINIA	0	0	0	0
WESTERN PACIFIC	0	0	0	0
WISCONSIN	11	26	22	12,065
WYOMING	0	0	0	0
TOTALS	707	13,623	9,038	14,758

SECTION 515 AND SECTION 514 FARM LABOR HOUSING  
TENANT SUBSIDY HOUSEHOLDS

STATE	NO ASST	RENTAL ASST	HUD SECTION 8	OTHER PUBLIC ASST	PRIVATE ASST	HUD VOUCHER	OTHER BASIC RENT	VOUCHER HUD RENT
ALABAMA	4,191	7,730	936	12	2	960	8	0
ALASKA	8	749	23	0	0	3	0	0
ARIZONA	265	3,286	101	1	0	20	0	0
ARKANSAS	1,454	5,971	723	8	11	1,106	12	0
CALIFORNIA	4,353	15,814	1,167	262	116	1,292	199	0
COLORADO	546	2,560	83	7	2	63	11	0
CONNECTICUT	490	1,724	94	0	0	93	3	0
DELAWARE	99	1,240	152	2	1	70	0	0
FLORIDA	4,951	12,031	619	2	1	668	13	0
GEORGIA	4,853	8,306	600	32	5	453	41	0
HAWAII	16	736	196	0	0	0	0	0
IDAHO	293	3,747	67	1	0	17	2	0
ILLINOIS	1,489	7,170	1,124	45	3	172	10	0
INDIANA	2,917	7,615	557	8	1	1,258	4	0
IOWA	1,263	6,985	135	1	0	185	0	0
KANSAS	1,274	3,804	315	1	7	201	7	0
KENTUCKY	3,311	6,193	694	11	15	1,092	7	0
LOUISIANA	2,634	7,759	598	11	0	728	4	0
MAINE	790	5,963	427	2	1	519	11	0
MARYLAND	1,169	3,007	473	44	0	419	1	0
MASSACHUSETTS	98	1,565	237	38	3	40	3	0
MICHIGAN	4,267	9,146	1,298	218	89	1,062	118	0
MINNESOTA	2,469	6,418	317	45	2	672	5	0
MISSISSIPPI	3,399	8,708	816	6	15	975	55	0
MISSOURI	4,734	8,749	727	53	23	893	10	0
MONTANA	260	1,920	66	1	2	41	4	0
NEBRASKA	321	2,361	447	0	1	84	0	0
NEVADA	178	1,648	24	31	0	30	0	0
NEW HAMPSHIRE	215	1,970	197	1	0	121	0	0
NEW JERSEY	634	1,947	242	36	4	122	2	0
NEW MEXICO	175	3,135	319	0	0	185	1	0
NEW YORK	1,138	5,326	658	4,375	10	574	388	0
NORTH CAROLINA	2,333	15,981	2,149	8	5	870	14	0
NORTH DAKOTA	538	1,716	302	4	0	7	2	0
OHIO	2,521	8,708	1,200	15	8	997	8	39
OKLAHOMA	997	4,902	447	8	0	375	15	0
OREGON	792	4,601	155	5	0	287	2	0
PENNSYLVANIA	1,548	6,742	851	8	1	704	7	0
PUERTO RICO	16	3,790	2,505	0	0	143	0	0
RHODE ISLAND	12	370	23	0	6	0	0	0
SOUTH CAROLINA	2,695	6,496	877	1	194	883	5	0
SOUTH DAKOTA	891	4,337	307	44	0	162	8	0
TENNESSEE	3,496	6,755	471	5	4	560	34	0
TEXAS	5,670	14,200	1,600	24	0	1,363	30	0
UTAH	175	1,664	132	0	0	5	2	0
VERMONT	112	1,326	190	1	0	121	0	0
VIRGIN ISLANDS	0	440	0	0	0	0	0	0
VIRGINIA	2,161	6,500	582	4	0	570	13	0
WASHINGTON	1,351	6,203	787	11	18	305	4	0
WEST VIRGINIA	993	4,195	390	1	0	781	0	0
WESTERN PACIFIC	0	0	48	0	0	0	0	0
WISCONSIN	1,333	6,235	863	5	3	460	1	0
WYOMING	155	1,155	100	1	0	13	0	0
TOTALS	82,043	271,599	28,411	5,399	553	22,724	1,064	39

SECTION 515 HOUSING  
TENANT SUBSIDY HOUSEHOLDS

STATE	NO ASST	RENTAL ASST	HUD SECTION 8	OTHER PUBLIC ASST	PRIVATE ASST	HUD VOUCHER	OTHER BASIC RENT	VOUCHER HUD RENT
ALABAMA	4,187	7,730	936	12	2	960	8	0
ALASKA	8	749	23	0	0	3	0	0
ARIZONA	228	3,158	101	1	0	20	0	0
ARKANSAS	1,258	5,971	723	8	11	1,106	8	0
CALIFORNIA	2,560	12,578	1,167	259	116	1,285	199	0
COLORADO	484	2,314	83	7	2	62	11	0
CONNECTICUT	490	1,724	94	0	0	93	3	0
DELAWARE	98	1,208	152	2	1	70	0	0
FLORIDA	3,498	9,543	619	2	1	661	13	0
GEORGIA	4,853	8,258	600	32	5	453	41	0
HAWAII	13	697	196	0	0	0	0	0
IDAHO	156	3,480	67	1	0	17	2	0
ILLINOIS	1,489	7,169	1,124	45	3	172	10	0
INDIANA	2,917	7,615	557	8	1	1,258	4	0
IOWA	1,263	6,982	135	1	0	185	0	0
KANSAS	1,274	3,804	315	1	7	201	7	0
KENTUCKY	3,311	6,193	694	11	15	1,092	7	0
LOUISIANA	2,633	7,720	598	11	0	728	4	0
MAINE	788	5,957	427	2	1	519	11	0
MARYLAND	1,168	2,943	473	44	0	419	1	0
MASSACHUSETTS	97	1,523	237	38	3	39	3	0
MICHIGAN	4,266	9,107	1,298	218	89	1,062	118	0
MINNESOTA	2,465	6,395	317	45	2	672	5	0
MISSISSIPPI	3,368	8,708	816	6	15	975	55	0
MISSOURI	4,734	8,749	727	53	23	893	10	0
MONTANA	260	1,920	66	1	2	41	4	0
NEBRASKA	318	2,340	447	0	1	84	0	0
NEVADA	176	1,648	24	31	0	30	0	0
NEW HAMPSHIRE	214	1,970	197	1	0	121	0	0
NEW JERSEY	626	1,931	242	36	4	122	2	0
NEW MEXICO	170	2,913	319	0	0	182	1	0
NEW YORK	1,138	5,304	658	4,375	10	574	388	0
NORTH CAROLINA	2,323	15,883	2,149	8	5	870	8	0
NORTH DAKOTA	538	1,716	302	4	0	7	2	0
OHIO	2,521	8,686	1,200	15	8	997	8	39
OKLAHOMA	979	4,879	447	8	0	375	15	0
OREGON	559	4,100	155	5	0	287	2	0
PENNSYLVANIA	1,548	6,730	851	8	1	704	7	0
PUERTO RICO	16	3,766	2,505	0	0	143	0	0
RHODE ISLAND	12	370	23	0	6	0	0	0
SOUTH CAROLINA	2,695	6,496	877	1	194	883	5	0
SOUTH DAKOTA	891	4,337	307	44	0	162	8	0
TENNESSEE	3,490	6,732	471	5	4	560	34	0
TEXAS	5,458	13,353	1,600	24	0	1,288	30	0
UTAH	175	1,642	132	0	0	5	2	0
VERMONT	68	1,326	190	1	0	121	0	0
VIRGIN ISLANDS	0	440	0	0	0	0	0	0
VIRGINIA	2,161	6,474	582	4	0	570	13	0
WASHINGTON	1,152	5,767	787	5	18	305	4	0
WEST VIRGINIA	993	4,195	390	1	0	781	0	0
WESTERN PACIFIC	0	0	48	0	0	0	0	0
WISCONSIN	1,329	6,213	863	5	3	460	1	0
WYOMING	155	1,155	100	1	0	13	0	0
TOTALS	77,571	262,561	28,411	5,390	553	22,630	1,054	39

SECTION 514 FARM LABOR HOUSING  
TENANT SUBSIDY HOUSEHOLDS

STATE	NO ASST	RENTAL ASST	HUD SECTION 8	OTHER PUBLIC ASST	PRIVATE ASST	HUD VOUCHER	OTHER BASIC RENT	VOUCHER HUD RENT
ALABAMA	4	0	0	0	0	0	0	0
ALASKA	0	0	0	0	0	0	0	0
ARIZONA	37	128	0	0	0	0	0	0
ARKANSAS	196	0	0	0	0	0	4	0
CALIFORNIA	1,793	3,236	0	3	0	7	0	0
COLORADO	62	246	0	0	0	1	0	0
CONNECTICUT	0	0	0	0	0	0	0	0
DELAWARE	1	32	0	0	0	0	0	0
FLORIDA	1,453	2,488	0	0	0	7	0	0
GEORGIA	0	48	0	0	0	0	0	0
HAWAII	3	39	0	0	0	0	0	0
IDAHO	137	267	0	0	0	0	0	0
ILLINOIS	0	1	0	0	0	0	0	0
INDIANA	0	0	0	0	0	0	0	0
IOWA	0	3	0	0	0	0	0	0
KANSAS	0	0	0	0	0	0	0	0
KENTUCKY	0	0	0	0	0	0	0	0
LOUISIANA	1	39	0	0	0	0	0	0
MAINE	2	6	0	0	0	0	0	0
MARYLAND	1	64	0	0	0	0	0	0
MASSACHUSETTS	1	42	0	0	0	1	0	0
MICHIGAN	1	39	0	0	0	0	0	0
MINNESOTA	4	23	0	0	0	0	0	0
MISSISSIPPI	31	0	0	0	0	0	0	0
MISSOURI	0	0	0	0	0	0	0	0
MONTANA	0	0	0	0	0	0	0	0
NEBRASKA	3	21	0	0	0	0	0	0
NEVADA	2	0	0	0	0	0	0	0
NEW HAMPSHIRE	1	0	0	0	0	0	0	0
NEW JERSEY	8	16	0	0	0	0	0	0
NEW MEXICO	5	222	0	0	0	3	0	0
NEW YORK	0	22	0	0	0	0	0	0
NORTH CAROLINA	10	98	0	0	0	0	6	0
NORTH DAKOTA	0	0	0	0	0	0	0	0
OHIO	0	22	0	0	0	0	0	0
OKLAHOMA	18	23	0	0	0	0	0	0
OREGON	233	501	0	0	0	0	0	0
PENNSYLVANIA	0	12	0	0	0	0	0	0
PUERTO RICO	0	24	0	0	0	0	0	0
RHODE ISLAND	0	0	0	0	0	0	0	0
SOUTH CAROLINA	0	0	0	0	0	0	0	0
SOUTH DAKOTA	0	0	0	0	0	0	0	0
TENNESSEE	6	23	0	0	0	0	0	0
TEXAS	212	847	0	0	0	75	0	0
UTAH	0	22	0	0	0	0	0	0
VERMONT	44	0	0	0	0	0	0	0
VIRGIN ISLANDS	0	0	0	0	0	0	0	0
VIRGINIA	0	26	0	0	0	0	0	0
WASHINGTON	199	436	0	6	0	0	0	0
WEST VIRGINIA	0	0	0	0	0	0	0	0
WESTERN PACIFIC	0	0	0	0	0	0	0	0
WISCONSIN	4	22	0	0	0	0	0	0
WYOMING	0	0	0	0	0	0	0	0
TOTALS	4,472	9,038	0	9	0	94	10	0

SECTION 515 AND SECTION 514 FARM LABOR HOUSING  
RENT OVERBURDENED HOUSEHOLDS

STATE	TOTAL OVERBURDEN	OVERBURDEN AVG INCOME	30-40 PCT	41-50 PCT	51+ PCT
ALABAMA	3,251	11,108	1,249	790	1,212
ALASKA	1	28,231	1	0	0
ARIZONA	218	10,680	67	30	121
ARKANSAS	1,243	8,970	380	240	623
CALIFORNIA	3,496	12,428	1,102	837	1,557
COLORADO	396	11,072	146	77	173
CONNECTICUT	267	18,313	172	62	33
DELAWARE	81	15,516	38	21	22
FLORIDA	3,770	13,211	1,560	1,004	1,206
GEORGIA	4,255	11,907	1,647	1,157	1,451
HAWAII	9	25,839	4	2	3
IDAHO	32	11,568	18	4	10
ILLINOIS	907	11,602	377	205	325
INDIANA	1,609	11,613	806	419	384
IOWA	23	11,176	14	5	4
KANSAS	538	9,850	260	148	130
KENTUCKY	2,789	10,022	1,104	680	1,005
LOUISIANA	2,489	12,987	841	644	1,004
MAINE	585	14,354	290	119	176
MARYLAND	1,104	14,751	434	275	395
MASSACHUSETTS	106	15,121	29	19	58
MICHIGAN	3,690	11,860	1,457	1,085	1,148
MINNESOTA	1,041	11,999	532	239	270
MISSISSIPPI	3,083	11,678	1,071	746	1,266
MISSOURI	1,501	10,063	886	360	255
MONTANA	85	12,132	55	10	20
NEBRASKA	12	9,031	6	0	6
NEVADA	201	13,906	70	60	71
NEW HAMPSHIRE	144	17,959	77	38	29
NEW JERSEY	502	16,216	246	131	125
NEW MEXICO	117	11,791	61	27	29
NEW YORK	5,860	11,252	708	913	4,239
NORTH CAROLINA	1,688	12,475	723	450	515
NORTH DAKOTA	33	9,472	15	11	7
OHIO	1,550	11,106	763	387	400
OKLAHOMA	749	10,958	309	191	249
OREGON	486	11,855	198	121	167
PENNSYLVANIA	1,052	13,540	518	259	275
PUERTO RICO	16	4,546	1	0	15
RHODE ISLAND	12	19,591	8	3	1
SOUTH CAROLINA	2,675	13,487	1,186	765	724
SOUTH DAKOTA	94	7,943	17	28	49
TENNESSEE	3,073	11,017	1,180	850	1,043
TEXAS	4,077	11,909	1,765	1,152	1,160
UTAH	178	11,416	68	45	65
VERMONT	42	14,152	18	13	11
VIRGIN ISLANDS	0	0	0	0	0
VIRGINIA	2,024	13,298	825	573	626
WASHINGTON	1,062	12,832	376	286	400
WEST VIRGINIA	741	12,040	336	211	194
WESTERN PACIFIC	0	0	0	0	0
WISCONSIN	526	11,890	290	124	112
WYOMING	85	12,559	46	17	22
TOTALS	63,568	11,972	24,350	15,833	23,385

SECTION 515 HOUSING  
RENT OVERBURDENED HOUSEHOLDS

STATE	TOTAL OVERBURDEN	OVERBURDEN AVG INCOME	30-40 PCT	41-50 PCT	51+ PCT
ALABAMA	3,247	11,122	1,249	790	1,208
ALASKA	1	28,231	1	0	0
ARIZONA	218	10,680	67	30	121
ARKANSAS	1,047	10,649	380	240	427
CALIFORNIA	3,280	12,363	960	797	1,523
COLORADO	356	12,316	146	77	133
CONNECTICUT	267	18,313	172	62	33
DELAWARE	80	15,708	38	21	21
FLORIDA	3,363	13,218	1,286	926	1,151
GEORGIA	4,255	11,907	1,647	1,157	1,451
HAWAII	7	29,728	2	2	3
IDAHO	30	11,596	16	4	10
ILLINOIS	907	11,602	377	205	325
INDIANA	1,609	11,613	806	419	384
IOWA	23	11,176	14	5	4
KANSAS	538	9,850	260	148	130
KENTUCKY	2,789	10,022	1,104	680	1,005
LOUISIANA	2,489	12,987	841	644	1,004
MAINE	583	14,403	290	119	174
MARYLAND	1,104	14,751	434	275	395
MASSACHUSETTS	105	15,265	29	19	57
MICHIGAN	3,690	11,860	1,457	1,085	1,148
MINNESOTA	1,041	11,999	532	239	270
MISSISSIPPI	3,065	11,746	1,071	746	1,248
MISSOURI	1,501	10,063	886	360	255
MONTANA	85	12,132	55	10	20
NEBRASKA	10	10,838	6	0	4
NEVADA	199	14,045	70	60	69
NEW HAMPSHIRE	144	17,959	77	38	29
NEW JERSEY	502	16,216	246	131	125
NEW MEXICO	115	11,991	61	27	27
NEW YORK	5,860	11,252	708	913	4,239
NORTH CAROLINA	1,687	12,474	723	450	514
NORTH DAKOTA	33	9,472	15	11	7
OHIO	1,550	11,106	763	387	400
OKLAHOMA	743	10,951	303	191	249
OREGON	478	11,899	194	120	164
PENNSYLVANIA	1,052	13,540	518	259	275
PUERTO RICO	16	4,546	1	0	15
RHODE ISLAND	12	19,591	8	3	1
SOUTH CAROLINA	2,675	13,487	1,186	765	724
SOUTH DAKOTA	94	7,943	17	28	49
TENNESSEE	3,069	11,032	1,180	850	1,039
TEXAS	4,057	11,920	1,754	1,149	1,154
UTAH	178	11,416	68	45	65
VERMONT	39	15,240	18	13	8
VIRGIN ISLANDS	0	0	0	0	0
VIRGINIA	2,024	13,298	825	573	626
WASHINGTON	1,017	12,907	362	279	376
WEST VIRGINIA	741	12,040	336	211	194
WESTERN PACIFIC	0	0	0	0	0
WISCONSIN	525	11,912	290	124	111
WYOMING	85	12,559	46	17	22
TOTALS	62,585	12,014	23,895	15,704	22,986

SECTION 514 FARM LABOR HOUSING  
RENT OVERBURDENED HOUSEHOLDS

STATE	TOTAL OVERBURDEN	OVERBURDEN AVG INCOME	30-40 PCT	41-50 PCT	51+ PCT
ALABAMA	4	0	0	0	4
ALASKA	0	0	0	0	0
ARIZONA	0	0	0	0	0
ARKANSAS	196	0	0	0	196
CALIFORNIA	216	13,416	142	40	34
COLORADO	40	0	0	0	40
CONNECTICUT	0	0	0	0	0
DELAWARE	1	180	0	0	1
FLORIDA	407	13,153	274	78	55
GEORGIA	0	0	0	0	0
HAWAII	2	12,230	2	0	0
IDAHO	2	11,160	2	0	0
ILLINOIS	0	0	0	0	0
INDIANA	0	0	0	0	0
IOWA	0	0	0	0	0
KANSAS	0	0	0	0	0
KENTUCKY	0	0	0	0	0
LOUISIANA	0	0	0	0	0
MAINE	2	0	0	0	2
MARYLAND	0	0	0	0	0
MASSACHUSETTS	1	0	0	0	1
MICHIGAN	0	0	0	0	0
MINNESOTA	0	0	0	0	0
MISSISSIPPI	18	0	0	0	18
MISSOURI	0	0	0	0	0
MONTANA	0	0	0	0	0
NEBRASKA	2	0	0	0	2
NEVADA	2	0	0	0	2
NEW HAMPSHIRE	0	0	0	0	0
NEW JERSEY	0	0	0	0	0
NEW MEXICO	2	294	0	0	2
NEW YORK	0	0	0	0	0
NORTH CAROLINA	1	13,418	0	0	1
NORTH DAKOTA	0	0	0	0	0
OHIO	0	0	0	0	0
OKLAHOMA	6	11,864	6	0	0
OREGON	8	9,215	4	1	3
PENNSYLVANIA	0	0	0	0	0
PUERTO RICO	0	0	0	0	0
RHODE ISLAND	0	0	0	0	0
SOUTH CAROLINA	0	0	0	0	0
SOUTH DAKOTA	0	0	0	0	0
TENNESSEE	4	0	0	0	4
TEXAS	20	9,673	11	3	6
UTAH	0	0	0	0	0
VERMONT	3	0	0	0	3
VIRGIN ISLANDS	0	0	0	0	0
VIRGINIA	0	0	0	0	0
WASHINGTON	45	11,146	14	7	24
WEST VIRGINIA	0	0	0	0	0
WESTERN PACIFIC	0	0	0	0	0
WISCONSIN	1	0	0	0	1
WYOMING	0	0	0	0	0
TOTALS	983	9,310	455	129	399

SECTION 515 AND SECTION 514 FARM LABOR HOUSING  
AVERAGE RENTS - UTILITY ALLOWANCES

STATE	SECTION 8 PROJECTS	SECTION 8 UNITS	SECTION 8 AVG RENT	SECTION 8 AVG UTIL	NON SECTION 8 PROJECTS	NON SECTION 8 UNITS	NON SECTION 8 AVG RENT	NON SECTION 8 AVG UTIL	ALL PROJECTS	ALL UNITS	ALL AVG RENT	ALL AVG UTIL
ALABAMA	35	899	582	89	441	12,940	407	109	476	15,138	358	99
ALASKA	1	23	1,296	0	37	760	1,008	80	38	827	963	74
ARIZONA	6	101	693	75	122	3,572	569	73	128	3,887	541	69
ARKANSAS	24	723	564	52	484	8,562	441	69	508	10,062	416	62
CALIFORNIA	32	1,167	735	71	459	22,036	659	65	491	24,800	621	61
COLORADO	12	83	681	10	121	3,189	585	59	133	3,717	518	51
CONNECTICUT	7	94	734	96	57	2,310	611	95	64	2,476	598	92
DELAWARE	6	152	792	135	47	1,412	615	117	53	1,636	604	114
FLORIDA	24	619	673	111	423	17,666	507	129	447	20,041	467	117
GEORGIA	13	600	553	123	434	13,690	400	110	447	15,461	369	102
HAWAII	3	154	836	111	28	794	994	96	31	1,006	908	92
IDAHO	4	67	656	70	171	4,060	503	58	175	4,399	470	54
ILLINOIS	90	1,124	541	66	494	8,889	436	90	584	10,676	419	82
INDIANA	35	557	635	53	490	11,803	402	73	525	13,575	371	66
IOWA	8	135	504	44	464	8,434	427	65	472	9,336	392	59
KANSAS	22	315	475	62	311	5,294	394	63	333	6,431	344	55
KENTUCKY	23	694	549	65	423	10,629	392	67	446	11,987	378	63
LOUISIANA	16	598	527	105	370	11,136	506	101	386	12,320	485	96
MAINE	18	427	849	55	323	7,286	647	63	341	8,035	631	60
MARYLAND	14	473	766	126	146	4,640	607	107	160	5,299	600	104
MASSACHUSETTS	7	237	970	10	61	1,747	816	48	68	2,021	733	42
MICHIGAN	89	1,298	662	54	558	14,900	492	46	647	17,627	458	43
MINNESOTA	19	306	531	23	552	9,622	470	44	571	10,809	429	40
MISSISSIPPI	38	793	551	94	480	13,181	482	103	518	15,097	448	95
MISSOURI	45	727	465	64	641	14,462	349	39	686	16,254	330	38
MONTANA	3	66	890	25	137	2,228	470	48	140	2,416	451	45
NEBRASKA	44	447	467	28	187	2,767	444	59	231	3,512	410	50
NEVADA	1	24	679	68	70	1,887	631	76	71	2,017	598	72
NEW HAMPSHIRE	8	197	982	19	80	2,307	754	43	88	2,590	723	40
NEW JERSEY	6	242	1,025	59	83	2,745	602	111	89	3,095	542	103
NEW MEXICO	7	319	562	34	104	3,496	550	65	111	4,018	530	59
NEW YORK	25	658	704	74	427	11,811	586	69	452	13,080	558	66
NORTH CAROLINA	60	2,149	521	106	553	19,211	492	104	613	22,097	481	101
NORTH DAKOTA	21	302	578	40	172	2,267	451	26	193	2,846	421	25
OHIO	36	1,239	627	36	355	12,257	397	69	391	14,494	381	62
OKLAHOMA	15	447	519	110	257	6,297	460	94	272	7,543	407	85
OREGON	10	155	635	71	182	5,687	544	57	192	6,140	520	55
PENNSYLVANIA	27	851	801	57	279	9,010	528	72	306	10,264	521	68
PUERTO RICO	42	2,505	544	102	69	3,949	457	79	111	6,520	484	87
RHODE ISLAND	1	23	776	0	11	388	783	35	12	420	766	33
SOUTH CAROLINA	22	877	657	96	298	10,274	469	104	320	11,633	463	99
SOUTH DAKOTA	27	307	627	12	345	5,442	477	49	372	6,358	418	43
TENNESSEE	18	471	550	79	341	10,854	396	114	359	12,109	370	105
TEXAS	56	1,588	498	96	683	21,299	422	92	739	24,938	385	85
UTAH	5	132	640	59	78	1,846	576	59	83	2,099	546	56
VERMONT	10	190	864	2	118	1,560	774	13	128	1,801	761	12
VIRGIN ISLANDS	0	0	0	0	18	440	1,146	144	18	447	1,128	141
VIRGINIA	10	582	528	93	248	9,248	496	87	258	10,251	473	83
WASHINGTON	29	787	710	34	287	7,892	595	45	316	9,272	555	41
WEST VIRGINIA	16	390	687	70	203	5,970	443	67	219	6,715	420	64
WESTERN PACIFIC	1	48	863	0	1	0	0	0	2	49	845	0
WISCONSIN	49	863	501	49	421	8,037	443	53	470	9,871	403	48
WYOMING	6	100	792	31	48	1,324	538	48	54	1,494	512	45
TOTALS	1,146	28,325	610	74	14,192	383,507	489	79	15,338	441,006	460	74

August 2, 2012

TO: All State Directors  
Rural Development

ATTENTION: Housing Program Directors,  
Guaranteed Loan Coordinators,  
Area Directors and Area Specialists

FROM: Tammye Treviño                      *(Signed by Cristina Chiappe)*                      *for*  
Administrator  
Housing and Community Facilities Programs

SUBJECT: Single Family Housing Guaranteed Loan Program  
Reviews of Single Family Housing Guaranteed Loans

The Office of Inspector General (OIG) recently conducted a compliance review to determine if USDA is compliant with the Improper Payments Elimination and Recovery Act of 2010 (IPERA). The Office of the Chief Financial Officer (OCFO) is responsible for USDA's improper payment reporting process.

OIG issued a finding that the "USDA Risk Assessments and Sampling Review Did Not Consider Entire Lifecycle of Payments." This finding concluded that evaluators of Rural Development's Single Family Housing Guaranteed Loan Program (SFHGLP) did not adequately validate eligibility when they assessed whether it was a high risk program. As a result of this finding, OCFO has directed Rural Development to perform a risk assessment that includes verification of eligibility with a test of transactions for the SFHGLP.

Completion of the the risk assessment requires assistance from the states. States must review specified loan files to determine if at the time of guarantee request (1) the applicants adjusted annual income was within the income eligibility limit; (2) the property was located within an eligilbe rural area; and, (3) the applicants were unable to secure conventional credit.

A statistical sample of 6,866 loans resulting in a loss claim within the prior 12 months concludes that 172 loan files must be reviewed. **Loan file reviews must be completed by Friday, August 17, 2012.** The reviews should be completed by someone that is familiar with the

**EXPIRATION DATE:**  
July 31, 2013

**FILING INSTRUCTIONS:**  
Housing Programs

SFHGLP regulations and Administrative Notices, and must not be completed by the individual that approved the loan.

To assist with the reviews, the following documents have been posted to SharePoint:

1. IPERA State Sample List – This Excel file contains the list of loans that must be reviewed for each state. Users can filter loans by their State.
2. Individual File Review Guide – States must follow the instructions in this guide when completing each loan file review.

The SharePoint link is as follows:

<https://rd.sc.egov.usda.gov/teamrd/hcftp/sfh/Single%20Family%20Housing%20Information/Forms/Alphabetical%20View.aspx?RootFolder=%2fteamrd%2fhcftp%2fsfh%2fSingle%20Family%20Housing%20Information%2fGuaranteed%20Program%20Information%2fImproper%20Payments%20Elimination%20and%20Recovery%20Act%20of%202010%20%28IPERA%29&FolderCTID=0x012000FAEA09B3A193524AA6AAC002EF563C63&View=%7b764C7730%2dE0E4%2d4965%2dAAE7%2d6907565EE38E%7d>

The results of **each** individual file review must be reported separately to the National Office by **Friday, August 17, 2012** via the following link: [IPERA File Review](https://www.surveymonkey.com/s/IPERA_File_Review) ([https://www.surveymonkey.com/s/IPERA\\_File\\_Review](https://www.surveymonkey.com/s/IPERA_File_Review))

**To access the IPERA File Review, enter the password: IPERA**

By submitting the result of the file reviews to the above web link, States are attesting to the proper completion of the review.

Loans that fail any of the three eligibility questions must be forwarded to the National Office for a second level review. All documentation from the files that have failed the testing must be forwarded within one week of the testing to:

David Chaput  
Rural Development  
US Department of Agriculture  
Mail Stop 0784, Room 2250  
1400 Independence Avenue, SW  
Washington, DC 20250-0784

Questions regarding the reviews may be directed to David Chaput at (202) 720-1456, or email [david.chaput@wdc.usda.gov](mailto:david.chaput@wdc.usda.gov), and questions regarding the sample or SharePoint may be directed to Dean Daetwyler at (202) 690-0514, or email [dean.daetwyler@wdc.usda.gov](mailto:dean.daetwyler@wdc.usda.gov).

Attachment(s)

IPERA State Sample List  
Individual File Review Guide

# Improper Payments Elimination and Recovery Act Review Individual File Review Guide

## Single Family Housing Guaranteed Loan Program Loans Obligated between May 1, 2011 through April 30, 2012

**State Name:**

**Applicant / Borrower Name:**

**GLS Borrower ID Number:**

### 1. Adjusted Annual Income Eligibility

At the time of the issuance of the 1980-18, was the adjusted annual income within the Agency guidelines based on income for the area and the number of people in the household? Answer yes if the calculation included the following when applicable:

- The income of all household members was included;
- Historical overtime or bonus, was included when likely to continue’;
- The income verification was current when the 1980-18 was issued.

### 2. Property Eligibility

- Was the property located in an eligible area when the loan was initially approved?

Please use the Property Eligibility website for confirmation. <http://eligibility.sc.egov.usda.gov>

### 3. Conventional Credit Criteria

Was the Applicant / Borrower unable to secure conventional credit at the time the loan was reviewed? For example:

- the applicant was able to make a 20 percent down payment; and
- the applicant was able to pay all closing costs out of pocket; and
- the applicant’s total debt ratio was 36 percent or less; and
- the applicant’s debt ratio for principal, interest, taxes and insurance (PITI) was 28 percent or less; and
- the applicant had a good credit history consisting of at least two credit bureau trade lines open and paid as agreed for at least a 24- month period, to include that:

- the applicant was not currently 30 days or more past due on any trade line; and
- the applicant had not been 60 days or more past due on any trade line over the past 24 month period; and ▶ -
- the applicant did not have a foreclosure or bankruptcy in their credit history over the past 36-month period; and
- the conventional mortgage loan term was for a 30-year fixed rate loan term without a condition to obtain private mortgage insurance (PMI).

Review the file using the complete guidance in Administrative Notice #4594.

<http://www.rurdev.usda.gov/SupportDocuments/an4594.pdf>

If any of the above boxes are checked "No", forward a copy of the entire file to:

**David Chaput**  
**Rural Development**  
**US Department of Agriculture**  
**Mail Stop 0784, Room 2250**  
**1400 Independence Ave, SW**  
**Washington, DC 20250-0784**

The results of **each** individual file review must be reported separately to the national office by **Friday, August 17, 2012** via the following link: [IPERA File Review](https://www.surveymonkey.com/s/IPERA_File_Review)  
([https://www.surveymonkey.com/s/IPERA\\_File\\_Review](https://www.surveymonkey.com/s/IPERA_File_Review))

**To access the IPERA File Review, enter the password: IPERA**

By submitting the result of the file reviews to the above web link, States are attesting to the proper completion of the review.

**Reviewer Name:** \_\_\_\_\_ **Title:** \_\_\_\_\_

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

<u>Borrower State</u>	<u>GLS Borrower Id</u>	<u>Borrower Name</u>	<u>Loan Assistance Type Code</u>	<u>Loan Assistance Type Desc</u>	<u>Original Loan Amount</u>
AK	676027150	DILLON, CHAD M.	96	SFH GUARANTEED PURCHASE	\$154,081.00
AL	259984758	CORRADINI, JAMIE E	96	SFH GUARANTEED PURCHASE	\$85,232.00
AL	396714497	FRENCH, JASON E	96	SFH GUARANTEED PURCHASE	\$159,615.80
AL	348822275	PRESLEY, KEVIN G	96	SFH GUARANTEED PURCHASE	\$90,842.00
AL	423905438	ROBINSON, COREY J	96	SFH GUARANTEED PURCHASE	\$75,000.00
AR	107892039	BORKHOLDER, JUSTIN	96	SFH GUARANTEED PURCHASE	\$72,420.00
AR	317600949	FLAHERTY, JACK H	96	SFH GUARANTEED PURCHASE	\$71,400.00
AR	198526587	HARRELL, JASON S.	520	SFH 502 GUAR PURCH DISASTER	\$97,920.00
AR	465951067	IGWEBUIKE, THOMAS E	96	SFH GUARANTEED PURCHASE	\$143,004.00
AR	373230251	PADILLA, KEVIN L.	96	SFH GUARANTEED PURCHASE	\$72,500.00
AR	087268003	PEACE, MARCUS	96	SFH GUARANTEED PURCHASE	\$137,100.00
AR	479955272	REEVES, STEVEN KEITH	96	SFH GUARANTEED PURCHASE	\$80,253.00
AR	033112597	TURNBO, JENNIFER R	96	SFH GUARANTEED PURCHASE	\$45,405.00
AR	963502149	VUNILEVA, PAUL M	96	SFH GUARANTEED PURCHASE	\$123,109.00
AZ	861707532	ANDONIE, JODI	96	SFH GUARANTEED PURCHASE	\$76,428.00
AZ	798450801	CHERRY, CANDISE	96	SFH GUARANTEED PURCHASE	\$193,899.00
AZ	513061893	DELGADO, PETER P	96	SFH GUARANTEED PURCHASE	\$151,077.51
AZ	368179201	FERKINS, DENNIS R	96	SFH GUARANTEED PURCHASE	\$156,990.00
AZ	836690164	HERNANDEZ III, LOCARIO	96	SFH GUARANTEED PURCHASE	\$161,160.00
CA	695282048	CLARKE, ERIK	96	SFH GUARANTEED PURCHASE	\$157,998.00
CA	585145768	LAUREL, ALLAN	96	SFH GUARANTEED PURCHASE	\$270,198.00
CO	522381766	ESPINOZA-LOPEZ, ASUNCION	547	502 SFH 2009 ARRA PURCHASE	\$376,530.00
CO	937343544	LUJAN, TROY C.	96	SFH GUARANTEED PURCHASE	\$79,700.00
CO	565351438	MARQUEZ, HUMBERTO	96	SFH GUARANTEED PURCHASE	\$180,675.00
CO	420363359	MOFFITT, ROBERT	547	502 SFH 2009 ARRA PURCHASE	\$268,260.00
CO	624813892	ROESENER, NICHOLAS W.	547	502 SFH 2009 ARRA PURCHASE	\$195,306.00
FL	806211787	CASSEUS, GUERDA	440	502 HURRICANE PURCHASE LOAN	\$192,857.00
FL	291659690	KEITH, TERRY	96	SFH GUARANTEED PURCHASE	\$76,530.00
FL	067532938	SAENZ, HECTOR L	96	SFH GUARANTEED PURCHASE	\$110,000.00

FL	686169368	SMITH, KERMIT M	96	SFH GUARANTEED PURCHASE	\$112,300.00
FL	184453387	STEVENS-THULIN, BRENDA	96	SFH GUARANTEED PURCHASE	\$182,000.00
FL	138751984	TINGSTROM, CODY J	440	502 HURRICANE PURCHASE LOAN	\$108,000.00
GA	287355019	BARRETT, MIKE	96	SFH GUARANTEED PURCHASE	\$70,347.00
GA	484063473	BOONE, DANIEL A	96	SFH GUARANTEED PURCHASE	\$167,700.00
GA	144968904	BRUCE, CHRISTINA J.	96	SFH GUARANTEED PURCHASE	\$107,100.00
GA	246906677	FALABELLA, MELISSA A	96	SFH GUARANTEED PURCHASE	\$145,833.00
GA	470183958	RUFF, STEVEN H	96	SFH GUARANTEED PURCHASE	\$126,400.00
GA	216517982	SMITH, MATTHEW	96	SFH GUARANTEED PURCHASE	\$127,100.00
IA	471367002	DEUTMEYER, JEFFREY A	96	SFH GUARANTEED PURCHASE	\$163,200.00
ID	945126424	HOUSE, TAMARA E	96	SFH GUARANTEED PURCHASE	\$155,102.00
ID	440868042	ROBISON, KIMBERLY K	96	SFH GUARANTEED PURCHASE	\$83,691.00
ID	501481464	TERRY, MIKAL	96	SFH GUARANTEED PURCHASE	\$152,959.00
IL	342539083	AKINS, BENJAMIN S	96	SFH GUARANTEED PURCHASE	\$44,900.00
IL	105630717	DAVIDSMEYER, MALLORY	96	SFH GUARANTEED PURCHASE	\$89,000.00
IL	458420344	FLOYD, ELLA M	96	SFH GUARANTEED PURCHASE	\$87,755.00
IL	067372334	LOSER, GARRETT	96	SFH GUARANTEED PURCHASE	\$48,712.00
IL	349234451	NEALEY, PATRICK H	96	SFH GUARANTEED PURCHASE	\$91,800.00
IL	971218642	NEEMAN, RICHARD W.	96	SFH GUARANTEED PURCHASE	\$102,000.00
IL	001036115	ROW, MARCUS A	1	SFH GUARANTEED PURCHASE ANNUAL	\$71,500.00
IL	055976423	SKINNER, JENNIFER E.	96	SFH GUARANTEED PURCHASE	\$46,400.00
IL	070057987	VITZTHUM, MICHAEL	96	SFH GUARANTEED PURCHASE	\$101,020.00
IN	281880912	BAUGHMAN, MARK A	96	SFH GUARANTEED PURCHASE	\$68,000.00
IN	249926474	OAKES, DAVID J.	96	SFH GUARANTEED PURCHASE	\$71,700.00
IN	115922412	VASH, KANDICE R.	96	SFH GUARANTEED PURCHASE	\$72,000.00
KS	604226243	BARTKOSKI, CHRISTOPHER J	96	SFH GUARANTEED PURCHASE	\$163,770.00
KS	687493934	THOMSEN, KURTIS W.	96	SFH GUARANTEED PURCHASE	\$29,900.00
KY	649741152	ACEVEDO, JR, ALEXANDER	96	SFH GUARANTEED PURCHASE	\$102,000.00
KY	116142109	ROSENBERGER, STEPHEN	96	SFH GUARANTEED PURCHASE	\$67,600.00
LA	425408150	COOPER, LANCE J	440	502 HURRICANE PURCHASE LOAN	\$139,100.00

LA	120910948	HASKETT, ROSA	440	502 HURRICANE PURCHASE LOAN	\$76,270.00
LA	036486502	MANUEL, ASHLEIGH	440	502 HURRICANE PURCHASE LOAN	\$79,500.00
LA	170856020	MURRAY, SCHERRY	440	502 HURRICANE PURCHASE LOAN	\$139,230.00
LA	912940148	ROMERO, ROBERTO	440	502 HURRICANE PURCHASE LOAN	\$187,000.00
LA	375273153	SIMON, DAVID W	96	SFH GUARANTEED PURCHASE	\$148,190.00
LA	405476053	VINCENT, BRIAN D	440	502 HURRICANE PURCHASE LOAN	\$124,950.00
LA	335208868	WILLIAMS, HELEN M	96	SFH GUARANTEED PURCHASE	\$39,500.00
MD	190909869	BURROUGHS, NICOLE L.	96	SFH GUARANTEED PURCHASE	\$180,612.00
ME	110408863	COLE, CORNELIUS G.	96	SFH GUARANTEED PURCHASE	\$92,000.00
ME	090134094	OWEN, JAMES MICHAEL	96	SFH GUARANTEED PURCHASE	\$65,833.00
ME	480818284	SCANLON, JAMES F	96	SFH GUARANTEED PURCHASE	\$202,766.00
MI	051555495	BRAKE, TROY R	96	SFH GUARANTEED PURCHASE	\$86,700.00
MI	459899457	BROWN, JACOB A	96	SFH GUARANTEED PURCHASE	\$159,000.00
MI	378769424	DAVIS, JAYETTA S	96	SFH GUARANTEED PURCHASE	\$100,000.00
MI	493738376	HER, PO	96	SFH GUARANTEED PURCHASE	\$156,060.00
MI	344146504	KOHAGEN, BRYAN M	96	SFH GUARANTEED PURCHASE	\$122,000.00
MI	461173651	LEACH, ANGELA K	96	SFH GUARANTEED PURCHASE	\$51,763.00
MI	201259446	LEVITSKI, HEIDI	96	SFH GUARANTEED PURCHASE	\$61,350.00
MI	034844258	LOHMAN, SCOTT	96	SFH GUARANTEED PURCHASE	\$52,000.00
MI	237750739	MCGEE, MICHELLE L.	96	SFH GUARANTEED PURCHASE	\$64,500.00
MI	412878492	MEIR, EDWARD A	96	SFH GUARANTEED PURCHASE	\$32,000.00
MI	316957118	MOYAERT, ROBERT H	96	SFH GUARANTEED PURCHASE	\$210,630.00
MI	105058636	NORDMAN, DAVID	96	SFH GUARANTEED PURCHASE	\$46,500.00
MI	089374811	PFIESTER, JOSHUA C	96	SFH GUARANTEED PURCHASE	\$47,350.45
MI	154326213	REDDICK, AMY	96	SFH GUARANTEED PURCHASE	\$173,298.00
MI	456362686	SCOTT, DONALD R JR	96	SFH GUARANTEED PURCHASE	\$199,818.00
MI	115969117	VILLEGAS, GONZALO	96	SFH GUARANTEED PURCHASE	\$77,455.00
MI	085545405	YEATES, JOSHUA W	96	SFH GUARANTEED PURCHASE	\$115,770.00
MN	414160571	CRANDALL, GREGORY M	547	502 SFH 2009 ARRA PURCHASE	\$91,290.00
MN	348126405	DAWALD, JOHN A	96	SFH GUARANTEED PURCHASE	\$132,400.00

MN	549452749	PEREZ, JOSE G.	96	SFH GUARANTEED PURCHASE	\$126,990.00
MN	191174272	STOLP, BRIAN M	96	SFH GUARANTEED PURCHASE	\$142,500.00
MO	264028063	BRAWNER, KONDA GAE	96	SFH GUARANTEED PURCHASE	\$33,000.00
MO	062631049	BYRD, DORIS J	96	SFH GUARANTEED PURCHASE	\$55,500.00
MO	357889093	ELDRED, KYLER M	547	502 SFH 2009 ARRA PURCHASE	\$49,776.00
MO	737459169	HILL, MICHAEL E	96	SFH GUARANTEED PURCHASE	\$75,480.00
MO	130232708	HOWERTON, RYAN W	96	SFH GUARANTEED PURCHASE	\$89,905.00
MO	205538058	JOHNSON, JEFFERY	96	SFH GUARANTEED PURCHASE	\$70,380.00
MO	364655620	PFIFER, JASON	96	SFH GUARANTEED PURCHASE	\$81,750.00
MO	332352991	SHOBE, JOSHUA L	96	SFH GUARANTEED PURCHASE	\$57,200.00
MO	235091933	WILLIFORD, DUSTIN	96	SFH GUARANTEED PURCHASE	\$80,000.00
MS	884574437	ANTHONY, THOMAS	96	SFH GUARANTEED PURCHASE	\$35,960.00
MS	984513188	COLON-BERRIOS, JOSE H	440	502 HURRICANE PURCHASE LOAN	\$137,700.00
MS	399261191	JACKSON, JIMMY	96	SFH GUARANTEED PURCHASE	\$112,200.00
MT	786451682	BALDWIN, KIM S	96	SFH GUARANTEED PURCHASE	\$90,842.00
MT	789352857	JOHNSON, TRAVIS	96	SFH GUARANTEED PURCHASE	\$195,000.00
MT	976653517	NORDQUIST, CHRISTOPHER G	96	SFH GUARANTEED PURCHASE	\$189,414.00
MT	592715358	TAYLOR, RODNEY L	96	SFH GUARANTEED PURCHASE	\$155,612.00
NC	140279758	CALLOWAY, CORETTA D.	96	SFH GUARANTEED PURCHASE	\$192,346.00
NC	483059019	ELLIS III, JOHN W	96	SFH GUARANTEED PURCHASE	\$148,500.00
NC	461924022	ROSEMAN, HEATHER P	96	SFH GUARANTEED PURCHASE	\$67,519.00
NE	973573778	ELFGREN, WILLIAM J	96	SFH GUARANTEED PURCHASE	\$39,900.00
NE	672604442	FREEMAN, TREVOR	96	SFH GUARANTEED PURCHASE	\$70,000.00
NE	860745600	MARTINEZ, VICTOR R	96	SFH GUARANTEED PURCHASE	\$77,520.00
NE	548251706	RIOS, BENITO JOSE	96	SFH GUARANTEED PURCHASE	\$85,170.00
NH	071304620	PELLETIER, KENNETH P	547	502 SFH 2009 ARRA PURCHASE	\$179,591.00
NH	260375795	VINCENT, RICHARD	96	SFH GUARANTEED PURCHASE	\$143,112.00
NJ	301863197	MCCAFFERY, BERNADETTE	96	SFH GUARANTEED PURCHASE	\$140,407.00
NM	067241068	KING, KIMBERLY S	96	SFH GUARANTEED PURCHASE	\$65,051.00
NV	963056596	AVELAR, PEDRO	96	SFH GUARANTEED PURCHASE	\$270,125.00

OH	329805620	BOATRIGHT, CHRISTOPHER R	96	SFH GUARANTEED PURCHASE	\$67,000.00
OH	203183036	BOWMAN II, GARY A	96	SFH GUARANTEED PURCHASE	\$100,400.00
OH	140264738	COOPER, STEVEN	96	SFH GUARANTEED PURCHASE	\$84,000.00
OH	347619538	ELSON, DAVID L	547	502 SFH 2009 ARRA PURCHASE	\$83,673.00
OH	215137193	FISHER, WAYNE A	96	SFH GUARANTEED PURCHASE	\$89,900.00
OH	483894341	FIX, KYLIE M	96	SFH GUARANTEED PURCHASE	\$53,700.00
OH	060823827	GONZALEZ, JUSTIN R	96	SFH GUARANTEED PURCHASE	\$94,500.00
OH	422109716	HAGAN, KRISTEN M	96	SFH GUARANTEED PURCHASE	\$160,380.00
OH	237649846	HANS, BRIAN J	547	502 SFH 2009 ARRA PURCHASE	\$96,900.00
OH	544851469	JOHNS, AMY J	96	SFH GUARANTEED PURCHASE	\$128,000.00
OH	084167626	LAMB, FRANK W	96	SFH GUARANTEED PURCHASE	\$109,140.00
OH	140293312	STARR, ANGEL M	96	SFH GUARANTEED PURCHASE	\$60,200.00
OK	186650128	CRABTREE, LATRESA D	96	SFH GUARANTEED PURCHASE	\$124,489.00
OK	001422660	LEWIS, CRYSTAL M	547	502 SFH 2009 ARRA PURCHASE	\$50,000.00
OK	284437033	RICHARDS, ROBERT	96	SFH GUARANTEED PURCHASE	\$222,959.00
OK	035313485	STANKEVICZ, TODD D.	96	SFH GUARANTEED PURCHASE	\$53,900.00
OR	724908333	BAILEY, MELINDA R	96	SFH GUARANTEED PURCHASE	\$163,163.00
OR	859716721	BLACKBURN, JENNY L.	96	SFH GUARANTEED PURCHASE	\$160,000.00
OR	641529541	MACK, REBECCA A	96	SFH GUARANTEED PURCHASE	\$105,000.00
OR	568941057	SWEARINGEN, KENNETH W.	96	SFH GUARANTEED PURCHASE	\$69,400.00
PA	144890412	ISENBERG, DOUGLAS E	96	SFH GUARANTEED PURCHASE	\$102,000.00
PA	042239246	SCHAEKEL, JENNIFER M	96	SFH GUARANTEED PURCHASE	\$178,500.00
PA	097658092	WEAVER, JEANETTE L	96	SFH GUARANTEED PURCHASE	\$50,200.00
SC	206933462	MILLER, JAMES R.	547	502 SFH 2009 ARRA PURCHASE	\$141,428.00
SD	858147628	ROMEY, STEVE	96	SFH GUARANTEED PURCHASE	\$36,000.00
SD	532160066	STANSBURY, NICK L	96	SFH GUARANTEED PURCHASE	\$153,000.00
SD	891467987	WINNETT, SHAINA T	96	SFH GUARANTEED PURCHASE	\$39,000.00
TN	239034325	KILLET, CHARLES W	96	SFH GUARANTEED PURCHASE	\$42,800.00
TN	425580606	REYNOLDS, RICHARD S	96	SFH GUARANTEED PURCHASE	\$108,120.00
TN	236362408	ROBERTS, CINDY	547	502 SFH 2009 ARRA PURCHASE	\$134,130.00

TX	130656994	ARRANT, COLT	96	SFH GUARANTEED PURCHASE	\$83,673.00
TX	975229738	BELL, JEFFERY A	96	SFH GUARANTEED PURCHASE	\$53,062.00
TX	630816935	ELIZONDO, ARTURO O	96	SFH GUARANTEED PURCHASE	\$76,500.00
TX	272194735	GOMEZ, JR., THOMAS	96	SFH GUARANTEED PURCHASE	\$82,800.00
TX	070669657	HELLMAN, JOHN	547	502 SFH 2009 ARRA PURCHASE	\$103,836.00
TX	113276396	KINSLOW, JACKIE K	440	502 HURRICANE PURCHASE LOAN	\$135,595.00
TX	160743723	MANNING, DAVID	96	SFH GUARANTEED PURCHASE	\$164,220.00
TX	878350601	SMITH, JAMES	96	SFH GUARANTEED PURCHASE	\$88,266.00
TX	886031617	THOMPSON, DYLAN C	96	SFH GUARANTEED PURCHASE	\$93,877.00
TX	457843235	TOLENTINO, OSCAR	1	SFH GUARANTEED PURCHASE ANNUAL	\$95,880.00
UT	712990870	LEE, ENO R	96	SFH GUARANTEED PURCHASE	\$162,244.00
UT	512690745	LEINBACH, LUCAS S	547	502 SFH 2009 ARRA PURCHASE	\$96,900.00
UT	959506602	LOSEE, JAMES	96	SFH GUARANTEED PURCHASE	\$158,100.00
UT	953270454	MARTIN, MICHAEL E.	96	SFH GUARANTEED PURCHASE	\$162,245.00
VA	103715984	ARCHIE, MELVIN H.	96	SFH GUARANTEED PURCHASE	\$190,740.00
VA	002554917	FOSTER, MARTIN	96	SFH GUARANTEED PURCHASE	\$125,510.00
VA	487511517	SMALLWOOD, TONY R.	96	SFH GUARANTEED PURCHASE	\$186,660.00
VA	408215826	UNDERWOOD, JUSTIN M.	96	SFH GUARANTEED PURCHASE	\$72,420.00
WI	417575461	GALLO JR., LOUIS	96	SFH GUARANTEED PURCHASE	\$155,774.42
WI	027175519	RAMIREZ, ALFREDO A.	96	SFH GUARANTEED PURCHASE	\$61,200.00
WI	092653112	SCHWIETZER, HARVEY J	96	SFH GUARANTEED PURCHASE	\$129,000.00
WV	965120638	TREADWAY, CAROL J	96	SFH GUARANTEED PURCHASE	\$176,000.00
WY	729508124	BRICHACEK, DENNIS	96	SFH GUARANTEED PURCHASE	\$159,109.00

<u>Servicing Lender Name</u>	<u>Borrower Address Line 1</u>	<u>Borrower City</u>	<u>Borrower State Abbr</u>	<u>Borrower Zip Code</u>	<u>Property State</u>
JP MORGAN CHASE BANK, N.A.	3400 TATTLER COURT	WASILLA	AK	99654-0000	ALASKA
BANK OF AMERICA, N.A.	1051 EVA ROAD	EVA	AL	35621-0000	ALABAMA
JP MORGAN CHASE BANK, N.A.	1207 LARRY DRIVE	SCOTTSBORO	AL	35769-0000	ALABAMA
CHASE HOME FINANCE LLC	605 E. LAURAL STREET	ATMORE	AL	36502-0000	ALABAMA
JP MORGAN CHASE BANK, N.A.	107 VICTORIA DRIVE	ENTERPRISE	AL	36330-0000	ALABAMA
WELLS FARGO BANK N.A.	505 W. JOHNSON AVE.	OSCEOLA	AR	72370-0000	ARKANSAS
CHASE HOME FINANCE LLC	8431 KINGS RUN LANE	ALTUS	AR	72821-0000	ARKANSAS
US BANK HOME MORTGAGE	144 LOCUST DR	GREENWOOD	AR	72936-0000	ARKANSAS
JP MORGAN CHASE BANK, N.A.	1 EXBURY LN	BELLA VISTA	AR	72714-0000	ARKANSAS
US BANK HOME MORTGAGE	207 ADA AVE. E.	WYNNE	AR	72396-3815	ARKANSAS
CHASE HOME FINANCE LLC	981 SUNDOWNER RANCH ROAD	PRAIRIE GROVE	AR	72753-0000	ARKANSAS
JP MORGAN CHASE BANK, N.A.	206 COUNTY ROAD 3530	CLARKSVILLE	AR	72830-0000	ARKANSAS
MIDFIRST BANK	111 SHERWOOD COVE	MARION	AR	72364-0000	ARKANSAS
CHASE HOME FINANCE LLC	12657 OAK KNOLL CIRCLE	GENTRY	AR	72734-9384	ARKANSAS
JP MORGAN CHASE BANK, N.A.	1364 E. ROSEMARY TRAIL	CASA GRANDE	AZ	85222-1156	ARIZONA
US BANK HOME MORTGAGE	1014 E MADISON ST	SNOWFLAKE	AZ	85937-0000	ARIZONA
JP MORGAN CHASE BANK, N.A.	7536 E SAN JOSE RD	SAFFORD	AZ	85546-8634	ARIZONA
BANK OF AMERICA, N.A.	37377 W MERCED ST	MARICOPA	AZ	85238-5291	ARIZONA
CHASE HOME FINANCE LLC	140 W 83RD STREET	SAFFORD	AZ	85546-0000	ARIZONA
JP MORGAN CHASE BANK, N.A.	61601 LA JOLLA DRIVE	JOSHUA TREE	CA	92252-0000	CALIFORNIA
BANK OF AMERICA, N.A.	1314 MAZATLAN STREET	SALINAS	CA	93905-0000	CALIFORNIA
JP MORGAN CHASE BANK, N.A.	122 TIMBER CREEK DR.	GLENWOOD SPRINGS	CO	81601-0000	COLORADO
COLORADO HOUSING AND FINANCE AUTHORITY	32798 RD 10	MANZANOLA	CO	81058-0000	COLORADO
COLORADO HOUSING AND FINANCE AUTHORITY	2632 GLEN MOR DRIVE	MONTROSE	CO	81401-0000	COLORADO
JP MORGAN CHASE BANK, N.A.	2241 AMERICAN WAY	MONTRSOE	CO	81401-7579	COLORADO
JP MORGAN CHASE BANK, N.A.	758 WHITE TAIL COURT	MONTROSE	CO	81401-0000	COLORADO
CHASE HOME FINANCE LLC	11097 RIVER TRENT CT	LEHIGH ACRES	FL	33971-1003	FLORIDA
JP MORGAN CHASE BANK, N.A.	2901 33RD ST SW	LEHIGH ACRES	FL	33976-4552	FLORIDA
WELLS FARGO BANK N.A.	1 BOLTON COURT	KISSIMMEE	FL	34758-0000	FLORIDA

BANK OF AMERICA, N.A.	146 OAK ST	CHATTAHOOCHEE	FL	32324-0000	FLORIDA
WELLS FARGO BANK N.A.	15 PINELARK LANE	PALM COAST	FL	32164-0000	FLORIDA
WELLS FARGO BANK N.A.	4350 CASTILLE CT	MILTON	FL	32571-0000	FLORIDA
JP MORGAN CHASE BANK, N.A.	2059 TOLBERT TOWN ROAD	ROCKMART	GA	30153-4462	GEORGIA
JP MORGAN CHASE BANK, N.A.	397 OAKHAVEN WAY	VILLA RICA	GA	30180-0000	GEORGIA
WELLS FARGO BANK N.A.	64 BRITTANY COURT, UNIT #14	JASPER	GA	30143-0000	GEORGIA
JP MORGAN CHASE BANK, N.A.	5343 CROWN OAKS DR	LULA	GA	30554-0000	GEORGIA
JP MORGAN CHASE BANK, N.A.	142 PEBBLEBROOK WAY	TEMPLE	GA	30179-0000	GEORGIA
JP MORGAN CHASE BANK, N.A.	9361 SHERWOOD STREET	TOCCOA	GA	30577-9010	GEORGIA
AMERICAN TRUST & SAVINGS BANK	2226 310TH AVENUE	EARLVILLE	IA	52041-0000	IOWA
WELLS FARGO BANK N.A.	605 MAIN ST	PINEHURST	ID	83850-0000	IDAHO
JP MORGAN CHASE BANK, N.A.	269 W GARFIELD AVE	GLENNSFERRY	ID	83623-2331	IDAHO
BANK OF AMERICA, N.A.	3883 E ASH LN	RIGBY	ID	83442-0000	IDAHO
STATE BANK OF LINCOLN	101 OAK STREET	ASHMORE	IL	61912-0000	ILLINOIS
FARMERS STATE BANK - PITTSFIELD	40280 COUNTY HIGHWAY 10	NEBO	IL	62355-0000	ILLINOIS
STATE BANK OF LINCOLN	1610 N KANKAKEE ST	LINCOLN	IL	62656-0000	ILLINOIS
JP MORGAN CHASE BANK, N.A.	500 WEST PINE STREET	MASON CITY	IL	62664-0000	ILLINOIS
BUSEY BANK	15405 N RIVER BEACH DR	CHILLICOTHE	IL	61523-0000	ILLINOIS
PNC MORTGAGE, A DIV. OF PNC BANK N.A.	411 2ND STREET	LOSTANT	IL	61334-0000	ILLINOIS
CHASE HOME FINANCE LLC	901 E JEMIMA	CLINTON	IL	61727-2548	ILLINOIS
EVERBANK	931 WEST ENGLAND	TAYLORVILLE	IL	62568-0000	ILLINOIS
PNC MORTGAGE, A DIV. OF PNC BANK N.A.	6 OAKWOOD DR.	PONTIAC	IL	61764-0000	ILLINOIS
LAKE CITY BANK	316 OAKHILL AVE	PLYMOUTH	IN	46563-0000	INDIANA
PNC MORTGAGE, A DIV. OF PNC BANK N.A.	607 HOUSTON ST.	SALEM	IN	47167-0000	INDIANA
CENTRAL MORTGAGE CO	12301 STATE ROAD 58	EDWARDSPORT	IN	47528-0000	INDIANA
CHASE HOME FINANCE LLC	953 E PUMPKIN RIDGE ST	GARDNER	KS	66030-0000	KANSAS
FIRST FEDERAL SAVINGS & LOAN	1402 W. 6TH	COFFEYVILLE	KS	67337-0000	KANSAS
CHASE HOME FINANCE LLC	1475 LAUREL RIVER ROAD	LONDON	KY	40744-0000	KENTUCKY
KENTUCKY HOUSING CORPORATION	4454 MAIN STREET	CLAY CITY	KY	40321-0000	KENTUCKY
US BANK HOME MORTGAGE	33709 FAIRHAVEN DR	WALKER	LA	70785-0000	LOUISIANA

CHASE HOME FINANCE LLC	333 SPORTSMAN LODGE RD	CAMPTI	LA	71411-0000	LOUISIANA
JP MORGAN CHASE BANK, N A	309 W. LOGAN ST.	SULPHUR	LA	70663-0000	LOUISIANA
BANK OF AMERICA, N.A.	119 SOUTH GATE DR	PONCHATOU LA	LA	70454-9400	LOUISIANA
JP MORGAN CHASE BANK, N A	312 W LOUISIANA STREET DRIVE	KENNER	LA	70065-0000	LOUISIANA
CHASE HOME FINANCE LLC	14234 BECKETT AVE	PRIDE	LA	70770-0000	LOUISIANA
JP MORGAN CHASE BANK, N A	1028 S SHIRLEY AVE	GONZALES	LA	70737-0000	LOUISIANA
CITIMORTGAGE, INC.	525 EVANGELINE DR.	ARCADIA	LA	71001-0000	LOUISIANA
CHASE HOME FINANCE LLC	21440 RODINE WAY	LEXINGTON PARK	MD	20653-0000	MARYLAND
GRAYSTONE MORTGAGE CORP	26 WALNUT STREET	SKOWHEGAN	ME	04976-0000	MAINE
CAMDEN NATIONAL BANK	1079 EAST WINN ROAD	WINN	ME	04495-0000	MAINE
CHASE HOME FINANCE LLC	12 CAROLINE'S WAY	LEBANON	ME	04027-0000	MAINE
BANK OF AMERICA, N.A.	1661 W. 136TH. STREET	GRANT	MI	49327-0000	MICHIGAN
MORTGAGE CENTER L. C.	268 NORMANDY DR	ONSTED	MI	49265-0000	MICHIGAN
BANK OF AMERICA, N.A.	420 LANSING RD	MORRICE	MI	48857-0000	MICHIGAN
JP MORGAN CHASE BANK, N A	5155 E. HOLLY RD	HOLLY	MI	48442-0000	MICHIGAN
FIFTH THIRD MORTGAGE COMPANY	206 S LANSING ST	ST. JOHNS	MI	48879-0000	MICHIGAN
JP MORGAN CHASE BANK, N A	505 E MAIN ST	MARCELLUS	MI	49067-0000	MICHIGAN
US BANK HOME MORTGAGE	1218 N SHIAWASSEE ST	OWOSSO	MI	48867-0000	MICHIGAN
JP MORGAN CHASE BANK, N A	19645 MAIN ST.	CONKLIN	MI	49403-0000	MICHIGAN
JP MORGAN CHASE BANK, N A	800 WEST ST.	THREE RIVERS	MI	49093-0000	MICHIGAN
AMERIHOM MORTGAGE CORPORATION	1407 HURON AVE	ST HELEN	MI	48656-0000	MICHIGAN
BANK OF AMERICA, N.A.	58606 RIVER OAKS DR.	NEW HAVEN	MI	48048-0000	MICHIGAN
HUNTINGTON NATIONAL BANK	NORDMAN, CATHY	CADILLAC	MI	49601-0000	MICHIGAN
CHASE HOME FINANCE LLC	200 PINEHURST	KINGSFORD	MI	49802-0000	MICHIGAN
BANK OF AMERICA, N.A.	3001 TWIN MEADOW	JACKSON	MI	49201-0000	MICHIGAN
BANK OF AMERICA, N.A.	198 INDIAN KNOLLS	OXFORD	MI	48371-0000	MICHIGAN
BANK OF AMERICA, N.A.	709 ALMA ST	DOWAGIAC	MI	49047-0000	MICHIGAN
INDEPENDENT MORTGAGE COMPANY	19670 13 MILE RD	BATTLE CREEK	MI	49014-0000	MICHIGAN
JP MORGAN CHASE BANK, N A	26246 3RD ST W	ZIMMERMA N	MN	55398-8597	MINNESOTA
US BANK HOME MORTGAGE	12 BRAND AVENUE	FARIBAUT	MN	55021-0000	MINNESOTA

WELLS FARGO BANK N.A.	426 MORNINGSIDE DR	LITCHFIELD	MN	55355-2336	MINNESOTA
EASTWOOD BANK	210 4TH AVE SW	PINE ISLAND	MN	55963-0000	MINNESOTA
BANK OF AMERICA, N.A.	603 KLONDIKE	NOVINGER	MO	63559-0000	MISSOURI
BANK OF AMERICA, N.A.	506 BAKER ST	PORTAGEVILLE	MO	63873-0000	MISSOURI
CHASE HOME FINANCE LLC	2513 E 10TH STREET	SEDALIA	MO	65301-6515	MISSOURI
JP MORGAN CHASE BANK, N.A.	605 WRIGHT ST	ORAN	MO	63771-0000	MISSOURI
CHASE HOME FINANCE LLC	8 BART STREET	BUCKNER	MO	64016-0000	MISSOURI
JP MORGAN CHASE BANK, N.A.	681 COUNTY ROAD 624	FISK	MO	63940-0000	MISSOURI
CHASE HOME FINANCE LLC	421 N SMITH	PERRYVILLE	MO	63775-0000	MISSOURI
THIRD NATIONAL BANK	1913 S. MARVIN AVENUE	SEDALIA	MO	65301-0000	MISSOURI
BANK OF AMERICA, N.A.	301 WELLBORN RD	EAST PRAIRIE	MO	63845-0000	MISSOURI
JP MORGAN CHASE BANK, N.A.	159 CURTIS LOCKE STATION ROAD	BATESVILLE	MS	38606-0000	MISSISSIPPI
WELLS FARGO BANK N.A.	1216 OAK ST	OCEAN SPRINGS	MS	39564-0000	MISSISSIPPI
JP MORGAN CHASE BANK, N.A.	3274 HWY 3	SARAH	MS	38665-0000	MISSISSIPPI
FIRST INTERSTATE BANK	1824 5TH AVENUE EAST	KALISPELL	MT	59901-0000	MONTANA
FIRST INTERSTATE BANK	820 NORTH RIVER ROCK DRIVE	BELGRADE	MT	59714-0000	MONTANA
FIRST INTERSTATE BANK	252 HANNAFORD AVE	FLORNCE	MT	59833-0000	MONTANA
FIRST INTERSTATE BANK	418 N 5TH ST	HAMILTON	MT	59840-2422	MONTANA
FIRST SOUTH BANK	410 S. EDENTON ROAD ST	HERTFORD	NC	27944-0000	NORTH CAROLINA
PNC MORTGAGE, A DIV. OF PNC BANK N.A.	ELLIS,PAMELA P	FUQUAY-VARINA	NC	27526-0000	NORTH CAROLINA
PNC MORTGAGE, A DIV. OF PNC BANK N.A.	4728 RANDLEMAN STREET	CONOVER	NC	28613-0000	NORTH CAROLINA
WELLS FARGO BANK N.A.	22 RUSHMORE DRIVE	OVERTON	NE	68863-0000	NEBRASKA
US BANK HOME MORTGAGE	502 E 8TH ST	COZAD	NE	69130-1920	NEBRASKA
FLAGSTAR BANK	1308 W 2ND ST	MCCOOK	NE	69001-2517	NEBRASKA
US BANK HOME MORTGAGE	113 WEST 20TH STREET	SCOTTSBLUFF	NE	69361-2432	NEBRASKA
JP MORGAN CHASE BANK, N.A.	29 ELIZABETH ROAD	SANDOWN	NH	03873-0000	NEW HAMPSHIRE
DOVENMUEHLE MORTGAGE INC	3 PINE GROVE	CLAREMONT	NH	03743-0000	NEW HAMPSHIRE
DOVENMUEHLE MORTGAGE INC	345 IVES AVENUE	CARNEYS POINT	NJ	08069-0000	NEW JERSEY
BANK OF AMERICA, N.A.	800 S AVENUE A	PORTALES	NM	88130-0000	NEW MEXICO
WELLS FARGO BANK N.A.	270 BURNS LANE	MESQUITE	NV	89027-0000	NEVADA

CHASE HOME FINANCE LLC	306 MIAMI WEST	DEGRAFF	OH	43318-0000	OHIO
CHASE HOME FINANCE LLC	262 SHORT ST	WEST IFFERSON	OH	43162-1354	OHIO
PNC MORTGAGE, A DIV. OF PNC BANK, N.A.	821 JUDY AVE	EATON	OH	45320-0000	OHIO
PNC MORTGAGE, A DIV. OF PNC BANK, N.A.	213 LOCUST ST	GREENVILLE	OH	45331-2107	OHIO
FIRST FEDERAL BANK OF OHIO	107 UNION STREET	EDISON	OH	43320-0000	OHIO
JP MORGAN CHASE BANK, N.A.	536 PROSPECT ST	BUCYRUS	OH	44820-2827	OHIO
CHASE HOME FINANCE LLC	601 PORTLAND ST	CELINA	OH	45822-0000	OHIO
US BANK HOME MORTGAGE	133 VILLAGE CT	MONROE	OH	45050-1746	OHIO
BANK OF AMERICA, N.A.	7646 OHARA DR	MORROW	OH	45152-9510	OHIO
CHASE HOME FINANCE LLC	114 SHEPHERD TERRACE AVE	SAINT CLAIRSVILLE	OH	43950-1121	OHIO
JP MORGAN CHASE BANK, N.A.	211 S ELM ST	ORRVILLE	OH	44667-1838	OHIO
JP MORGAN CHASE BANK, N.A.	105 CHICAGO ST	BRYAN	OH	43506-9338	OHIO
BANK OF AMERICA, N.A.	1005 CROSS	PERKINS	OK	74059-0000	OKLAHOMA
BANK OF AMERICA, N.A.	1504 W. OKLAHOMA	SULPHUR	OK	73086-0000	OKLAHOMA
JP MORGAN CHASE BANK, N.A.	1610 HAPPY VALLEY	SHAWNEE	OK	74804-0000	OKLAHOMA
BOKF, NA	306 S. 19TH ST. W.	COLLINSVILL E	OK	74021-0000	OKLAHOMA
SIUSLAW VALLEY BANK	2923 SW REINDEER AVE	REDMOND	OR	97756-0000	OREGON
SIUSLAW VALLEY BANK	405 MEADOW VIEW DRIVE	CULVER	OR	97734-0000	OREGON
JP MORGAN CHASE BANK, N.A.	1430 BOTHWICK STREET	MYRTLE POINT	OR	97458-0000	OREGON
UMPQUA BANK	104 WEST PETTIBONE AVENUE	HINES	OR	97738-0000	OREGON
PENNSYLVANIA HOUSING FINANCE AGENCY	505 S MOSHANNON AVE	SNOW SHOE	PA	16874-8602	PENNSYLVANIA
CHASE HOME FINANCE LLC	243 COUNTRY RIDGE DR	RED LION	PA	17356-8866	PENNSYLVANIA
WELLS FARGO BANK N.A.	507 RAILROAD STREET	TAMAQUA	PA	18252-0000	PENNSYLVANIA
BANK OF AMERICA, N.A.	156 ANTEBELLUM WAY	SUMMERSVILL E	SC	29483-0000	SOUTH CAROLINA
HOME FEDERAL BANK	204 5TH AVENUE	EDGEMONT	SD	57735-0000	SOUTH DAKOTA
HOME FEDERAL BANK	105 ATKINS DRIVE	TEA	SD	57064-0000	SOUTH DAKOTA
HOME FEDERAL BANK	103 OAK STREET	HENRY	SD	57243-0000	SOUTH DAKOTA
CHASE HOME FINANCE LLC	114 FORREST HEIGHTS	PARIS	TN	38242-0000	TENNESSEE
CHASE HOME FINANCE LLC	17056 LONG VIEW LN	CRAWFORD	TN	38554-0000	TENNESSEE
JP MORGAN CHASE BANK, N.A.	3433 BEN ALDER LN	KNOXVILLE	TN	37931-1404	TENNESSEE

CHASE HOME FINANCE LLC	1215 FRIONA STREET	BOWIE	TX	76230-3306	TEXAS
BANK OF AMERICA, N.A.	517 S. BERKSHIRE	CROSBYTON	TX	79322-0000	TEXAS
JP MORGAN CHASE BANK, N.A.	584 PASEO LINDO ST.	RIO GRANDE CITY	TX	78582-0000	TEXAS
JP MORGAN CHASE BANK, N.A.	9481 CR 959	PRINCETON	TX	75407-0000	TEXAS
CHASE HOME FINANCE LLC	14208 BRIARCREEK LOOP	MANOR	TX	78653-0000	TEXAS
CHASE HOME FINANCE LLC	628 MANOR STREET	ANGLETON	TX	77515-0000	TEXAS
JP MORGAN CHASE BANK, N.A.	1027 KIMBRO DRIVE	FORNEY	TX	75126-0000	TEXAS
CHASE HOME FINANCE LLC	8829 E. BUFFALO CIRCLE	WILLIS	TX	77378-0000	TEXAS
JP MORGAN CHASE BANK, N.A.	1003 PARKWOOD COURT	GAINESVILLE	TX	76240-2735	TEXAS
CHASE HOME FINANCE LLC	3114 OLD PARIS ROAD	MT PLEASANT	TX	75455-0000	TEXAS
US BANK HOME MORTGAGE	618 N ASPEN CIR	PRICE	UT	84501-2202	UTAH
JP MORGAN CHASE BANK, N.A.	886 S 555 W	CEDAR CITY	UT	84720-0000	UTAH
CHASE HOME FINANCE LLC	394 S FAIRLANE DR	TOOELE	UT	84074-2624	UTAH
WELLS FARGO BANK N.A.	855 EAST DEER FLAT ROAD	TOOELE	UT	84074-0000	UTAH
CHASE HOME FINANCE LLC	29060 SPARTA ROAD	MILFORD	VA	22514-0000	VIRGINIA
CHASE HOME FINANCE LLC	1511 MULBERRY ST	WAYNESBOR O	VA	22980-2425	VIRGINIA
CHASE HOME FINANCE LLC	201 SHERRY MAY STREET	COVINGTON	VA	24426-0000	VIRGINIA
CHASE HOME FINANCE LLC	1277 MAPLE AVE	BUENA VISTA	VA	24416-2507	VIRGINIA
JP MORGAN CHASE BANK, N.A.	3553 STERLING HEIGHTS DR A	RIVER FALLS	WI	54022-0000	WISCONSIN
WELLS FARGO BANK N.A.	902 CASS STREET	PORTAGE	WI	53901-0000	WISCONSIN
CHASE HOME FINANCE LLC	85 ROHRER STREET	CLINTONVILL E	WI	54929-0000	WISCONSIN
BRANCH BANKING & TRUST	200 ABNEY CIRCLE	OAK HILL	WV	25901-0000	WEST VIRGINIA
JP MORGAN CHASE BANK, N.A.	316 STOCKADE AVE	NEWCASTLE	WY	82701-0000	WYOMING

August 7, 2012

TO: State Directors  
Rural Development

ATTN: Multi-Family Housing Program Directors, Coordinators,  
Specialists, State Architects, and Construction Analysts

FROM: Tammye H. Treviño *(Signed by Tammye H. Treviño)*  
Administrator  
Rural Housing Service

SUBJECT: Guidance on the Capital Needs Assessment Process

## Introduction

This 2012 Unnumbered Letter (UL) provides guidance on the Rural Development Capital Needs Assessment (CNA) process. This guidance is comprised of nine main sections: 1) References to CNA in [7 CFR Part 3560](#) and the Handbooks; 2) [Contract Addendum](#); 3) [Requirements and Statement of Work for a CNA](#); 4) [The CNA Review Process](#); 5) Definitions; 5a) Revising a CNA; 6) [Guidance for the Multi-Family Housing \(MFH\) Property Owner Regarding Contracting for a CNA](#); 7) [Updating a CNA](#); 8) [Incorporating a Property's Rehabilitation into a CNA](#); and 9) [Repair and Replacement Schedule](#). There are nine attachments to this UL, Attachments [A](#), [B](#), [C](#), [D](#), [E](#), [F](#), [G](#), [H](#), and [I](#). The information in this Unnumbered Letter should be made available to property owners involved in a CNA as well as CNA Providers.

### 1. References to CNA in 7 C.F.R. Part 3560 and the Handbooks

A comprehensive list of references to a Capital Needs Assessment, or CNA, found in 7 C.F.R. Part 3560, HB-1-3560, HB-2-3560, and HB-3-3560 is found in [Attachment A, References to Capital Needs Assessment \(CNA\) in 7 CFR. Part 3560 and Handbooks](#). These references include information on situations for which a CNA is required, suggested uses of a CNA, general requirements for a CNA, sources of funding for a CNA, and situations in which a CNA may be performed by Rural Development (RD).

EXPIRATION DATE:  
August 31, 2013

FILING INSTRUCTIONS:  
Housing Programs

## 2. Contract Addendum

Rural Development's Contract Addendum can be found in [Attachment B, Addendum to Capital Needs Assessment Contract](#). The suggested addendum should accompany all contracts executed between the owner and CNA Provider. If the suggested addendum is not used, it is acceptable to use a different format as long as the contents remain the same. For any conflicts that may arise between the "Contract" or "Contract Addendum", the "Contract Addendum" will supersede. The Contract Addendum identifies the responsibilities and requirements for both the property owner and the CNA Provider. There are several parts to the Addendum that warrant added emphasis to assure proper completion of the contract document. First, the Addendum will include blank spaces for the contract base amount for the CNA Provider's cost for services and spaces for an itemized listing of additional services and their costs that can be anticipated for future updates and revisions that would be required if the CNA ages out of the 1 year time frame. This new cost information is located on B-2. Second, there are blanks for the [contract amount](#), and [selection boxes](#) for the type of CNA to be provided shown on B-4. Third, on page B-6, the preferred language for the blank on "report format" is: "[USDA RD CNA Template](#), current RD version, in Microsoft Excel format". This will provide Rural Development with a format that will import directly into the underwriting template for loan underwriting purposes. Fourth, the Contract Addendum, Attachment B, is revised for the CNA Provider to itemize, price information for any possible future adjustments to the CNA that may arise.

## 3. Requirements and Statement of Work for a CNA

Rural Development's requirements for a CNA can be found in [Attachment C, Capital Needs Assessment Statement of Work](#), and [Attachment D, Fannie Mae Physical Needs Assessment Guidance to the Property Evaluator](#).

[Attachment C, Capital Needs Assessment Statement of Work](#) (CNA SOW), states that a CNA should be prepared in accordance with [Attachment D, Fannie Mae Physical Needs Assessment Guidance to the Property Evaluator](#). To resolve any inconsistency in the two documents, [Capital Needs Assessment Statement of Work](#) will in all cases prevail over the [Fannie Mae Physical Needs Assessment Guidance to the Property Evaluator](#). For example, on page [D-2](#) of Attachment D, Fannie Mae defines the "term" as "term of the mortgage and two years beyond". For USDA, the "term" will be 20 years, as defined in the CNA SOW. The [Addendum to Capital Needs Assessment Contract](#) is consistent with the [Capital Needs Assessment Statement of Work](#).

Attachment C includes the required qualifications for the CNA Provider, the required scope of work for a CNA assignment, and general distribution and review instructions to the CNA Provider. To be acceptable to Rural Development, a contract for a CNA between the property owner and the CNA Provider should include Attachment C.

[Attachment D, Fannie Mae Physical Needs Assessment Guidance to the Property Evaluator](#), is a three-part document that was developed jointly by Fannie Mae and On-Site Insight, Inc. Rural Development has permission from both to use this guidance. However, On-Site Insight has placed restrictions on Rural Development's use of the document to the revitalization demonstration program. Please note the restrictive use language on the cover page of the guidance to the property evaluator. [Attachment D](#) has three components: 1) guidance to the property evaluator; 2) expected useful life tables; and 3) a set of forms. The guidance to the property evaluator includes general instructions on the scope of work for a CNA report and specific instructions on how to use the expected useful life tables and the set of forms. There are three types of forms: 1) Terms of Reference form; 2) Systems and Conditions forms; and 3) Evaluator's Summary forms.

[Attachment E, Accessibility Laws and Requirements](#), outlines the federal accessibility laws, regulations, and standards that apply to Section 515 and Section 514/516 Multi-Family Housing properties. The CNA Provider should use Attachment E as a guide in assessing of how the property meets the requirements for accessibility to persons with disabilities. The CNA report should include any actions and estimated costs necessary to correct deficiencies in order for the property to comply with applicable federal, state, and local laws and requirements on accessibility. The report should also include an opinion based on the adequacy of a current, approved transition plan for the property. [Attachment F, Existing Property Accessibility Checklist](#), contains general information in checklist format that will help the CNA Provider comply with these requirements. For example, a transition plan that does not address any of the deficiencies listed in Attachment F or is outdated, is not adequate, and Attachment F should be used to indicate necessary corrections to the property. An up-to-date transition plan that addresses all accessibility deficiencies of the property, within a reasonable duration, would be adequate. It is the responsibility of the Provider to inspect and verify whether all accessibility features are compliant. The checklist is intended as a general guide and NOT intended to cover every aspect of accessibility (which may vary depending on site location). The Uniform Federal Accessibility Standards (UFAS) paragraph references are **bolded** and guideline language *italicized*. It should be understood that relevant information was extracted from the UFAS and paraphrased but not necessarily quoted verbatim. [Attachment G, Accessibility Requirements for Rural Development Financed Existing Multi-Family Housing \(Supplemental Questions & Answers\)](#), provides "Frequently Asked Questions" on accessibility for RD MFH Program involving the MPR properties, which may be helpful to the CNA Provider.

#### **4. The CNA Review Process**

A CNA used by Rural Development will be reviewed by a designated CNA Reviewer in the Rural Development Office. The CNA Reviewer should be an architect, construction analyst, appraiser, or other staff member with education, training, and experience in construction, rehabilitation, and repair of Multi-Family Housing (MFH) properties, especially as it relates to costs.

A CNA report must be obtained by the property owner from a third party CNA Provider that has no identity of interest, as defined in 7 [C.F.R. Part 3560](#), unless the CNA is performed by Rural Development in accordance with RD Form 3560-11, “MFH Physical Inspections”. The property owner will contract with the CNA Provider and is therefore the client of the provider. However, the owner should consult with Rural Development before contracting with a CNA Provider. (See the following section of this UL, [Guidance for the MFH Property Owner Regarding Contracting for a CNA](#), along with the [Contract Addendum](#) referenced as Attachment B). The Rural Development CNA Reviewer will use [Attachment H, Capital Needs Assessment Guidance to the Reviewer](#), to evaluate a proposed agreement or engagement letter between the owner and a CNA Provider.

As noted earlier, [Attachment B, Addendum to Capital Needs Assessment Contract](#), should be made a part of the contract. The CNA Reviewer will also review the cost of the CNA contract. The proposed fee for the CNA must be approved as an eligible housing project expense under 7 C.F.R. 3560.103 (c). for the agreement to be acceptable. The Agency’s procurement policies for a CNA service contract must be understood by all parties. If the CNA is funded by the property’s reserve account, a minimum of two bids is required if the CNA service contract amount is estimated to exceed \$3,500, in accordance with [HB-2-3560](#), Chapter 4, section 4.17-B. If the contract is funded by another source, or will be under \$3,500, a single bid is acceptable. However, the Agency recommends multiple bids in all cases. There is no Agency requirement to select the “low bidder” and the owner may select a CNA Provider based on qualifications, as well as price after reviewing references and past work.

If the proposed agreement is acceptable, the reviewer should advise the appropriate Rural Development official, who will in turn, inform the owner. If the proposed agreement is unacceptable, the reviewer must write a letter to the owner or directly to the CNA Provider. Additionally, a copy must be sent to the owner that identifies actions necessary to make the proposed agreement acceptable to Rural Development. If the proposed provider satisfactorily corrects the proposed agreement, the reviewer should advise the appropriate Rural Development official that the agreement should be accepted.

Preliminary and final versions of the CNA report are subject to review by Rural Development. The CNA Reviewer will review a preliminary CNA report delivered to Rural Development by the CNA Provider. The reviewer should use [Attachment H, Capital Needs Assessment Guidance to the Reviewer](#), which includes a checklist, to review the preliminary CNA report and [Attachment I, Sample Capital Needs Assessment Review Report](#), to write the preliminary CNA review report. The preliminary CNA review report will be delivered to the Rural Development loan official. The CNA Reviewer and the loan official should discuss the reviewer’s conclusions. The loan official will then notify the owner in writing of any revisions that are necessary to make the CNA report acceptable to Rural Development. The CNA Provider should deliver a final CNA report to Rural Development. The CNA Reviewer must review the final CNA report to determine that the necessary revisions have been made and that the report is acceptable to Rural Development. The reviewer must write a final CNA review report and

deliver it to the loan official. At this time, the CNA Reviewer and loan official should review the CNA together, to make sure the loan official understands the CNA requirements. If differences of opinions exist at this time, they should be addressed before the final CNA review report is delivered to the owner. To further support this discussion between the CNA Reviewer and loan official, the final CNA review report is to be signed by both the CNA Reviewer and the loan official.

During the CNA review process, the CNA Reviewer should consult with the field office most familiar with the property. Their input and knowledge of the property may be useful during the review of the CNA. The CNA review checklist now includes spaces for the CNA Reviewer and Loan Underwriter to sign the final report, approving it for Rural Development. This becomes the “accepted” CNA indicating the actual condition of the property at the time of the CNA inspection – a “snapshot” in time – and will be marked “Current Property Condition”.

## **5. Definitions**

The following definitions are provided to clarify terms used in conjunction with the CNA process:

**As-Is CNA:** This type of CNA is prepared for an existing MFH facility and the report results should indicate the physical condition of the property based on that moment in time. This CNA can be useful for many program purposes other than the MPR, such as, an owner transfer, pre-payment incentive and to evaluate and resize the reserve account. The As-Is report will include all major repairs and likely some minor repairs that are associated with the major work. Each major component, system, equipment item, etc. inside, outside, building(s), property, access and amenities are evaluated and assessed for a basis condition. A schedule of those items showing the anticipated repair or replacement time frame and the associated hard costs are noted for the next 20 year span.

**Post Rehab CNA:** This type of CNA is done for an existing MFH property as well. The workings of the report are similar to the As-Is CNA. This report is prepared for the project that will be funded for a major rehabilitation. The previously prepared As-Is CNA will be the basis for the Post Rehab CNA except this report will be adjusted to reflect the work intended to be performed during the rehabilitation. The assessment must be developed from the rehabilitation project plans and construction contract documents.

**Life Cycle Cost Analysis:** When a CNA is required prior to beginning the construction of a new project, then a more suitable process is known as a Life Cycle Cost Analysis (LCCA). An Architect or Engineer is the best qualified person(s) to prepare this report. A LCCA is an expanded version of a can and is defined at 7 C.F.R. section 3560.11.. The LCCA will determine the initial purchase cost, the operation and maintenance cost, the “estimated useful life”, and the replacement cost of an item selected for the project. The LCCA provides the owner with the

CNA information of repair or replacement costs and timeframes over a twenty year period but also provides information that will assist with a more informed component selection and provide the owner with a more complete financial plan. Either an As-Is CNA or LCCA can be provided if the newly constructed project has already been completed.

Consolidation: The term “**consolidation**” has been used since the inception of the CNA process. Rural Development would like to clarify the meaning of consolidation so that all parties involved are clear on the distinction and applicability of consolidation. This guidance focuses on situations in where two or more adjoining properties undergo a “consolidation”, and appear to be one property due to normal physical observation or inspection. A clear distinction should be made by the Owner to the CNA Provider of what the owner has “consolidated” a consolidation of “Bank Accounts” between two or more properties, or a consolidation of two or more separate “Loans”. In the former case, where two or more bank accounts have been consolidated, the two or more adjoining properties still have separate funding through the federal government and must be treated as two separate entities. CNAs, as well as 504 Self Evaluation/Transition Plans or other accessibility assessments, should be performed independently for each legal entity receiving federal funds. So, in a bank account consolidation the two or more properties will need to have independent 504’s and CNA reports. In the latter case, where two or more property loans have been consolidated, the two or more properties will now have a shared funding source through one loan, and treated as one legal entity. So, a loan consolidation with two or more loans will only require the need for a single CNA report or 504 Self Evaluation/Transition Plan.

A CNA Provider should be aware of this distinction because it can impact the calculations necessary to perform adequate accessibility assessments

### **5a. Revising a CNA**

During the loan underwriting process, it is possible that changes to the “accepted” CNA will need to be made by Rural Development to address financing issues. The Loan Underwriter and the CNA Reviewer will work together to determine necessary changes that meet the financial and physical needs of the property to the best of their abilities. These may involve shifting individual repair line items within the CNA, moving work from year to year, or other adjustments that will improve cash flow. The revised CNA will be maintained by Rural Development as documentation of how loan underwriting was prepared, and used in the future as the anticipated schedule of replacements. The initial CNA, prepared by the CNA Provider, will be maintained as an independent third party record of the current condition of the property at the beginning of the twenty year cycle. CNAs will be maintained in the case file, clearly marked as either “Current Property Condition” (“As-Is”), “Post Rehab Condition”, “Revised Underwriting / Replacement Schedule”, or any of the above as applicable. (There may be cases when the CNA prepared by the CNA Provider is not revised, and is used for underwriting purposes.) Note: The CNA Provider is not the appropriate party to “revise” a CNA during the underwriting process (A CNA which has already been approved by the Owner and Provider, and concurrence by the Agency). The CNA Provider’s independent opinion was the basis of the “as is” or “Post Rehab” CNA. The CNA developed for underwriting may only be revised by Rural Development staff.

## **6. Guidance for the MFH Property Owner Regarding Contracting for a CNA**

Rural Development State Offices have resources for finding CNA Providers. Rural Development Offices in each State that maintain a directory of CNA Providers, can forward that information to the MFH property owner at the time a CNA is to be contracted. The property owner is not required to use a CNA Provider from the State directory. Rural Development in no way guarantees the performance of the CNA Providers listed in their respective directories.

Property owners are advised to request an information package from several CNA Providers and to evaluate the information in order to select a provider. The information package should include a list of qualifications, a list of references, a client list, and a sample CNA report. It is the responsibility of the owner to select a suitable provider for this service. Consideration for the type of CNA required should be part of the owner's selection criteria and inserted into the contract language as well. The necessary skill set to perform the as-is versus the Post Rehab or New Construction CNA versions, need to be considered carefully. Knowledge of the accessibility laws and standards and the ability to read and understand plans and specifications could be critical skill elements to consider.

[Attachment B, Contract Addendum](#) should be submitted to Rural Development with the contract, and signed by Owner and CNA Provider. The property owner's proposed agreement with a CNA Provider must be consistent with Rural Development's requirements for the qualifications of the provider and CNA scope of work, as specified in [Attachment C, Capital Needs Assessment Statement of Work](#). Rural Development should review the proposed agreement between the owner and the CNA provider, and concur if all requirements and conditions are met. (See the previous section of this UL, [The CNA Review Process](#).)

## **7. Updating a CNA (applies to “As-Is” and “Post-Rehab”)**

Rural Development has used CNAs several years now, and some owners have requested a CNA in advance of applying for the revitalization demonstration program. A CNA should include accurate cost estimates for Rural Development loan underwriting. The policy to score points during the pre-application process for an existing CNA must comply with the Notice of Solicitation Availability for the revitalization demonstration program. A complete new CNA is not required at the time of application. When a CNA is completed by the CNA Provider, if it is more than a year old at the time of Rural Development review and approval of the CNA, it should be “updated” prior to Rural Development approving the CNA. Likewise, if at the time of Underwriting the CNA is more than a year old (less than two years old), it must be updated. Both of these criteria should be met. If an application is not selected for processing within a year, the original CNA should be updated prior to Rural Development approval.

When “updating” a CNA, the CNA Provider should review property changes (repairs, improvements, or failures) with the owner, review costs and quantities, and submit a revised

CNA. However, if the site visit for the CNA occurred more than two years prior to the loan Underwriting, the CNA Provider should perform a new site visit as a part of revising the CNA. ***The cost of updating a CNA should be included, as "additional services" subpart, of the original contract.*** The CNA Provider shall provide an itemized list, with associated unit costs, for tasks to be performed in the event of any future updates or revisions. Once the CNA has been updated, the CNA Provider will make a statement noting "This is an updated CNA of the earlier CNA dated \_\_\_\_\_" at the beginning of the CNA's Narrative section. The CNA Provider should reprint the CNA with a new date for the updated CNA, and provide a new electronic copy to the owner and Rural Development.

***Please note.*** It is in the Owner's best interest to furnish the CNA Provider with the most current and up-to-date property information that can help the CNA Provider furnish a more comprehensive and thorough report to the Owner. It is recommended that the Owner provide a means to conduct a pre-inspection meeting with the Owner, Property Manager, persons familiar with the property, CNA Provider, and Agency Representatives at the site. This meeting will allow a forum for discussion in which specific details about the property may be discussed that may not be readily apparent to all parties involved during the review process, as well as make physical observations on-site. Certain issues that may not be evident to the CNA Provider due to certain weather conditions at the time of review can be discussed and included in the report. Additionally, other issues that may need to be addressed include environmental hazards, structural defects, as well as complex accessibility issues.

This pre-inspection meeting also allows the CNA Provider to discuss with the Owner total number of units to be inspected, as well as the specific units being inspected. It has been found that the larger number of units inspected during the CNA review, the result will be more accurate reserve account balances for specific line items over the "term". The minimum number of units required for inspection by the Agency for a CNA is 50%. However, the Owner is encouraged to negotiate with the CNA Provider to achieve inspection of all units, contributing to a more accurate CNA. The ultimate goal for the Owner and CNA Provider, as well as the Agency, is to produce the most accurate "baseline or snapshot" of current physical property conditions for use as a tool in projecting future reserve account needs.

## **8. Incorporating a Property's Rehabilitation into a CNA**

A CNA provides a repair schedule for the property, indicating repairs and replacements necessary for a property to function properly and efficiently over a span of 20 years. It is not an estimate of existing rehabilitation needs, or an estimate of rehabilitation costs. If a rehabilitation of a MFH development is planned, the rehabilitation repair list (also called a "Scope of Work") should be developed outside the CNA. A copy of the rehabilitation repair list should be provided to the CNA Provider. This rehabilitation repair list may be developed by the owner, a project architect, or an outside party (such as the CNA Provider) hired by the owner. The CNA Provider should prepare an "as is" CNA, based on existing conditions of the property. Then, if requested by the owner and approved by Rural Development, the CNA Provider shall prepare a "post rehab" CNA indicating what repairs are planned for the property in the coming 20 years based on conditions after the rehabilitation is completed. Items to be replaced during rehabilitation, such as appliances, that will need to be replaced again during the 20 years will be included in the "Post Rehab" CNA. Items, such as a new roof, that will not need replacement during the coming 20 years will not be calculated in the "Post Rehab" CNA. The line item should not be removed from the CNA, but no data input will be necessary until an updated CNA is required.

The owner should provide the cost information on the rehabilitation. Initially, this may be a rough estimate of the costs and the work expected. Between approval of the CNA and underwriting, the owner should provide more accurate rehabilitation cost estimates to Rural Development, from a project architect, cost estimator, or preferably from actual bids for the work.

Repair line items cannot be taken from the CNA to develop the rehabilitation cost as these costs will not be accurate. The repair costs in a CNA are based on “probable costs” for the property to have selected items replaced. Typically, these costs include the labor, materials, overhead and profit. For example, for CNA purposes, it’s the probable cost to send a repairman out, remove an appliance, and put a new one in its place. No other “soft costs” are included. In rehabilitation cost estimates, typically a general contractor is hired to oversee and supervise the work, which is considered a “soft cost”. The cost of a rehabilitation includes the costs for that general contractor, his general requirements, the cost of a project architect (if one is used), tenant relocation (if needed), interim financing (if used), which are soft costs. A CNA cannot be used to get accurate cost data for a rehabilitation project as most CNA activities do not include “soft costs”.

## **9. Repair and Replacement Schedule**

A CNA is not a formal repair and replacement schedule, and cannot be used for an exact replacement schedule. A CNA is an estimate of the anticipated replacement needs for the property over time and their costs. If refrigerators are replaced in a rehabilitation, and have an Estimated Useful Life of 15 years, all refrigerators should not be replaced in year 15. If good quality equipment was purchased initially, they might last longer. If a refrigerator dies in year 13 and needs to be replaced, the tenant will not be forced to wait two years for a replacement refrigerator. The goal of a CNA is not to set the replacement times, it is to have funds available to replace equipment as it is needed. Hopefully, materials will be well maintained and last longer than estimated in the CNA. However, the CNA cannot be used to mandate replacement times for all building components.

## **Training Tool**

Program Support Staff in the National Office developed a Power Point presentation that can be used to train staff, CNA Providers, or owners/managers on the CNA process. This presentation is posted to the Internet on <http://www.rurdev.usda.gov/rhs/mfh/MPR/MPRHome.htm>. Please contact William Downs (202-720-1499) [william.downs@wdc.usda.gov](mailto:william.downs@wdc.usda.gov), Meghan Walsh (202-205-9590) [meghan@walsh@wdc.usda.gov](mailto:meghan@walsh@wdc.usda.gov) or Michel Mitias (800-548-0071, x142) [michel.mitias@wdc.usda.gov](mailto:michel.mitias@wdc.usda.gov) if you have questions on the presentation.

## **Handbook Updates**

A Procedure Notice that will incorporate this guidance into one of the 3560 Handbooks is planned. Handbook procedures regarding the CNA process will be revised over time as Rural Development continues to learn how to improve it. At this time, all CNAs performed that are deemed necessary in accordance with [7 C.F.R. part 3560](#) will need to follow these guidelines. Any suggestions, comments, or questions on the current guidelines should be directed to Carlton Jarratt, Senior Loan Specialist with the Office of Rental Housing Preservation at 804-287-1524 [carlton.jarratt@wdc.usda.gov](mailto:carlton.jarratt@wdc.usda.gov).

## **REFERENCES TO CAPITAL NEEDS ASSESSMENT (CNA) IN 7 C.F.R. PART 3560 AND HANDBOOKS**

A comprehensive list of references to a Capital Needs Assessment, or CNA, found in 7 C.F.R. [Part 3560](#), [HB-1-3560](#), [HB-2-3560](#), and [HB-3-3560](#) follows. These references include information on situations for which a CNA is required, suggested uses of a CNA, general requirements for a CNA, sources of funding for a CNA, and requirements for a CNA performed by Rural Development. Each reference may not include the entire content. Refer to the source document for complete guidance.

### [7 C.F.R. Part 3560](#)

- 3560.11 – A definition of “Capital Needs Assessment” is included in the definitions section.
- 3560.103(c)(2) - A CNA is required if a borrower requests an increase in the project’s reserve replacement account. The cost of the CNA will be approved as an eligible project expense.
- 3560.103(c)(4) - Borrowers may request an increase in the amount contributed to and held in the reserve account, based on a CNA, as part of the annual budget process.
- 3560.103(c)(5) - Borrowers may request amendments to loan or grant documents to increase the amount contributed to and held in the reserve account, based on a CNA.
- 3560.306(j) - Rural Development may approve a change in the reserve account funding level, based on a CNA.
- 3560.406(d)(5) - A CNA is required to identify a project’s repair and rehabilitation needs in a transfer or a sale with an assumption of the Rural Development loan.
- 3560.656(e) - In the preservation process, when an incentive is developed, Rural Development must consider the project’s capital needs, based on a CNA.

### [HB-1-3560, MFH Loan Origination Handbook](#)

- HB-1-3560, Ch. 3, ¶ 3.17(B) - A CNA prepared by the project architect and reviewed by the Agency State Architect or Engineer should be used to determine features and materials that may cost more initially, but reduce operations and maintenance costs over time.
- HB-1-3560, Ch. 4, Sec. 3, ¶ 4.18(C)(2) - A CNA should be included in a Stage I application as the basis for the annual contribution to the reserve account. The CNA will be reviewed to determine if the recommended reserves are sufficient to cover the projected capital needs.

### [HB-2-3560, MFH Asset Management Handbook](#)

- HB-2-3560, Ch. 4, Sec. 3, ¶ 4.14 - Rural Development may approve a change in the reserve account funding level based on a CNA.
- HB-2-3560, Ch. 4, Sec. 4, ¶ 4.20(B) - The Loan Servicer will review the CNA, if available, to assess the borrower's annual capital expenditure budget.
- HB-2-3560, Ch. 5, Sec. 2, ¶ 5.7, (A) *Capital Needs Assessment* – Capital Needs Assessment Overview
- HB-2-3560, Ch. 5, Sec. 2, ¶ 5.7, (B) *CNA* – General Criteria:
  - A CNA should be prepared at a reasonable cost by a qualified provider.
  - A CNA should be prepared according to accepted industry standards.
  - A CNA should include the detailed items listed on Form RD 3560-11, *MFH Physical Inspection Report*.
  - A CNA assessment period should be between 10 and 20 years.
  - Estimated repair and replacement costs and expected useful life spans of components/systems in a CNA should be based on nationally recognized data sources (e.g., RS Means *Repair and Remodeling Cost Data*).
- HB-2-3560, Ch. 5, Sec. 2, ¶ 5.7, *Capital Needs Assessment* – C. CNA required:
  - When ownership of the project is transferred;
  - When the loan is re-amortized;
  - When there is a write-down of the project loan; or
  - At the borrower's request.
- HB-2-3560, Ch. 5, Sec. 2, ¶ 5.7, (D) CNAs and a proposed, updated annual operating budget, including a revised capital plan and any proposed increase in contributions to replacement reserves and project rents, are submitted to the Field Office for Agency review.

### [HB-3-3560, MFH Project Servicing Handbook](#)

- HB-3-3560, Exhibit 7-1; Summary of Key Approval Requirements by Type of Transfer. This chart explains under what circumstances a CNA should be conducted.
- HB-3-3560, Ch. 7 Sec. 5 ¶ 7.22 Physical Inspections - All transfers require completion of a CNA. For properties of nine units or more, a third party CNA is required. For properties with eight units or less, this requirement may be satisfied in either of the following ways:
  - A third party CNA.
  - The purchaser accepts Rural Development's published average CNA needs. For approved FY 2007 MPR Demonstration transactions, annual capital needs averaged \$1,110 per unit per year in 2007 dollars. For example, for an 8 unit project, underwritten in 2008, capital needs would be entered into the analytical template at \$9,146 per year each year for 20 years (8 x \$1,110 x 1.03 to account for inflation from 2007 to 2008). The analytical template would add inflation for years 2-20. The

National Office may publish from time to time a revised per unit per year amount reflecting the average needs from recent CNAs. Based on this information, all transfers require re-sizing of the reserve balance (i.e., a one-time additional deposit to the reserve may be required at the closing of the transfer) and resizing of the ongoing deposits (i.e., a higher ongoing deposit may be required), so that future major repairs and replacements can be funded solely from the reserve. The CNA includes an evaluation of any accessibility needs [7 C.F.R. 3560.406(d)(9)] and must identify all immediate and long term repair and rehabilitation needs, see [7 C.F.R. 3560.406(d)(5)].

- HB-3-3560, Attachment 7-B-1, Transfer Application Documents - The CNA will be reviewed by the Rural Development State Office Architect and may need to be revised or adjusted to conform with Rural Development program requirements. Final approval of the CNA must be provided by the Rural Development State Office Architect prior to final approval of the transfer. May be omitted for Deceased Borrower transfers (Paragraph 7.5 D).
- HB-3-3560, Attachment 7-E, Transfer Request Checklist – A CNA is a required document for a complete application submittal for Agency approval.

**ADDENDUM**  
**TO CAPITAL NEEDS ASSESSMENT CONTRACT**

**(Between Owner and CNA Provider)**

This ADDENDUM to the CAPITAL NEEDS ASSESSMENT (CNA) CONTRACT between \_\_\_\_\_ (“**CNA Provider**”) and \_\_\_\_\_ (“**Owner**”) is entered into this \_\_\_\_ day of \_\_\_\_\_, 20\_\_ (the “Effective Date”) for the property known as \_\_\_\_\_ (“**Property**”)

**DEFINITIONS**

“**Acceptance**” means the act of an authorized representative of the United States Department of Agriculture, Rural Development by which the representative approves the Agreement and this Addendum.

“**Agreement**” means the contract entered into between the Owner and the CNA Provider to provide a CNA of the property. It includes the original document entered into between the parties, this addendum, and any other document incorporated by the agreement.

“**CNA Report**” means a report in general conformance with the *Statement of Work* that is attached hereto and the *Fannie Mae Physical Needs Assessment Guidance to the Property Evaluator*.

“**CNA Reviewer**” means a person assigned to review the CNA report on behalf of the U.S. Department of Agriculture, Rural Development.

“**CNA Provider**” means the person or entity entering into the Agreement with the Owner to perform all work required to provide a CNA of the property.

“**Owner**” means the person or persons who have or will have legal title and/or ownership of a property participating under the U.S. Department of Agriculture, Rural Development programs.

“**Program**” means any Multi-family Housing program authorized by section 515 of the Housing Act of 1949, as amended and administered by the U.S. Department of Agriculture, Rural Development.

“**Property**” means any structure(s), dwelling(s) and/or land that is the subject of any Multi-family Housing program administered by the U.S. Department of Agriculture, Rural Development, and for which a CNA is required by U.S. Department of Agriculture, Rural Development.

“**USDA RD**” means the United States Department of Agriculture, Rural Development.

“**Work**” means the *CNA Statement of Work* as attached hereto.

**RECITALS**

**WHEREAS**, the property known as \_\_\_\_\_ (“**Property**”) is included Program being administered by the USDA RD.

**WHEREAS**, as a condition of participating in the Program, the Owner is required to obtain a CNA for the property which has been prepared in accordance with the Statement of Work; Owner and CNA Provider must agree to a contract to prepare a CNA for the property.

**WHEREAS**, CNA Provider and Owner are parties to that certain CNA Contract, dated, \_\_\_\_\_, \_\_\_\_\_ (“**Agreement**”), pursuant to which Owner has retained the services of CNA Provider to provide a CNA for the Property for the base contract amount of \$ \_\_\_\_\_ and for itemized Additional Services as follows: (See listing inspection I.e below,) in the amount of \$ \_\_\_\_\_ per item or service. The total contract amount is \$ \_\_\_\_\_.

**WHEREAS**, the parties hereby wish to incorporate into the Agreement and its Exhibits certain additional provisions as set forth below.

**NOW, THEREFORE**, in consideration of the promises and mutual covenants contained herein and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties agree to the following additional terms and conditions as follows:

**ADDITIONS TO THE AGREEMENT**

**(Between Owner and CNA Provider)**

**I. OWNERS OBLIGATIONS -**

**a. SUBMISSION OF CONTRACT FOR CONCURRENCE BY USDA RD**

Owner will promptly submit to USDA RD for review and concurrence a copy of the executed Agreement and this Addendum.

**b. NOTIFICATION OF CONCURRENCE OF AGREEMENT BY USDA RD**

Upon receiving notification from USDA RD of its concurrence of the Agreement, Owner will promptly furnish CNA Provider with evidence of this acceptance.

**c. ACCESS TO THE PROPERTY**

Owner shall allow CNA Provider and, if requested, the CNA Reviewer, complete, timely and unconditional access to the property and its premises for the purpose of conducting the inspections that are required for preparing the CNA.

**d. FURNISHING PROPERTY INFORMATION**

At least \_\_\_\_\_ (number) days prior to the commencement of the CNA inspection, Owner shall furnish to the CNA Provider all information on any recent and/or immediate planned capital improvements to the property, any recent and/or scheduled repairs, finalized maintenance schedules, and information on the existence of any known environmental hazards at the property. In addition, Owner shall provide any available information on any current “Transition Plan” or “**Self Evaluation**” addressing proposals for complying with any federal accessibility requirements and other matters relevant to the CNA Statement of Work.

Specific items the Owner should provide the CNA Provider include:

1. Contact information for the Owner’s representative at USDA RD (Name, address, telephone number, email address, etc.)
2. Building-by-building breakdown of units by bedroom count and type (i.e. garden, townhouse, fully accessible) to aid in selection of units at time of inspection
3. Any available plans or blueprints of development (as-built drawings preferred)
4. Listing of capital expenditures for the property over the past three to five years and maintenance expenditures over the last 12 months.
5. Maintenance logs to help identify any significant or systemic areas of concern.
6. Copies of invoices for any recently completed capital improvements and/or copies of quotes for any pending/planned capital improvements.
7. A valid/current Section 504 Accessibility Self Evaluation/Transition Plan (No more than three years old).
8. Any available capital/physical needs assessments (CNA’s/PNA’s) that were previously completed.
9. Any available structural or engineering studies that were previously completed.
10. Any available reports related to lead-based paint testing or other environmental hazards (i.e. asbestos, mold, underground storage tanks, etc.) that were previously completed and/or related certifications if environmental remediation has been completed.
11. Reports including but not limited to: local Health Department inspections, soils analysis, USDA’s last compliance review, or USDA’s last security inspection.

12. If the Owner certifies below that (a) 3<sup>rd</sup> party funds have been committed for use in the transaction for which the CNA is required; and (b) USDA RD has communicated its acceptance or acknowledgement of the availability of these funds (whether by an award of points in a portfolio revitalization program or otherwise); and (c) these funds are to be used towards a rehabilitation program at the property, the Owner will provide the CNA Provider with a copy of the proposed rehabilitation scope and budget.

**e. ADDITIONAL SERVICES**

**When a CNA exceeds the one year duration beyond the original acceptance date of the document, the report is required to be updated. The contract should designate anticipated tasks and costs that would be necessary to update or revise the CNA after the one year or two year time frames have been exceeded. The contract should include, at a minimum:**

1. Identify property where update is required.
2. Itemized list of possible tasks to be performed to accomplish the update
  - Time and materials
  - Interviews
  - Document reviews (photos, construction documents, contracts, etc.)
  - Additional site visit as required (travel)
3. Associated unit costs for each task required for the CNA Update.

**II. OWNER'S CERTIFICATIONS -**

**Owner hereby certifies as follows:**

**a. STATUS OF PROPOSED CNA (check correct box):**

- Owner **has** received a **commitment** for 3<sup>rd</sup> party funding for the revitalization transaction for which application was made. **The CNA Provider will create the CNA based on existing conditions (“as is”)**. Owner is responsible for the scope of work and budget for the proposed rehabilitation of the property (typically obtained from a project architect), incorporating any requirements of the 3<sup>rd</sup> party lender. The CNA Provider will then revise their CNA based on the anticipated conditions (“post rehab”) of the property after the rehabilitation. Both CNAs will be provided to Rural Development.
- Owner **has requested or will request** 3<sup>rd</sup> party funds but has no commitment. If Owner does not have a commitment of 3<sup>rd</sup> party funds, Owner agrees that it is within USDA RD's sole discretion to determine whether the CNA Provider

should consider any rehabilitation scope of work and budget for a “post rehabilitation” CNA after conducting a CNA based on the property’s “as is” condition. USDA RD will make such a determination on the likelihood of 3<sup>rd</sup> party funds being made available. CNA Provider should verify this decision with Rural Development prior to performing a “post rehabilitation” CNA.

- Owner does not anticipate 3<sup>rd</sup> party funds being utilized, or does not anticipate a rehabilitation at this time. In this case, the CNA Provider will conduct a normal review of the property, not including / anticipating any rehabilitation, and base the CNA on the existing conditions at the property.

***NOTE: The Owner will not instruct the CNA Provider to perform a “post rehabilitation” CNA without approval from Rural Development.***

#### **b. AVAILABILITY**

Owner shall be available to promptly discuss any draft or preliminary CNA Report with the CNA Provider and shall address in writing to the CNA Reviewer any desired revisions, comments or concerns the Owner may have relating to such Report.

#### **c. ADDRESSING DEFICIENCIES**

Owner shall promptly furnish to the CNA Provider the USDA RD’s CNA Review Report. Owner will discuss any deficiencies observed by the CNA Reviewer and request that the deficiencies be addressed within five (5) days. Should deficiencies not be addressed within five (5) working days, Owner may order the CNA Provider in writing to suspend, delay, or interrupt all or any part of the work under the Agreement that remains to be performed for such period of time until deficiencies identified by the CNA Reviewer have been satisfied.

#### **d. PAYMENT**

The Owner shall pay the CNA Provider 50% of the negotiated contract amount for the base CNA contract once the contract for CNA Services has been executed. If the owner chooses to include and pay for additional services from the CNA Provider exceeding the negotiated base CNA contract amount, then these services must be listed and the payment method addressed in the contract between the Owner and CNA Provider. If funds for additional services will be withdrawn from the reserve account, then 50% of the base contract amount along with the additional services will be paid once the contract for CNA Services has been executed. Upon concurrence by the CNA Reviewer of the CNA Provider’s final Report (signature of Reviewer and Underwriter required), the Owner will promptly satisfy and pay the remaining 50% balance of the base contract amount and additional services if they are paid for out of the reserve account. Any remaining fees and/or dues owed to the CNA Provider pursuant to the

terms of the Agreement will also be due upon the CNA Reviewer's concurrence of the CNA Provider's final report. Other payments shall be subject to the schedule identified in the Agreement.

### **III. CNA PROVIDER'S OBLIGATIONS – (applies to “As-Is” “updates” and “post rehab”)**

#### **a. CNA PROVIDER'S RESPONSIBILITY FOR WORK**

The CNA Provider shall furnish all necessary labor, materials, tools, equipment, and transportation necessary for performance of the work as described in the Statement of Work, which is attached hereto. The format utilized for this report shall be \_\_\_\_\_. (Write in “USDA RD CNA Template in Microsoft Excel format” or similar electronic format.)

#### **b. COMPLIANCE WITH STATEMENT OF WORK**

CNA Provider will comply with the Statement of Work by creating and developing a CNA Report that will incorporate and meet all terms, conditions and requirements as set forth in the attached Statement of Work.

#### **c. DELIVERY OF PRELIMINARY CNA REPORT**

CNA Provider shall promptly provide to the Owner and USDA RD a preliminary CNA Report.

#### **d. AVAILABILITY TO DISCUSS CNA REPORT FINDINGS**

CNA Provider shall take any reasonable measures to be readily available to discuss and respond to any findings, concerns, comments, or revisions the CNA Reviewer may have regarding the preliminary CNA Report.

#### **e. SUBMISSION OF FINAL CNA REPORT**

After receipt of the CNA Reviewer's Report, the CNA Provider shall promptly provide the Owner and USDA RD with a finalized CNA Report. The finalized report will incorporate observations, comments and/or changes identified by the CNA Reviewer.

### **IV. CNA PROVIDER'S CERTIFICATIONS**

**CNA Provider hereby certifies as follows:**

**a. LICENSING AND COMPLIANCE**

CNA Provider possesses valid and current licenses and certifications necessary to comply with the Statement of Work and as regulated by all applicable state, county, and/or local laws and/or ordinances.

**b. CONFLICTS OF INTEREST**

CNA Provider has no identity of interest as defined in 7 C.F.R. part 3560 with Owner or Owner's property or the management agency / company for the property.

**c. PROPERLY TRAINED**

CNA Provider and any Provider personnel who will have actual responsibility for the property inspection and preparation of the CNA are properly trained and experienced in evaluating site and building systems, health and safety conditions, physical and structural conditions, environmental and accessibility conditions, and estimating costs for repairing, replacing and improving site and building components.

**d. PROFESSIONALLY EXPERIENCED**

CNA Provider and any Provider personnel who will have actual responsibility for the property inspection and preparation of the CNA are professionally experienced in preparing and providing CNA's for multifamily housing properties that are similar in scope and operation to those typically financed in USDA RD's Multi-Family Housing Program.

**e. KNOWLEDGEABLE OF CODES**

CNA Provider and any Provider personnel who will have actual responsibility for the property inspection and preparation of the CNA are knowledgeable about applicable site and building standards and codes, including federal, state and local requirements on environmental and accessibility issues.

**f. DEBARMENT AND SUSPENSION**

CNA Provider is not debarred or suspended from participating in Federally assisted programs and will comply with the requirements of 7 C.F.R. part 3017 and 2 C.F.R. part 417 or any successor regulation, pertaining to debarment or suspension of a person from participating in a Federal program or activity.

**g. SIGNED CERTIFICATION**

Include a written and signed certification by the CNA Provider that it meets all of the above qualifications for the proposed agreement with the property owner for CNA services. [The CNA Provider's execution of this Addendum will constitute it's "written and signed certification" that it meets these qualifications.]

## **V. MISCELLANEOUS**

### **a. USDA RD PROVISIONS**

Upon request of the CNA Provider or Owner, USDA RD will make available pertinent project data such as the reserve replacements for the last 2-3 years, budget summary of the last two years, and copies of Physical Inspections and Supervisory visits for the property, if available.

### **b. ASSIGNMENT OF CONTRACT**

CNA Provider shall not assign or transfer any interest in or performance of this Contract, without written authorization from the Owner and the USDA RD representative.

### **c. ENTIRE AGREEMENT**

If there are inconsistencies between any provision in this Addendum and any provision in the Agreement, the provision in this Addendum shall govern. No oral statements or representations or prior written matter contradicting this instrument shall have any force and effect.

### **d. GOVERNING LAW**

All matters pertaining to this Addendum (including its interpretation, application, validity, performance and breach) in whatever jurisdiction action may be brought, shall be governed by, construed and enforced in accordance with the laws of the state of \_\_\_\_\_.  
(Location of the "Property")

### **e. HEADINGS**

This Addendum shall be governed by and interpreted as part of the Agreement and its general terms and conditions.

### **f. TERMS AND CONDITIONS**

Except as expressly stated herein, all other terms and conditions of the Agreement shall remain in full force and effect.

(Attachment B)

**IN WITNESS WHEREOF**, the undersigned who are duly authorized to execute and enter into this Addendum, intending to be legally bound hereby, have executed this Addendum as of the date first written above.

Project: \_\_\_\_\_

Project Location: \_\_\_\_\_

\_\_\_\_\_  
Owner

\_\_\_\_\_  
CNA Provider

By its: \_\_\_\_\_  
(title / position)

By its: \_\_\_\_\_  
(title / position)

Concurred by:

The United States Department of Agriculture, Rural Development

\_\_\_\_\_  
Rural Development Representative

# CAPITAL NEEDS ASSESSMENT STATEMENT OF WORK

## **Nature of the Work -**

A Capital Needs Assessment (CNA) is a systematic assessment to determine a property's physical capital needs over the next 20 years based upon the observed current physical conditions of a property. The CNA report provides a year-by-year estimate of capital replacement costs over this 20-year period for use by the property owner and USDA Rural Development (RD) personnel in planning the reserve account for replacements and other funding to cover these costs.

*Note: RD will use the CNA report as a key source of information about expected capital needs at the property and the timing of these needs. However, the CNA report is only an estimate of these needs and their timing. It should not be viewed as the formal schedule for actual replacement of capital items. Replacement of capital items should occur when components reach the end of their actual useful life, which may occur earlier or later than estimated in the CNA report.*

## **Payment -**

The Owner shall pay the CNA Provider 50% of the negotiated contract amount for the base CNA contract amount once the contract for CNA Services has been executed. If the owner chooses to include and pay for additional services from the CNA Provider exceeding the negotiated base CNA contract amount, then these services must be listed and the payment method addressed in the contract between the Owner and CNA Provider. If funds for additional services will be withdrawn from the reserve account, then 50% of the base contract amount along with the additional services will be paid once the contract for CNA Services has been executed.

Upon concurrence by the CNA Reviewer of the CNA Provider's final Report (signature of Reviewer and Underwriter required), the Owner will promptly satisfy and pay the remaining 50% balance of the base contract amount and additional services if they are paid for out of the reserve account. Any remaining fees and/or dues owed to the CNA Provider pursuant to the terms of the Agreement will also be due upon the CNA Reviewer's concurrence of the CNA Provider's final report. Other payments shall be subject to the schedule identified in the Agreement

## **Qualifications -**

### **The CNA Provider must:**

1. Possess valid and current licenses and certifications necessary to comply with the Statement of Work and as regulated by all applicable state, county and / or local laws and / or ordinances.
2. Have no identity of interest as defined in [7 C.F.R. part 3560](#), with Owner or Owner's property. An architectural firm performing a CNA which is also involved in the rehabilitation of the property would be considered an Identity of Interest. For example: the architect that performs the CNA assessment could overstate the conditions of the property in order to inflate the rehabilitation scope, resulting in an increase to the architect's compensation which is typically a percentage of the construction costs.

3. Be properly trained and experienced in evaluating site and building systems, health and safety conditions, physical and structural conditions, environmental and accessibility conditions, and estimating costs for repairing, replacing, and improving site and building components. (This applies to the CNA Provider or any Provider personnel who will have actual responsibility for the property inspection and preparation of the CNA)
4. Be professionally experienced in preparing and providing CNAs for multi-family housing properties that are similar in scope and operation to those typically financed in USDA RD's Section 515 Program. (This applies to the CNA Provider or any Provider personnel who will have actual responsibility for the property inspection and preparation of the CNA)
5. Be knowledgeable about applicable site and building standards and codes including federal, state and local requirements on environmental and accessibility issues. (This applies to the CNA Provider or any Provider personnel who will have actual responsibility for the property inspection and preparation of the CNA)
6. Not be debarred or suspended from participating in Federally assisted programs and will comply with the requirements of 2 C.F.R. parts 417 and 180 or any successor regulation, pertaining to debarment or suspension of a person from participating in a Federal program or activity.

### **Statement of Work -**

#### **The CNA Provider shall:**

1. Perform a Capital Needs Assessment (CNA) in general conformance with the document: "Fannie Mae Physical Needs Assessment Guidance to the Property Evaluator," except as modified herein.
2. Inspect the property. A minimum of **50%** (45% if property includes 50 – 99 units, 40% if the property contains 100 or more units) of all dwelling units shall be inspected in a non-intrusive manner. Consideration shall be given to inspecting at least one unit per floor, per building, and per unit type (one-bedroom, two-bedroom, etc.) up to the threshold percentage. CNA Providers shall ultimately be responsible for appropriate unit sampling but are encouraged to consult with site representatives to gather adequate information. This will help ensure that unit samples represent a cross-section of unit types and current physical conditions at the property and are reflective of substantive immediate physical condition concerns. All site improvements, common facilities (every central mechanical room, every laundry etc.), and building exteriors shall be inspected. (ASTM guidelines, allowing for "representative observations" of major elements are not adequate in this regard. Although inspections are "non-intrusive", CNA Providers shall include an inspection of crawlspaces and attics (when these spaces can be reasonably and safely accessed) in a number sufficient to formulate an opinion of the condition of those spaces and any work necessary.) All units designated as fully accessible for the handicapped shall be inspected. The inspection shall include interviews with the property owner, management staff, and tenants as needed. It should also include consideration of all relevant property information provided by the owner, including –
  - Contact information for the client's representative at Rural Development (Name, address, telephone number, email address, etc.)

- Building-by-building breakdown of units by bedroom count and type (i.e. garden, townhouse, handicap accessible) to aid in selection of units at time of inspection
  - Any available plans or blueprints of development (as-built drawings preferred)
  - Listing of capital expenditures for the property over the past three to five years and maintenance expenditures over the last 12 months
  - Maintenance logs to help identify any significant or systemic areas of concern
  - Copies of invoices for any recently completed capital improvements and/or copies of quotes for any pending/planned capital improvements
  - A valid/current Section 504 Accessibility Self-Evaluation/Transition Plan (No more than three years old).
  - Any available capital/physical needs assessments (CNAs/PNAs) that were previously completed
  - Any available structural or engineering studies that were previously completed
  - Any available reports related to lead-based paint testing or other environmental hazards (i.e. asbestos, mold, underground storage tanks, etc.) that were previously completed and/or related certifications if environmental remediation has been completed
  - Reports including but not limited to: local Health Department inspections, soils analysis, USDA's last Civil Rights compliance review, USDA's last security inspection.
  - If the Owner certifies that: (a) 3<sup>rd</sup> party funds have been committed for use in the transaction for which the CNA is required; and (b) USDA RD has communicated its acceptance or acknowledgement of the availability of these funds (whether by an award of points in a portfolio revitalization program or otherwise); and (c) these funds are to be used towards a rehabilitation program at the property, the Owner will provide the CNA Provider with a copy of the proposed rehabilitation scope and budget.
3. Prepare a report using forms developed by Rural Development or other similar documents. The report shall be on an electronic worksheet commonly used in the industry, or as prescribed elsewhere herein. The report shall contain the following components, as a minimum:
- a. Project Summary. Identification of the CNA Provider and property owner, and a brief description of the project, including the name, location, occupancy type (family/elderly) and unit mix.
  - b. Narrative. A detailed narrative description of the property, including year the property was constructed or rehabilitated (of each phase if work completed in multiple phases), interior and exterior characteristics, conditions, materials and equipment, architectural and structural components, mechanical systems, etc. It shall also include:

- i. Number, types, and identification of dwelling units inspected and used as a basis for the findings and conclusions in the report;
- ii. An assessment of how the property meets the requirements for accessibility to persons with disabilities;
  - a) The report shall include any actions and estimated costs necessary to correct deficiencies in order for the property to comply with applicable federal, state, and local laws and requirements on accessibility. The report shall also include an opinion on the adequacy of any existing and approved transition plans for the property in accordance with USDA/Rural Development requirements. CNA Providers shall not assume that a property built in accordance with accessibility standards prevailing at the time of original construction is “grandfathered” on accessibility requirements.
  - b) Attached is a checklist (Attachment F) setting out those items that should be included in any accessibility evaluation. It is meant to provide guidance to CNA Providers, but is not represented to be all-inclusive (i.e., CNA Providers are expected to be familiar with applicable federal accessibility requirements and standards and are required to ensure that the accessibility evaluation is based on such requirements and standards). Also attached are some frequently asked questions and answers regarding Rural Development policies and expectations with respect to certain accessibility issues. Finally, CNA Providers are strongly encouraged to review Appendix 5 to USDA Rural Development [Handbook HB-2-3560](#).
- iii. An assessment of observed or potential on-site environmental hazards (e.g., above or below ground fuel storage tanks, leaking electrical transformers);

*Note: The narrative portion of the report must address and include any existing testing results for the presence of radon, lead in water, lead based paint, and other environmental concerns. CNA Providers are not expected to conduct or commission any testing themselves. However, where test results provided by the owner affirmatively point to hazards, the CNA Provider should inquire about subsequent remediation steps and include cost allowances for any identified hazards not yet remediated.*
- iv. Recommendations for any additional professional reports as deemed necessary by the CNA Provider, such as additional investigations on potential structural defects or environmental hazards;

*Note: The narrative portion of the report must address each study or report necessary, why, and what expertise is needed so that the owner can alleviate that issue, including estimates for repairs, prior to underwriting. It is not the CNA Provider’s responsibility to estimate the cost of the study or repairs / remediation necessary.*
- v. Needs of the property funded or to be funded from a third party (if any), such as tax credits, including a brief description of the work, the source of funding, the year(s) the work is planned to be completed, and the total estimated costs in current dollars; and

*Note: For projects where the property owner advises the CNA Provider that third party funding for rehabilitation is committed and the work will begin within 12 months, the CNA should address the existing conditions at the property, **and** the post-rehabilitation needs at the property. An example would be a property owner who has submitted a pre-application to Rural Development for the Multi-family Portfolio Revitalization (MPR) Demonstration where Rural Development has awarded points to the application for third party funding, and it has committed third party funding. Under the MPR, an owner who has applied for third party funding for rehabilitation but does not have a commitment for this funding should have the CNA prepared based on conditions at the property “as is,” not post rehabilitation. In these cases, consult with Rural Development as to whether a “post rehab” CNA should be done. When a property owner receives the funding commitment, and rehabilitation is planned within the next 12 months, the CNA contract must be renegotiated to indicate that rehabilitation is planned and specify that a post-rehabilitation CNA should be prepared.*

*In preparing CNAs for these properties, the CNA Provider should undertake the CNA on the basis that the third party funded rehabilitation will occur as described in the scope of work for the rehabilitation project provided by the property owner and determine the property’s post-rehabilitation capital needs over the next 20 years. In these cases, the CNA Provider is expected to review and understand the scope of work for planned rehabilitation funded from third party sources, but aside from apparent substantive omissions is not required to comment on the planned rehabilitation.*

*If there is no evidence that third party funding for rehabilitation has been committed (e.g., if rehabilitation is not indicated in the Rural Development MPR pre-application and/or Rural Development has not awarded points for it), then the CNA Provider should verify with the Rural Development contact prior to performing an “as improved” / post rehabilitation CNA. If no funds are committed, and Rural Development does not agree to a “as improved” CNA, the CNA Provider may note the owner’s rehabilitation proposal in the CNA but the report should be undertaken as though there will be no immediate rehabilitation. In these cases, the CNA should be based on the CNA Provider’s independent professional opinion of current and future needs at the property. (For example, if the owner wishes for a rehabilitation, but has no funds allocated to perform one.)*

- vi. Acknowledgments (names and addresses of persons who: performed the inspection, prepared the report, and were interviewed during or as part of the inspection).
- c. Materials and Conditions. This component shall be reported on a Microsoft Office Excel © worksheet. The following major system groups shall be assessed in the report: Site; Architectural; Mechanical and Electrical; and Dwelling Units. ALL materials and systems in the major groups shall be assessed (not every specific material used in the construction of the property), including the following items:

- i. Item Description;
  - ii. Expected Useful Life (EUL). Data entries must be based on the Expected Useful Life Table included in the “Fannie Mae Physical Needs Assessment Guidance to the Property Evaluator”, unless otherwise explained in the report. Any EUL entry that varies from the table must include explanation in a “Comments” column. Any EUL that varies from the table by 25% or more must be adequately supported separately from spreadsheet (for example, provide the documentation or explanation in the Narrative section);
  - iii. Age. The actual age of the material or system;
  - iv. Remaining Useful Life (RUL). Any RUL entry that varies from the difference between the EUL and Age must be explained in the “Comments” column. Any RUL entry that varies 2 years or more must be adequately supported separately from the spreadsheet (for example, provide the documentation or explanation in the Narrative section). Variances of more than 25% will not be accepted;
  - v. Condition. The current physical condition (excellent – good – fair – poor) of the material or system;
  - vi. Description of action needed (repair – replace – maintain construct – none); and,
  - vii. Comments or field notes that are relevant to the report.
- d. Capital Needs. This component shall be reported on a Microsoft Office Excel © worksheet. This component identifies all materials and systems for each of the four major system groups to be repaired, replaced, or specially maintained. It shall include the following items for such materials or systems:
- i. Year or years when action is needed;
  - ii. Number of years to complete the needed action (duration of the repair work);
  - iii. Quantity and Unit of Measure. Any data entry that is not from a physical property measurement or observation during the inspection shall be explained in the report (contrary to ASTM guidance, lump sum allowances shall be used only for capital projects, such as landscaping, that cannot readily be quantified); and,
  - iv. Estimated repair, replacement, or special maintenance unit cost and total cost in current (un-inflated) dollars for each line item. The report shall identify the source(s) used for the cost data. Entries shall include estimated costs for materials, labor (union or non-union wages, as appropriate), overhead & profit. Consultant fees, and other associated costs may be incurred by the property owner when repair or replacement work involves extensive capital activities (e.g., a major landscaping or site drainage project). These activities are likely to include design costs, or the involvement of general contractors, with associated overhead and profit considerations. If the CNA Provider anticipates work will be affected by these cost factors, notes should be added to the CNA spread

sheet/report to explain the cost logic. Discussions with the owner and the Agency will be necessary to confirm the proposed cost of these capital activities. CNA Providers using such standard cost sources shall use cost allocations that include overhead and profit.

*Note: An estimated unit cost that is significantly different from an industry standard cost, such as R.S. Means or equivalent, must be adequately supported.*

Generally, replacement actions shall involve “in-kind” materials, unless a different material is more appropriate, approved by the State Historic Preservation Office, if applicable, and explained in the report. Exceptions shall be made for components that are seen as inadequate (e.g. twenty gallon water heaters, prompting resident complaints) or below contemporary design/construction standards (e.g. single-glazed windows in temperate climates). Rural Development also encourages the consideration of alternative technology and materials that offer the promise of reduced future capital and/or operating costs (more durable and or less expensive to maintain over time, reduce utility expenses, etc.). CNA Providers are not expected to conduct quantitative cost-benefit analyses but shall use sound professional judgment in this regard.

In addition to the exceptions described in the paragraph above, Rural Development may consider the inclusion of market-comparable amenities/upgrades (e.g. air conditioning in warm climates) proposed by the owner when such features are essential to the successful operational and financial performance of the property. Such items should be identified specifically in the CNA report as “owner-recommended upgrades” and include an explanation of why these upgrades are necessary in supporting the financial and operational performance of the property. Where included, CNA Provider comments on the feasibility and appropriateness of the upgrade are required.

- v. The capital needs shall be presented in two time frames:
  - a) Immediate Capital Needs. All critical health and safety deficiencies (e.g. inoperative elevator or central fire alarm system, missing/unsecured railings, blocked/inadequate fire egress, property-wide pest infestation) requiring corrective action in the immediate calendar year. Separately, the owner shall provide any repairs, replacements, and improvements currently being accomplished in a rehabilitation project, regardless of funding source, and anticipated to be completed within 12 months. The owner will include the budget for any planned rehabilitation (e.g., rehabilitation proposed in the property owner’s pre-application to the MPR). CNA Provider can, but is not required, to offer comments about the rehabilitation budget. The CNA shall not include minor, inexpensive repairs or replacements that are part of a prudent property owner’s operating budget. (If the aggregate cost for a material line item is less than \$1000, then the line item shall not be included in the CNA. An aggregate cost for a line item is an item which needs to be replaced in any given year, the cost exceeds the \$1000, and the item should be replaced in the one year duration. Applying a duration that exceeds one year may decrease the aggregate amount below the \$1000 threshold, thus circumventing the intent of the threshold to include a particular item in the CNA.

Where immediate rehabilitation is proposed by the owner using 3<sup>rd</sup> party funds, the CNA Provider shall note the current condition and remaining effective useful lives of affected systems and components in an “as is” CNA.

b) Capital Needs Over the Term. Such capital needs include significant maintenance, repairs, and replacement items required during subsequent twenty calendar years to maintain the property’s physical integrity and long term marketability. It shall include repairs, replacements, and significant deferred maintenance items currently being planned and anticipated to be completed after the immediate calendar year and corrections for violations of applicable standards on environmental and accessibility issues. It shall also include the needs described in paragraph 3.b.v. above in the appropriate year(s), if any, if these will not be completed within 12 months from the closing of the program revitalization transaction. The CNA shall not include minor, inexpensive repairs or replacements that are part of a prudent property owner’s operating budget. (If the aggregate cost for a material line item is less than \$1000, then the line item shall not be included in the CNA. An aggregate cost for a line item is an item which needs to be replaced in any given year, the cost exceeds the \$1000, and the item should be replaced in the one year duration. Applying a duration that exceeds one year may decrease the aggregate amount below the \$1000 threshold, thus circumventing the intent of the threshold to include a particular item in the CNA.

Exceptions to these exclusions may be appropriate for very small properties, and/or for low cost items that may affect resident health and safety (e.g., a damaged or misaligned boiler flue). For example, in small projects (total of 12 units or less), items exempted would be for material line items less than \$250, not \$1,000. The report shall be realistic and based on due diligence and consideration of the property’s condition, welfare of the tenants, and logical construction methods and techniques. The estimated unit costs and total costs to remedy the detailed needs shall be provided in current (un-inflated) dollars.

Capital Needs Over the Term shall be based on the actual remaining useful lives of the components and systems at hand. Aside from formal work that is accounted for in the Immediate Capital Needs section, capital activities shall not be “front-loaded.”

*Note: New components or upgrades addressed in a property’s rehabilitation may have long-term capital needs implications as well. Those items with expected useful lives of less than twenty years (e.g. air conditioners) also will need to be accounted for in Capital Needs Over the Term.*

- e. Executive Summary. This component shall be reported on a Microsoft Office Excel © worksheet. It shall include:

- i. Summary of Immediate Capital Needs – the grand total cost of all major system groups (in current dollars);
    - ii. Summary of Capital Needs Over the Term – the annual costs and grand total cost of all major system groups (in current and inflated dollars). The inflation rate shall be 3 percent; and,
    - iii. Summary of All Capital Needs – the grand total costs for the immediate and over the term capital needs (in current and inflated dollars). The grand total costs (in current and inflated dollars) per dwelling unit shall also be included.
  - f. Appendices. This component shall include a minimum 25 color digital photographs that describe: the property’s buildings (interior and exterior) and other facilities, specific material or system deficiencies, and the bathrooms and kitchens in the units accessible for the handicapped. Include a property location map and other documents as appropriate to describe the property and support the findings and summaries in the report. The CNA Provider should provide some sort of visual documentation for each line item that cannot be clearly identified by a written description alone. For instance, if an entrance needs to become handicap accessible, a picture of the entrance will help the owner understand where the construction should take place. The Owner needs to be able to associate reserve account funds with the correct line items during the life of the CNA during the underwriting process.
4. Deliver the following:
- a. A minimum of one electronic copy of the report shall be delivered on a compact disk, or other acceptable electronic media, e.g. e-mail, to both property owner and USDA Rural Development for their review and written acceptance. To the greatest extent possible, delivery should be made within 15 business days of execution of the agreement with the property owner.
  - b. If the report is not acceptable, the CNA Provider shall make the appropriate changes in accordance with the review comments. A minimum of one electronic copy of the revised report shall be delivered on a compact disk or via e-mail to both property owner and USDA Rural Development for their review and written acceptance. The delivery should be made within 5 business days of receiving the review comments.
  - c. If the revised report is still not acceptable, additional revisions will be made and electronic copies delivered on compact disks or via e-mail to the property owner and USDA Rural Development until the report is acceptable to both property owner and USDA Rural Development.
5. Be available for consultation with the property owner or USDA Rural Development after written acceptance of the report on any of its contents.
6. The CNA Provider shall **NOT** analyze the adequacy of the property’s existing or proposed replacement reserve account nor its deposits as a result of the capital needs described in the report.

# **FANNIE MAE PHYSICAL NEEDS ASSESSMENT GUIDANCE TO THE PROPERTY EVALUATOR**

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- 1) Transfer of Project Ownership;**
- 2) Loan Reamortization;**
- 3) Loan Write-down; or**
- 4) Development of an Equity Loan Incentive or Equity Loan for a Sale to a Non-profit Sponsor.**
- 5) Facility Rehabilitation**
- 6) New construction**

## **Introduction**

While many factors affect the soundness of a mortgage loan over time, one of the most significant is the physical condition of the property - past, present and future. A prudent lender must be concerned with the past maintenance and improvements because they may indicate owner and management practices as well as expenses to be incurred in the future. The lender must be concerned with the condition of the property at the time the loan is made, and over the term of the loan, because property condition may directly impact marketability to prospective tenants and the need for major expenditures may impact the economic soundness and value of the property. The lender must also be concerned with the condition of the property at the end of the loan term. If the property has deteriorated, the owner may not be able to secure sufficient financing to pay off the loan at maturity.

Most lenders have always given some attention to physical conditions and needs of properties in their underwriting. However, the amount of attention, the data secured, the quality and analysis of that data, and the impact of this information on underwriting has varied widely. Indeed, many properties and the loans that they secure are now in trouble because of inadequate consideration of physical needs in the underwriting coupled with inadequate attention to property maintenance which has diminished the marketability and overall value of the property.

The guidance and forms in this package, together with the guidance provided to our lenders in our Delegated Underwriting and Servicing (DUS) and Multi-family Guides, is based upon a desire to see a more standardized approach in assessing the physical needs of properties that will be securing our loans. These documents attempt to respond to stated desires on the part of our lenders for a "level playing field" among competing lenders who may otherwise have different notions of the level of data and analysis required to assess a property's physical condition. They also attempt to respond to the needs of property evaluators who, desiring to produce the quantity and quality of information deemed necessary, need specific guidance to avoid the appearance of glossing over problems or providing material which is too detailed or complex to be usable by the underwriters.

These documents are meant to provide useful guidance and tools to the evaluators. They cannot cover all situations and are not meant to be inflexible. They are designed to elicit the judgment of the evaluator (in a format which is useful to the underwriter), not to substitute for it. We welcome comments from evaluators in the field, as we did in developing this package, on improving either our forms or guidance so that this package can best serve the needs of both the evaluators and our lenders. If you have such comments, please contact April LeClair, Director of Multi-family Product Management, 3900 Wisconsin Avenue, N.W., Washington, DC 20016 (202-752-7439).

## **Specific Guidance to the Property Evaluator**

### **Purpose**

The purpose of the Physical Needs Assessment is to identify and provide cost estimates for the following key items:

- ***Immediate Physical Needs*** - repairs, replacements and significant maintenance items which should be done immediately
- ***Physical Needs Over the Term*** - repairs, replacements and significant maintenance items which will be needed over the term of the mortgage and two years beyond. This applies to existing and newly constructed facilities.

As part of the process, instances of deferred maintenance are also identified.

The assessment is based on the evaluator's judgment of the actual condition of the improvements and the expected useful life of those improvements or the quality of the new construction components and the expected useful life of the components. It is understood that the conclusions presented are based upon the evaluator's professional judgment and that the actual performance of individual components may vary from a reasonably expected standard and will be affected by circumstances which occur after the date of the evaluation.

This package explains how to use the set of forms provided by Fannie Mae. It is important to recognize that the forms are intended to help the evaluator conduct a comprehensive and accurate assessment. They also present the results of that assessment in a relatively standard format which will be useful to the lender in making underwriting decisions. However, the forms should not constrain the evaluator from fully presenting his or her concerns and findings. The forms should be used and supplemented in ways which facilitate the preparation and presentation of information useful to the lender regarding the physical needs of the property.

The Systems and Conditions forms may be altered and/or computerized to serve the evaluators' needs so long as information is provided on the condition and Effective Remaining Life of all components and the Effective Remaining Life is compared to the standard Expected Useful Life (EUL). The Summary forms may also be extended or computerized so long as the basic format is maintained.

### **Terms of Reference Form**

The lender completes this form for the evaluator. It serves as a reference point for the assessment and provides the evaluator with basic information about the property and the term of the loan. Four additional topics are covered:

- ***Sampling Expectations*** - The lender's expectations about the number and/or percentage of dwelling units, buildings and specialized systems to evaluate may be stated. If there is no stated expectation, the evaluator should inspect sufficient units, buildings, and numbers of specialized systems to state *with confidence* the present and probable future condition of each system at the property. The evaluator should provide a separate statement indicating the sampling systems used to ensure a determination of conditions and costs with acceptable accuracy. If a Sampling Expectation is provided by the lender which is not adequate to achieve the requisite level of confidence, the evaluator should so advise the lender.

Considerations in determining an adequate sample size are age and number of buildings (especially if the property was developed in phases), total number of units, and variations in size, type and occupancy of units. Effective sampling is based on observing a sufficient number of each significant category. Using the above criteria, categories could include *buildings by age of each building* (e.g. inspect buildings in the 8 year old phase and in the 11 year old phase), *buildings by type* (e.g. row house, L-shaped row house, walkup, elevator) and/or *buildings by construction materials* (e.g. inspect the garden/flat roof/brick walls section and the garden/pitched roof/clapboard walls section). Dwelling units are separate categories from buildings. At a minimum, sampling is by unit size (0/1/2/3/4

bedrooms). There may be further categories if units are differently configured or equipped, or have different occupants (especially family or elderly). Generally, we would expect the percentage of units inspected to decrease as the total number of units increases. Systems which are not unit specific, such as boilers, compactors, elevators and roofs, will often have a 100% sample.

The overriding objective: SEE ENOUGH OF EACH UNIT TYPE AND SYSTEM TO BE ABLE TO STATE WITH CONFIDENCE THE PRESENT AND PROBABLE FUTURE CONDITON.

- *Market Issues* - In certain instances, market conditions may necessitate action on certain systems. Examples are early appliance replacement or re-carpeting, new entry paving, special plantings, and redecorated lobbies. If the owner or lender has identified such an action, the evaluator should include a cost estimation for such action and indicate what, if any, other costs would be eliminated by such action. (Life Cycle Cost evaluation may be required)

- *Work In Progress* - In some instances, work may be underway (which can be observed) or under contract. When known by the lender, this will be noted. For purposes of the report, such work should be assumed to be complete, unless observed to be unacceptable in quality or scope.

- *Management-Reported Replacements* - In some instances, the property ownership or management will provide the lender with information about prior repairs or replacements which have been completed in recent years. The lender may provide this information to the evaluator to assist in the assessment of these components. The evaluator should include enough units, buildings, or systems in the sample to reasonably verify the reported repairs or replacements.

- *New Construction* – In some instances the owner receives a commitment for funds to complete construction of a new Multi-Family Housing project. This would require an assessment based on either fully developed plans and specifications or the recently completed and unoccupied complex. Owner supplemental information may be applicable as well. “As built” conditions is the most accurate basis for the assessment on the development of a repair and replacement schedule over the next 20 years of the property. The sampling of units, support areas, public areas and administrative/ business office space shall be negotiable yet remain appropriate for the necessary accumulation of information for the repair and replacement determination. Assessing the estimated useful life of the property components is assumed to be based on newly purchased items.

### **Systems and Conditions Forms**

It is the responsibility of the evaluator to assess the condition of every system which is present at a property. All conditions, except as noted below, requiring action during the life of the loan must be addressed regardless of whether the action anticipated is a capital or operating expense.

To assist evaluators in reviewing all systems at a property, four Systems and Conditions Forms are provided. Each lists a group of systems typically related by trade and/or location. The four forms are Site, Architectural, Mechanical and Electrical, and Dwelling Units. While the forms have several columns in which information may be recorded, *in many instances only the first three columns will be completed*. If the condition of a system is acceptable, the Effective Remaining Life exceeds the term of the mortgage by two years, and no action is required, no other columns need to be completed.

The report is not expected to identify minor, inexpensive repairs or other maintenance items which are clearly part of the property owner’s current operating pattern and budget so long as these items appear to be taken care of on a regular basis. Examples of such minor operating items are occasional window glazing replacement and/or caulking, modest plumbing repairs, and annual boiler servicing. However, the evaluator *should* comment on such items in the report if they do not appear to be routinely addressed or are in need of immediate repair.

The report is expected to address infrequently occurring “big ticket” maintenance items, such as exterior painting, all deferred maintenance of any kind, and repairs or replacements which normally involve significant expense or outside contracting. While the evaluator should note any environmental hazards seen in the course of the inspection, environment-related actions, such as removal of lead-based paint, will be addressed in a separate report prepared by an environmental consultant.

### **Using the Systems and Conditions Forms**

#### **Purpose**

The forms can be used both to record actual observations at a specific location and for an overall summary. For example, the Architectural form can be used for a specific building (or group or identical buildings) as well as for summarizing all information for buildings at a property. The same is true for the Dwelling Unit form. An unlabeled form is included which can be used as a second page for any of the Systems and Conditions Forms.

In some instances, the evaluator will note components which, while they may continue to be functional, may reduce marketability of the property. For example, single-door refrigerators or appliances in outmoded colors may have such an impact in some properties. The evaluator should note these items, discuss them with the lender, and provide separate estimates of the cost to replace such items if requested.

#### **Items (EUL)**

Each of the four forms has a number of frequently-occurring systems and components listed. This list represents only the most frequently observed and is not meant to be all inclusive. *Every system present at the property must be observed and recorded.* Any system not listed on the form may be included in the spaces labeled “Other”. Note that the assessment includes the systems and components in both residential and non-residential structures. Thus, garages, community buildings, management and maintenance offices, cabanas, pools, commercial space, and other non-residential buildings and areas are included.

The Expected Useful Life (EUL) figure which appears in parentheses after the Item is taken from the EUL Table provided. This table provides standard useful lives of many components typically found in apartment complexes. Where the parentheses do not contain a number, it is because there are various types of similar components with differing economic lives. The evaluator should turn to the EUL Table and select, and insert, the appropriate EUL number. If the EUL will, without question, far exceed the term of the mortgage plus two years, the EUL number need not be inserted.

Note: It is recognized that the EUL Tables represents only one possible judgment of the expected life of the various components. If we receive substantial material to the effect that one or more of the estimates are inappropriate, we will make adjustments. Until such changes are made, the Tables provide a useful and consistent standard for all evaluators to use. They avoid debate on what the appropriate expected life is and permit focus on the evaluator’s judgment of the effective remaining life of the actual component in place, as discussed below.

#### **Age**

The evaluator should insert the actual Age of the component or may insert “OR” for original. If the actual age is unknown, an estimate is acceptable. If there is a range in Age (for example, components replaced over time), the evaluator may note the range (i.e.; 5-7 years) or may use several lines for the same system, putting a different Age of that system on each line.

**Condition**

This space is provided to indicate the Condition of the component, generally excellent, good, fair, or poor, or a similar and *consistent* qualitative evaluation.

**Effective Remaining Life**

This space is provided for the evaluator to indicate the remaining life of the component as is. For standard components with standard maintenance, the EUL Table provided by the Lender could be used to determine Effective Remaining Life by deducting the Age from EUL. However, this should not be done automatically. A component with unusually good original quality or exceptional maintenance could have a longer life. On the other hand, if the component has been poorly maintained or was of below standard original quality, the useful life could be shorter than expected. *The evaluator applies his or her professional judgment in making a determination of the Effective Remaining Life.*

If the Effective Remaining Life *is longer than the term of the loan plus two years, no deferred maintenance exists, and no action needs to be taken during the life of the loan, no other columns need to be filled out.* The only exception may be Diff? (Difference), as discussed below. This should be noted when the evaluator's estimate of the Effective Remaining Life varies by more than two years from the standard estimate.

**Diff? (Difference)**

The Age of the component should be deducted from the EUL in parentheses and the answer compared to the Effective Remaining Life estimated by the evaluator. Where there is a difference of over two years, the evaluator should insert a footnote number in the DIFF? (Difference) column and supply, in an attached list of footnotes, a brief statement of why, in his or her judgment, the Effective Remaining Life of the component varies from the standard estimate. This approach provides consistency among evaluators while making best of the evaluators' professional judgment.

**Action**

If any Action is required - immediately, over the life of the loan, or within two years thereafter - the Action should be recorded as *repair, replace, or maintain*. Repair is used when only a part of an item requires action, such as the hydraulics and/or controls of a compactor. Replace is used

when the entire item is replaced. Maintain is used where special, non-routine maintenance is required, such as the sandblasting of a swimming pool. In cases where a repair or maintenance may be needed now, and replacement or further maintenance may be needed later, separate lines may be used to identify the separate actions and timing.

**Now?**

If the item involves a threat to the immediate health and safety of the residents, clearly affects curb appeal, will result in more serious problems if not corrected, or should otherwise be accomplished as part of an immediate repair, maintenance or replacement program, this space should be checked. Replacements which may be needed in year one, but do not require immediate attention, need not be checked.

**DM (Deferred Maintenance)**

The DM (Deferred Maintenance) space is marked in any instances where current management practice is clearly inadequate and the owner's attention should be called to the item, even if no major expenditure or significant labor may be required.

**Quantity**

For items requiring action, the evaluator should note the Quantity of the system, with the applicable unit of measure entered (each, unit, square feet, square yards, linear feet, lump sum, etc.).

**Field Notes**

This space, as well as attachments may be used to record the type of component (16cf, frost. free, Hotpoint), the problem (valves leaking) or other information (consider replacement for marketing purposes, replace 30% per year, work in progress, etc.) that the evaluator will need to complete the Evaluator's Summary.

**Sample Form**

The following example from the Dwelling Unit Systems and Conditions form illustrates how this form is properly used. The example presumes an 11 story building containing 1 and 2 bedroom units. There are 100 units. The age of the building is 9 years. The term of the proposed loan is 7 years.

ITEM (EUL)	AGE	COND	ERL	DIFF?	ACTION	NOW?	DM?	QUANTITY	NOTES
Countertop/Sink (10)	9	EX	10+	1	-	-	-	- ea.	Corian Stainless Steel
Refrigerator (15)	9	Good	6	-	REPL	-	-	100ea	Hot point 16cf. ff 20%/yr @ YR 5
Disposal (5)	0-9	Good	0-5	-	REPL	-	-	100ea	20%/yr. @ YR. 1 OPTE
Bath Fixtures (20)	9	Good	11+	-	-	-	-	-	Dated Looking Repair - Now
Ceiling 04 stack ( )	9	Heater Damage	-	-	Repair	Yes	-	10ea	Plumbing Leak

*Countertop/sinks* are 9 years old. (The entry could also be "OR"). Condition is excellent, with an Effective Remaining Life of 10 years. This is significantly different from the anticipated Effective Remaining Life of 1 (an EUL of 10 years minus an Age of 9 years). Therefore, there is a footnote entry "1" in the Diff? (Difference) column. The footnote will indicate that this item is made of an exceptionally durable material (Corian), along with a top quality stainless steel sink. The evaluator's estimate of an Effective Remaining Life of 10 years + is beyond the term of +2. No capital need would be reported.

*Refrigerators* are also original, reported as 16 cf frost free Hotpoint. Replacement is expected around the Effective Remaining Life, noted as 20% annually and beginning in the 5<sup>th</sup> year of the loan when the refrigerators are 14 years old.

*Disposals* range from new to original (Age = 0-9). 20% per year replacements will be needed starting in year 1. The evaluator notes that disposals appear to be replaced as part of the project's normal operations.

*Bath fixtures* are original, and in good condition. No replacement is expected to be required during the term +2 years. The note indicates that they are “dated looking,” which may prompt a market consideration for replacement.

*Ceiling* is a special entry. The “04” stack of units has experienced water damage to ceiling from major plumbing leak. This is noted for repair NOW. As this apparently occurs in all 10 units in this stack and therefore is likely to have more than a modest cost, this action would be reported on the Immediate Physical Needs summary form.

### **Evaluator’s Summary Forms**

Two separate forms are used to summarize the evaluator’s conclusions from the Systems and Conditions Forms. One summarizes Immediate Physical Needs and the other summarizes the Physical Needs Over The Term +2 years.

#### **Evaluator’s Summary: Immediate Physical Needs**

All of the items for which Now? is checked are transferred to this form. This form provides for the listing of Items, Quantity, Unit Cost and Total Cost of each. The Item and Quantity are transferred directly from the Systems and Conditions Form.

*Unit Cost* - This is the cost per unit (sf, ea, lf, etc.) in current dollars to implement the required action. The source of the cost estimate should be listed in a separate attachment. The sources may include a third-party estimation service (e.g., R.S. Means: *Repair and Remodeling Cost Data*), actual bid or contract prices for the property, estimates from contractors or vendors, the evaluator’s own cost files, or published supplier sources.

*Total Cost* - This is the result of multiplying the quantity times the unit cost. It is expressed in current year dollars.

*DM (Deferred Maintenance)* - If the item evidences deferred maintenance, this column is checked.

*Comments* - the comments column, or an attachment, should clearly provide information on the location and the nature of problem being addressed for each item. The information should be adequate for the owner to begin to implement the action.

#### **Evaluator’s Summary: Physical Needs Over the Term**

Those items not listed on the Immediate Physical Needs form, but for which action is anticipated during the term of the loan plus two years, are listed on the form. The item and Quantity are transferred directly from the Systems and Conditions Form. The Unit Cost is calculated in the same manner as on the Immediate Physical Needs Form. An attachment should be provided which gives any necessary information on the location of action items and the problem being addressed for each item. The information should be adequate for the owner to begin to implement the action.

*Cost by Year* - the result of multiplying the quantity times the unit cost, in current dollars, is inserted in the column for the year in which the action is expected to take place. Generally, the Effective Remaining Life estimate provided by the evaluator on the Systems and Conditions will indicate the action year. For example, if the evaluator has indicated that the Effective Remaining Life of the parking lot paving is 4 years, the cost, in current dollars, is inserted in Year 4. If the items are likely to be done over a number of years, the costs, in current dollars should be spread over the appropriate period. For example, if the Effective Remaining Life of the Refrigerators is estimated to be 4 years, or 3-5 years, one third of the cost of replacing the refrigerators may appear in each of Years 3, 4, and 5.

*Total Un-inflated* - After inserting all of the appropriate action items, the evaluator should total the items for each year.

*Total Inflated* - The evaluator should multiply the Total Un-inflated times the factor provided to produce the Total Inflated.

*Total Inflated All Pages* - On the last sheet, the evaluator should include the Total Inflated Dollars for that page and all prior pages.

*Cumulative Total All Pages* - On the last sheet, the evaluator should insert the Total Inflated Dollars of that year and all prior years.

### **Special Repair and Replacement Requirements**

While performing a property inspection, the evaluator must be aware that certain building materials and construction practices may cause properties to experience (or to develop in a short time period) problems that can be corrected only with major repairs or replacements. The following identifies some specific construction related problems; however, the evaluator must be aware that other construction related problems may be found in any property and should be identified. If any of the following requirements are not met or if the evaluator determines that the following conditions (or others) are present, *the evaluator must contact the lender immediately to discuss the timing as well as the cost of the repairs or replacements*. The evaluator should ensure that any of these conditions are thoroughly addressed in the Physical Needs Assessment.

*Minimum Electrical Capacity* - Each apartment unit must have sufficient electrical capacity (amperage) to handle the number of electrical circuits and their use within an apartment. Therefore, the evaluator must determine, based on referencing the National Electric Code as well as local building codes, what is the minimum electrical service needed. In any event, that service must not be less than 60 amperes.

*Electrical Circuit Overload Protection* - All apartment unit circuits, as well as electrical circuits elsewhere in an apartment complex, must have circuit breakers as opposed to fuses as circuit overload protection.

*Aluminum Wiring* - In all cases, where aluminum wiring runs from the panel to the outlets of a unit, the evaluator's inspection should ascertain that the aluminum wiring connections (outlets, switches, appliances, etc.) are made to receptacles rated to accept aluminum wiring or that corrective repairs can be done immediately by the owner.

*Fire Retardant Treated Plywood* - While performing the roof inspection, the evaluator should investigate whether there is any indication that fire-retardant treated plywood was used in the construction of the roof (primarily roof sheathing). This inspection should focus on sections of the roof that are subjected to the greatest amount of heat (e.g., areas that are not shaded or that are poorly ventilated) and, if possible, to inspect the attic for signs of deteriorating fire-retardant treated plywood or plywood that is stamped with a fire rating.

Our concern is that certain types of fire-retardant treated plywood rapidly deteriorate when exposed to excessive heat and humidity or may cause nails or other metal fasteners to corrode. Common signs of this condition include a darkening of the wood and the presence of a powder-like substance, warping of the roof and the curling of the shingles. Fire-retardant treated plywood is most likely to be in townhouse properties or other properties with pitched, shingled roofs that were constructed after 1981 and that are located in states east of the Mississippi River and some southwestern states.

**Narrative Conclusion and Attachments**

A complete narrative summary of the property and its components is not required. However, the evaluator should supply a concise summary of the conclusions reached concerning the overall condition of the property, its future prospects, and the quality of the current maintenance programs. *Any items affecting the health and safety of residents should be clearly flagged.*

The summary should include a discussion of the sampling approach used, discussed above, and any market issues which the evaluator believes it may be appropriate to address or which were noted by the lender.

The narrative, the forms use and the attachments (footnotes explaining Differences, information regarding sources of costs, and, if necessary, information needed to identify the location and type of problem addressed in the Evaluator's Summary: Physical Needs Over the Term) should be supplied.

## EXPECTED USEFUL LIFE TABLES

Forms and Expected Useful Life Tables developed for Fannie Mae by On-Site Insight of Needham, MA.

EXPECTED USEFUL LIFE TABLE			
	Family Development	Elderly Development	Action
<b>SITE SYSTEMS</b>			“Action” equals replace unless other wise noted
<b>NOTE: 50+ “long-lived” systems: EUL based on location and use specific conditions</b>			
Basketball Courts	15	25	
Built Improvements (playgrounds/site furniture)	20	20	
Catch Basin	40	40	
Cold Water Lines	40	40	
Compactors	15	15	
DHW/Supply/Return	30	30	
Dumpsters	10	10	
Dumpster Enclosure	10	10	Fence Only
Earthwork	50+	50+	
Electrical Distribution Center	40	40	
Emergency Generator	15	15	
Fencing			
Chain Link	40	40	
Wrought Iron	50+	50+	
Stockade/Basinweave	12	12	
Post and Rail	25	25	
Gas Lines	40	40	
Heating Supply/Return	40	40	
Incinerators	50+	50+	
Irrigation System	30	30	
Lift Station	50	50	
Mail Facilities	10	10	
Landscaping	50+	50+	
Parking			
Asphalt	25	25	Resurface
Gravel	15	15	Resurface
Pedestrian Paving	15	15	Resurface
Bimminors	15	15	
Concrete	30	30	
Retaining Walls			
Concrete	20	20	Fill Cracks/Repoint
Masonry	15	15	Fill Cracks/Repoint
Wood	15	15	Replace
Stone	15	15	Fill Cracks/Repoint
Roadways			
Asphalt (Sealing)	5	5	Seal
Asphalt	25	25	Resurface
Gravel	15	15	Resurface (grade and gravel)
Sanitary Treatment	40	40	
Site Electrical Main	40	40	
Site Gas Main	40	40	

Site Lighting	25	25	
Site Power Distribution	40	40	
Site Sanitary Lines	50+	50+	
Site Sewer Main	50+	50+	
Site Water Main	40	40	
Storm Drain Lines	50+	50+	
Swimming Pool - Deck	15	15	Resurface Deck
Mechanical Equipment (filter/pump/etc.)	10	10	
Tennis Courts	15	15	Resurface
Transformer	30	30	
Water Tower	50+	50+	

<b>EXPECTED USEFUL LIFE TABLE</b>			
	<b>Family Development</b>	<b>Elderly Development</b>	<b>Action</b>
<b>BUILDING ARCHITECTURE</b>			
<b>NOTE: 50+ = "long-lived" systems: EUL based on location and use-specific conditions</b>			
Appurtenant Structures			
Porches	50	50	Paint at 5 years
Wood Decks	20	20	Paint at 5 years
Storage Sheds	30	30	Paint at 5 years
Greenhouses	50	50	
Carports	40	40	
Garages	50+	50+	
Basement Stairs	50+	50+	
Building Mounted Exterior Lighting	6	10	
Building Mounted HID Lighting	6	20	
Bulkheads	30	30	
Canopies			
Wood/Metal	40	40	Replace
Concrete	20	20	Re-roof
Ceilings, Exterior or Open	5	5	Paint
Chimney	25	25	Point
Common Area Doors (fire/hall/closet/etc.)	50+	50+	
Common Area Floors			
Ceramic/Quarry Tile/Terrazzo	50+	50+	Replace
Wood (strip or parquet)	30	30	Replace Portion/Sand and Finish
Resilient Flooring (tile or sheet)	15	15	Replace
Carpet	7	7	Replace
Concrete	50+	50+	Replace
Common Area Railings	50+	50+	
Common Area Ceilings			
Concrete/Drywall/Plaster	50+	50+	Replace (paint 5-8 years)
Acoustic Tile	20	20	Replace
Common Area Countertop & Sink	20	20	
Common Area Dishwasher	15	15	
Common Area Disposal	5	5	
Common Area Walls	50+	50+	Replace (paint 5-8 years)
Exterior Common Doors			
Aluminum and Glass	30	30	Door only

## (Attachment D)

Solid Core (wood or metal)	25	25	Door only
Amo	15	30	Door and mechanism
Exterior Stairs			
Wood	30	30	Replace
Filled Metal Pan	20	20	Replace
Concrete	50+	50+	Replace
Exterior Unit Doors	25	25	
Exterior Walls			
Aluminum Siding	15	15	Prep and Paint
Brick or Block	40	40	Repoint
Brownstone/Stone Veneer	20	20	Waterproof and Caulk
Glass Block	15	15	Recaulk
Granite Block	40	40	Repoint
Metal/Glass Curtain Wall	10	10	Recaulk
Pre-cast Concrete Panel	15	15	Recaulk
Vinyl Siding	30	30	Replace
Wood shingle, Clapboard, Plywood, Stucco	5	5	Prep and Paint/Stain
Fire Escapes	40	40	Resecure
Foundations	50+	50+	

EXPECTED USEFUL LIFE TABLE			
	Family Development	Elderly Development	Action
Hatches/Skylights			
Access Hatch	30	30	
Smoke Hatch or Skylight	50+	50+	
Insulation/Wall	50+	50+	
Interior Lighting	25	25	
Interior Railings	50+	50+	
Kitchen Cabinets	20	20	
Local HVAC			
Electrical Fan Coil	20	20	
Electric Heat/Electrical AC	15	15	
Gas Furnace With Split DX AC	20	20	
Heat Pump w/ Supplementary Electrical	15	15	
Heat Pump, Water Source	20	20	
Hydronic Fan Coil	30	30	
Hydronic Heat/Electrical AC	20	20	
Mail Facilities	10	30	
Parapet Wall	50+	50+	
Penthouse	25	25	New Door and Pointing
Public Bathroom Accessories	7	7	
Public Bathroom Fixtures	15	15	
Radiation			
Hydronic (baseboard or freestanding)	50	50	
Electric Baseboard	25	25	
Electric Panel	20	20	
Railings Roof	10	10	Paint

## (Attachment D)

Refrigerator, Common Area	15	15	
Residential Glass Doors			
Sliding	15	15	
Atrium/French	30	30	
Roof Covering			
Aluminum Shingles	40	40	
Asphalt Shingles	20	20	
Built-up (BUR)	20	20	
Membrane	20	20	
Metal (pre-formed)	40	40	
Slate, Tile, Clay, or Concrete Shingles	50+	50+	
Wood Shingles	20	20	
Roof Drainage Exterior (gutter and fascia)	25	25	New Gutters
Roof drainage Interior (Drain Covers)	50+	50+	
Roof Structure	50+	50+	
Slab	50+	50+	
Service Doors	25	25	
Soffits			
Wood / Stucco / Concrete	5	5	Paint
Aluminum or Vinyl	25	25	Replace
Stair Structure	50+	50+	
Storm/Screen Doors	7	15	
Storm/Screen Windows	20	20	
Waterproofing Foundation	50+	50+	
Window Security	40	40	
Windows (Frames and Glazing)	30	30	
Wood Floor Frame	50+	50+	

<b>EXPECTED USEFUL LIFE TABLE</b>			
	<b>Family Development</b>	<b>Elderly Development</b>	<b>Action</b>
<b>DWELLING UNITS</b>			
<b>NOTE: 50+ = "long-lived" systems: EUL based on location and use-specific conditions</b>			
Bath Accessories	10	15	
Bath Fixtures (Sink, toilet, tub)	20	20	
Closet Doors	10	20	
Countertop and Sink	10	20	
Dishwasher	10	15	
Disposal	5	8	
Electric Fixtures	20	20	
Hallway Door	30	50	Door Only
Heat Detectors	20	20	
Interior Door	30	50	Door Only
Interior Stairs	50+	50+	
Kitchen Cabinets	20	25	
Living Area Ceilings			
Concrete/Drywall/Plaster	50+	50+	Replace (Paint at 5-8 years)
Acoustic Tiles	20	20	
Living Area Floors			
Ceramic/Quarry Tile/Terrazzo	50+	50+	Replace
Wood (strip or parquet)	30	30	Replace Portion/Sand and Finish

## (Attachment D)

Resilient Flooring (tile or sheet)	15	20	Replace
Carpet	7	10	Replace
Concrete	50+	50+	Replace
Living Area Walls	50+	50+	Replace (Paint at 5-8 years)
Local HVAC			
Electric Fan Coil	20	20	
Electric Heat/Electric AC	15	15	
Evaporative Condenser ("swamp cooler")	20	20	
Gas furnace With Split DX AC	20	20	
Heat Pump w/ Supplementary Electric	15	15	
Heat Pump, Water Source	20	20	
Hydronic Fan Coil	30	30	
Hydronic Heat/Electric AC	20	20	
Range	15	20	
Ranghood	15	15	
Refrigerator	15	15	
Smoke/Fire Detectors	10	10	
Unit Air Conditioning (Window)	15	15	
Unit Electric Panel	50+	50+	
Unit Level Boiler	25	25	
Unit Buzzer/Intercom	20	30	
Unit Level DHW	10	10	
Unit Level Hot Air Furnace	25	25	
Unit Radiation			
Hydronic or Steam (baseboard or freestanding)	50	50	
Electric Baseboard	25	25	
Unit Vent/Exhaust	15	15	
Unit Wiring	99	99	
Vanities	20	20	
Window Covering	3-20	3-25	Material/User Specific

**EXPECTED USEFUL LIFE TABLE**

	<b>Family Development</b>	<b>Elderly Development</b>	<b>Action</b>
<b>MECHANICAL/ELECTRICAL</b>			
<b>NOTE: 50+ = "long-lived" systems: EUL based on location and use specific conditions</b>			
Central Unit Exhaust, Roof Mounted	15	15	
Chilled Water Distribution	50+	50+	
Chilling Plant	15	25	
Compactor	15	15	
Cooling Tower	25	25	
Electrical Switchgear	50+	50+	
Electrical Wiring	50+	50+	
Elevator, Controller/Dispatcher	15	20	
Elevator, Cab	15	20	Rebuild Interior
Elevator, Machinery	30	30	
Elevator, Shaftway Doors	20	30	Replace Gibs and Rollers
Elevator, Shaftways			
Hoist Rails, Cables, Traveling Equipment	25	25	

## (Attachment D)

Hydraulic Piston and Leveling Equipment	25	25	Re-sleeve Piston
Emergency Call Alarm System, Station	15	15	
Emergency Generator	35	35	
Emergency Lights	10	10	Battery operated
Evaporative Cooler	15	15	
Fire Pumps	20	20	Pump Motor
Fire Suppression	50+	50+	Piping
Gas Distribution	50+	50+	Piping
Heat Sensors	15	15	
Heating Risers and Distribution	50+	50+	
Heating Water Controller	15	15	
Hot and Cold Water Distribution	50	50	
HVAC			
Cooling Only	15	15	
Heat Only	15	15	
Heating and Cooling	15	15	
Master TV System	15	15	
Outdoor Temperature Sensor	10	10	
Sanitary Waste and Vent System	50+	50+	
Sewage Ejectors	50	50	
Buzzer/Intercom Central Panel	15	15	
Smoke & Fire Detection System, Central Panel	15	15	
Sump Pump			
Residential	7	7	Replace
Commercial	15	15	Replace Motor
Water Softening and Filtration	15	15	
Water Tower	50+	50+	
Boiler Room Equipment			
Blowdown and Water Treatment	25	25	
Boiler Room Pipe Insulation	With Boiler	With Boiler	
Boiler Room Piping	With Boiler	With Boiler	
Boiler Room Valves	15	15	Repack Valves
Boiler Temperature Controls	With boiler	With boiler	
Boilers			
Oil-fired Sectional	22	22	
Gas or Dual-fuel-fired Sectional	25	25	
Oil Gas or Dual-fuel-fired Package, Low MBH	30	30	

<b>EXPECTED USEFUL LIFE TABLE</b>			
	<b>Family Development</b>	<b>Elderly Development</b>	<b>Action</b>
<b>MECHANICAL/ELECTRICAL (continued)</b>			
Oil Gas or Dual-fuel-fired Package, High MBH	40	40	
Gas-fired Atmospheric	25	25	
Electric	20	20	
Bottled Gas Storage	20	20	
Building Heating Water Temperature Controls			
Residential	12	12	
Commercial	15	15	
Combustion Air			
Duct with Fixed Louvers	50+	50+	Replace
Motorized Louver and Duct	25	25	Replace Motor
Make-up Air	25	25	Replace Fan/Preheater
Compressors	15	15	
Condensate and Feedwater			
Feedwater Only (Hydronic)	10	10	
Condensate and Feedwater (Steam)	With Boiler	With Boiler	
DHW Circulating Pumps	By Size	By Size	
DHW Generation			
Tank Only, Dedicated Fuel	10	10	
Exchanger in Storage Tank	15	15	
Exchanger in Boiler	15	15	
External Tankless	15	15	
Instantaneous	10	10	
DHW Storage Tanks			
Small (up to 150 gallons)	12	12	Replace
Large (over 150 gallons)	7	7	Point Tank Lining
Domestic Cold Water Pumps	15	15	
Fire Suppression	50+	50+	
Flue Exhaust	With Boiler	With Boiler	
Free Standing Chimney	50+	50+	
Fuel Oil Storage	25	25	
Fuel Transfer System	25	25	
Heat Exchanger	35	35	
Heating Water Circulating Pumps	By size	By size	
Line Dryers	15	15	
Motorized Valves	12	12	
Outdoor Temp Sensor	10	10	
Pneumatic Lines & Controls	30	30	
Purchased Steam Supply Station	50+	50+	
Solar Hot Water	20	20	Replace Collector Panels

## Accessibility Laws and Standards

<b>Law and Regulation References</b>	<b>Act/Section Application</b>	<b>Accessibility Standard</b>	<b>Accessibility Requirements</b>
Public Law 90-480 (42 USC 4151-4157)  (not referenced in regulations)	The Architectural Barriers Act of 1968 requires certain facilities financed with Federal funds be designed and constructed as to be accessible to the physically handicapped. These include rental properties with on-site offices.  Rural Development projects financed with Federal funds include: <ul style="list-style-type: none"><li>• Section 515 Rural Rental Housing</li><li>• Section 514/516 Farm Labor Housing grants and loans.</li></ul>	Uniform Federal Accessibility Standard (UFAS)	All areas open to the public must be fully accessible to persons with disabilities. (For a MFH development, this would apply to the rental office. Other spaces - such as laundries, community rooms, etc. – are generally “common areas” for the use of tenants and their guests, and are not considered public spaces.)  (Requirements of the Architectural Barriers Act are met when meeting Section 504 of the Rehabilitation Act.)

<p>Public Law 93-112 (29 USC sections 790-794)</p> <p>7 C.F.R. part 15b also 7 C.F.R. 3560.60(d))</p>	<p>Section 504 of the Rehabilitation Act of 1973 requires programs and facilities receiving Federal financial assistance be designed and constructed as to be accessible to the physically handicapped.</p> <p>Rural Development projects receiving Federal financial assistance include:</p> <ul style="list-style-type: none"><li>• Section 515 Rural Rental Housing</li><li>• Section 514 / 516 Farm Labor Housing grants and loans</li></ul>	<p>Uniform Federal Accessibility Standard (UFAS)</p>	<p><b>Substantial Alteration (7 C.F.R. 3560.60(d)(2)):</b></p> <ul style="list-style-type: none"><li>• Substantial alteration defined as 50% or more of the full and fair cash value of the building. (See UFAS.)</li><li>• Buildings undergoing substantial alteration are treated as “new construction” in UFAS due to the level of rehab.</li></ul> <p><b>Properties ready for occupancy after 6/10/82:</b></p> <ul style="list-style-type: none"><li>• At least 5% of all dwelling units, or a minimum of one dwelling unit (DU) must meet <u>mobility impairment requirements</u>. (Always round up. 5% of 21 units = TWO fully accessible units.)</li><li>• The mix of accessible units is to be comparable to the variety of other project units (ie. 1, 2, and 3 bedrooms).</li><li>• Public and common use areas must be accessible per UFAS.</li></ul> <p><b>Properties ready for occupancy on or before 6/10/82:</b></p> <ul style="list-style-type: none"><li>• Borrowers are encouraged to make 5% of units fully accessible. If a unit undergoes extensive repair, it will be made accessible to the extent possible, up to the 5% requirement. (7 C.F.R. 3560.60(d)(2))</li><li>• Borrowers must conduct self-evaluations, and if needed develop transition plans</li><li>• Borrowers must make common areas accessible when financially and structurally</li></ul>
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	Section 504 of the Rehabilitation Act (con't)		feasible (Common areas include mailboxes, office, community room, trash areas, playgrounds, laundry facilities, etc.) <ul style="list-style-type: none"> <li>• When a qualified individual with a disability applies for admission, borrowers must make the unit accessible and usable to the individual.</li> </ul> <b>Other Considerations:</b> <ul style="list-style-type: none"> <li>• For existing facilities, accessibility must be provided to the maximum extent feasible. If structurally impractical, a referral agreement may be used in lieu of making the facility accessible.</li> <li>• An applicant / tenant may request “reasonable accommodation” at owner/project expense at any time.</li> </ul>
Public Law 101-336 (42 USC sections 12111 et seq.) 28 C.F.R. Parts 35 and 36 7 C.F.R. part 3560.60(d) Public Law 90-284 (42 USC sections 3601 et seq.) 24 C.F.R. Part 100 and 54 C.F.R. Part 3232 (HUD’s regs implementing FHAA) 7 C.F.R. section 3560.60(d)	The Americans with Disabilities Act of 1990 requires all places of public accommodation and commercial facilities be accessible to persons with disabilities. Applies to all new construction and any repair / rehab. This law applies to all public spaces, regardless of financing (public or private).  Rural Development projects include: <ul style="list-style-type: none"> <li>• Section 515 Rural Rental Housing</li> <li>• Section 514 / 516 Farm Labor Housing grants and loans</li> </ul> The Fair Housing Amendments Act to the 1964 Civil Rights Act requires all “covered dwellings” to be adaptable. “Covered dwellings” are all ground floor units (or all units in an elevator building) in buildings with four or more units constructed after 3/13/91. This law applies to all Multi-family Housing, regardless of financing (public or private).  Rural Development projects include: <ul style="list-style-type: none"> <li>• Section 515 Rural Rental Housing</li> <li>• Section 514 / 516 Farm Labor Housing grants and loans</li> </ul>	Americans with Disabilities Act Accessibility Guidelines for Buildings and Facilities (ADAAG)	All areas open to the public must be fully accessible to persons with disabilities. (For a MFH development, this would apply to the rental office. Other spaces - such as laundries, community rooms, etc. – are generally “common areas” for the use of tenants and their guests, and are not considered public spaces. Exceptions would be a community room used for polling, training, etc. or a dining room serving outsiders.)  <b>Properties ready for occupancy after 1/26/93:</b> <ul style="list-style-type: none"> <li>• Public areas must be accessible per ADAAG standards.</li> <li>• Once UFAS requirements are met, typically the additional ADAAG requirement is for a “van accessible” parking space at the office.</li> </ul> <b>Properties ready for occupancy on or before 1/26/93:</b> <ul style="list-style-type: none"> <li>• When public areas are altered, they must be altered to ADAAG standards. (Public areas are those areas used by individuals other than tenants and their guests. This includes offices used to pay bills or to inquire about rentals, public restrooms, and spaces used for voting, public meetings, or meals for outsiders.)</li> </ul> <b>Properties ready for occupancy after</b>

		<p><b>3/13/91:</b></p> <ul style="list-style-type: none"> <li>• At least one building entrance must be on an accessible route unless impractical due to terrain. (24 C.F.R. 100.205(a)) (Unless terrain does not permit and “site impracticality” test performed, all ground level units or all units in an elevator building on an accessible route.)</li> <li>• Townhouses and buildings less than 4 units exempted from requirements.</li> <li>• All public and common use areas must be accessible. (24 C.F.R. 100.205(c)(1))</li> <li>• All external and internal doors must be wide enough to accommodate wheel chair access. (24 C.F.R. 100.205 (c)(2))</li> <li>• All “covered dwellings” must contain the following features of adaptable design: <ul style="list-style-type: none"> <li>◊ Accessible route into and through the DU (24 C.F.R. 100.205 (c)(3)(i))</li> <li>◊ Light switches in accessible locations (24 C.F.R. 100.205 (c)(3)(ii))</li> <li>◊ Reinforcements in bathroom walls for grab bars and , (24 C.F.R. 100.205 (c)(3)(iii))</li> <li>◊ Usable kitchens and bathrooms for persons in wheelchairs (24 C.F.R. 100.205 (c)(3)(iv))</li> </ul> </li> <li>• Applicant / tenant may request “reasonable accommodations” to the unit, at the tenant’s expense.</li> </ul> <p><b>Properties ready for occupancy on or before 3/13/91:</b></p> <ul style="list-style-type: none"> <li>• Fair Housing has no accessibility requirements for projects constructed prior to this date.</li> </ul>
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## Existing Property Accessibility Checklist

<b>DISCLAIMER</b>	This information was developed to assist CNA Providers in developing repair lists for existing MFH properties financed through USDA Rural Development's Section 515 program, as part of a Capital Needs Assessment (CNA). This analysis was not intended to address all accessibility requirements of any Federal, State, or local laws or regulations nor should this information be relied on for that purpose. To ensure full compliance, borrowers, architects, loan officials, CNA Providers, contractors, and other interested persons should refer to the Uniform Federal Accessibility Standards, the HUD Fair Housing Accessibility Guidelines, the Americans with Disabilities Act Accessibility Guidelines, and all other applicable Federal, State, and local standards. Please be aware that the owner(s) of this building are responsible for compliance of all applicable accessibility regulations.	
<b>SITE -</b>	(For each item, enter "Y" for "Yes", "N" for "No", or "NA" for "Not Applicable" in the first column. For each "N", transfer into the CNA a cost estimate for correction. Include details, notes, or photographs as appropriate to explain the situation.)	
<b>Parking:</b>	1.	Proper number of accessible spaces? (min. 1 / accessible unit + 1 visitor / office space – <i>UFAS 4.1.1(5)(d)</i> ) (min. 2% of parking - DM 2.23) (must meet both)
	2.	Proper width (8' wide min.) and access aisle adjacent? (5' wide min.) ( <i>UFAS 4.6.3</i> ) (DM 2.21)
	3.	Correct slope of accessible parking / access aisle (2%). (No ramp projecting into access aisle or parking space.) ( <i>UFAS 4.6.3</i> )
	4.	Visible designation sign? (not obscured by vehicle due to height of sign post) ( <i>UFAS 4.6.4</i> ) (DM 2.21)
	5.	Shortest distance (closest space to accessible apartment, office, laundry, or site amenity) ( <i>UFAS 4.6.2</i> ) (DM 2.20)
<b>Accessible Route:</b>		
	1.	Curb cuts with flared sides (1:10 max) from parking to sidewalk, and where accessible route crosses pavement ( <i>UFAS 4.7.1 and 4.7.5</i> ) (DM 2.22)
	2.	Sidewalk adjacent to parking provides minimum 36" width accessible route beyond car's overhang ( <i>UFAS 4.3.3</i> )
	3.	Accessible route links all elements on site (min. 36" wide, 8% slope max.): accessible units ( <i>UFAS</i> ), adaptable units ( <i>DM</i> ), common areas, mailboxes, trash areas, common laundry, amenities, etc. (DM 1.6, 2.8, 2.9, 2.16) ( <i>UFAS 4.1.1, 4.3.2, 4.3.3, 4.34.7.1</i> )
	4.	Accessible route includes no changes in level greater than ½" unless beveled or ramped ( <i>UFAS 4.3.8</i> )
	5.	If accessible route slope exceeds 5%, constructed as a ramp ( <i>UFAS 4.8</i> ) (DM 1.7-1.8)
	6.	Ramps provided have max. 1:12 (8.3%) slope, min 36" width, and cross slope max. 1:50? ( <i>UFAS 4.8.2, 4.8.6</i> ) (DM 1.7, 1.8)
	7.	Ramps with greater than a 6" rise or 72" length, handrails on both sides ( <i>UFAS 4.8.6</i> ) (DM 1.8)
	8.	Ramps with drop-offs have curbs or edge protection min. 2" high ( <i>UFAS 4.8.7</i> )
	9.	Handrails extend 12" beyond both ends of ramp ( <i>UFAS 4.8.5</i> ) (DM 1.8) (May be omitted only if extension would obstruct a path of travel, no matter how designed.)

	10	If stair in circulation path and open underneath, protect stair bottom below 80" headroom with stair protection up to 27" high maximum ( <i>UFAS 4.4.2</i> ) (DM 2.18)
	11	Exterior stairs or interior common use stairs do not have open risers (at least partially closed) ( <i>UFAS 4.9</i> ) (DM 2.17)
<b>COMMON AREAS</b> - (halls, community rooms, laundries, lobby, etc.)		
	1.	Entrance threshold max, 1/2" at entry ( <i>UFAS 4.13.8</i> ) (DM 1.11)
	2.	Doorways 32" min. clear width ( <i>UFAS 4.13.5</i> ) (DM 1.11)
	3.	Lever hardware required ( <i>UFAS 4.13.9</i> ) (DM 1.11)
	4.	Floor covering is stable, firm, slip resistant. Carpeting, if provided, is low pile ( <i>UFAS 4.5.3</i> )
	5.	Switches / outlets / thermostats / controls within reach range? (typically 15" - 48") ( <i>UFAS 4.27</i> ) (DM 5.3-5.9)
	6.	If provided, restrooms fully accessible: 18" clearance on pull side of door; maneuvering room (5' circle or T-shape); correct grab bars; bottom of mirror 40" max. above floor; lavatory 34" max. high, open beneath, lever faucets, & pipes covered. ( <i>UFAS 4.19 &amp; 4.22, fig 28,29 &amp; 30</i> ) (DM 2.28-2.30) (NOTE: maneuvering room not required if restroom is one lavatory and one water closet and provides a 30" x 60" clear space outside swing of door) *(See note)
	7.	If common kitchen provided, accessible route into, sink accessible: 34" or less high, open beneath, lever faucets, & pipes covered ( <i>UFAS 4.1.1, 4.24</i> ) (DM 2.14)
	8.	Laundry - at least one front loading washer and dryer, located in laundry nearest each accessible unit(s) ( <i>UFAS 4.34.7.2</i> )
	9.	Washer / dryer controls within reach and 30" x 48" clear space at door / washer / dryer / sink ( <i>UFAS 4.2, 4.13, 4.24</i> ) (DM 2.26 - 2.27)
	10.	Playground - if provided, must be on an accessible route (accessible play equipment not required) ( <i>UFAS 4.1.1</i> ) (DM 2.9)
	11.	Mailboxes - 30" X 48" clear space, some boxes within 9" - 54" reach range ( <i>UFAS 4.1.1, 4.2</i> ) (DM 1.6 and 2.10)
	12.	Dumpster / trash areas – on accessible route, opening within reach range (typically 9" - 54") ( <i>UFAS 4.1.1</i> )
<b>PUBLIC AREAS</b> - (onsite office, community room / etc. if open to more than tenants and guests)		
	1.	Meet all <b>COMMON AREAS</b> requirements (see above)
	2.	Van accessible parking space with proper width (8' wide min. or 11' wide universal space) (ADAAG 4.6.3) (DM 2.6 and 2.8)
	3.	Access aisle adjacent to van space (8' wide for 8' space, 5' wide for 11' universal space) (ADAAG 4.6.6) ( <i>UFAS 4.6.3</i> ) (DM 2.8)
	4.	Visible designation sign and "Van-accessible" sign (not obscured by vehicle) ( <i>UFAS 4.6.4</i> ) (ADAAG 4.6.4) (DM 2.21)
	5.	Correct slope of accessible parking / access aisle (2%). (No ramp projecting into access aisle or parking space.) (ADAAG 4.6.3)
	6.	Van accessible parking located on shortest accessible route (closest space to office or public space) (ADAAG 4.6.2)
<b>ACCESSIBLE UNITS</b> - (5% of total units required if constructed after 6/10/82 per USDA Departmental Regulations at 7 C.F.R. 15b)		
<b>General:</b>	1.	Minimum 5% of total units fully accessible (NOTE: Always round up. A 20 unit project requires 1 fully accessible unit. A 21 unit development requires 2 fully accessible units.) (7 C.F.R. 15b) ( <i>UFAS 4.1.4</i> ) (UFAS 4.1.4(11)).

## (Attachment F)

	2.	Unit mix of accessible units reflects unit mix of all apartments (NOTE: If only one accessible unit provided, it would be the prevalent bedroom mix in the complex, usually a 2-bedroom unit. If a second accessible unit is provided, it would be the next prevalent bedroom size, usually a 1 bedroom unit.) (7 C.F.R. 15b) *(See note)
	3.	Entrance threshold max. 1/2" at entry ( <i>UFAS 4.13.8</i> ) If sliding glass doors provided, threshold beveled to max. 3/4" ( <i>UFAS 4.13.8</i> )
	4.	All rooms on a 36" wide accessible route (min. 32" clear at door openings) ( <i>UFAS 4.3.3 and 4.34.2(3)</i> )
	5.	Lever type hardware on entrance door ( <i>UFAS 4.13.9</i> )
	6.	Switches / outlets / thermostats / controls in reach range? (typically 15" - 48") ( <i>UFAS 4.27.3</i> )
	7.	Clothes closets - rod within reach (max. 54" height) ( <i>UFAS 4.2.5, 4.25.3</i> )
	8.	Storage (linen, etc.) - some shelving within reach (between 9" and 54" above the floor; for side approach, between 9" and 48" for front approach) ( <i>UFAS 4.2.5, 4.25.3</i> )
	9.	<b>Floor covering is stable, firm, and slip resistant. If carpet provided, low pile</b> ( <i>UFAS 4.5.3</i> )
<b>Kitchen:</b>	1.	Minimum 40" clearance between opposing sides (60" in U-shaped kitchens) ( <i>UFAS 4.34.6.1</i> )
	2.	30" X 48" clear space at appliances ( <i>UFAS 4.34.6.2</i> )
	3.	Work surface - counter 30" wide min., no more than 34" above floor (with clear knee space or removable cabinet) ( <i>UFAS 4.34.6.4</i> )
	4.	Wall cabinet storage above work surface 48" max height for at least one shelf ( <i>UFAS 4.34.6.10</i> )
	5.	Sink space 34" max. above floor (with clear knee space or removable cabinet), 30" wide min. ( <i>UFAS 4.34.6.5</i> )
	6.	Accessible sink controls (lever or push type controls) ( <i>UFAS 4.34.6.5(4)</i> )
	7.	Sink pipes insulated / covered ( <i>UFAS 4.34.6.5(8)</i> )
	8.	Cabinet hardware accessible ( <i>UFAS 4.34.6.10</i> )
	9.	Front mounted range controls ( <i>UFAS 4.34.6.6</i> ) Oven self cleaning or adjacent to 30" clear open work space. ( <i>UFAS 4.34.6.7</i> )
	10.	Separate switch for rangehood / light within reach range ( <i>UFAS 4.34.6.3, 4.27,4.1.2(12)</i> )
	11.	Refrigerator meets requirements (50% of freezer space in reach range) ( <i>UFAS 4.34.6.8</i> )

<b>Bathroom:</b>	1.	30" x 48" clear floor space at door ( <i>UFAS 4.34.5.1</i> ) *(See note)
	2.	Knee / toe clearance under 34" maximum height lavatory (or removable cabinet) ( <i>UFAS 4.34.5. and 4.19.2</i> )
	3.	Lavatory pipes insulated / covered ( <i>UFAS 4.34.5.3, 4.19.4</i> )
	4.	Mirror 40" max. off floor ( <i>UFAS 4.22.6</i> )
	5.	30" x 48" clear floor space at toilet ( <i>UFAS 4.34.5.2(1)</i> ) *(See note)
	6.	Grab bars in place and anchored securely (at toilet and tub / shower) ( <i>UFAS 4.34.5</i> )
	7.	30" x 48" clear floor space at tub / shower ( <i>UFAS 4.34.5.4, 4.34.5.5</i> ) *(See note)
	8.	Tub controls located properly ( <i>UFAS 4.34.5.4(4)</i> )
	9.	Secure tub seat provided? (if not built in as part of unit) ( <i>UFAS 4.34.5.4(2)</i> )
	10.	Hand held shower nozzle, 60" min. long ( <i>UFAS 4.34.5.4(5)</i> )

<b>ADAPTABLE UNITS - (Remaining ground level in buildings with 4+ units first occupied after 3/13/91)</b>		
<b>General:</b>	1.	All ground level units on accessible route, or site / building impractical to achieve that accessibility (DM 1.40-1.55)
	2.	Low (max 3/4") threshold at primary entry door, max. 4" step other exterior doors (DM 3.10)
	3.	36' accessible route to all rooms (entry door min. 32" clear opening, passage doors min. 31 5/8" clear opening) (DM 3.3, 3.5, 4.3)
	4.	Switches / outlets / thermostats / controls in reach range? (typically 15" - 48") (DM 5.1-5.9)
<b>Kitchen:</b>	1.	30" X 48" clear floor space at each fixture and appliance (DM 7.2)
	2.	31 5/8" min. clear opening into kitchen (DM 3.3, 3.5, 4.3)
	3.	Min. 40" between facing counters (in "U" kitchen, min. 60" if any fixture at bottom of "U" OR 40" min. if sink has removable front) (DM 7.2, 7.7-7.16)
<b>Bathroom:</b>	1.	Blocking for grab bars in place (DM 6.1-6.16, 7.33)
	2.	31 5/8" min. clear opening door to bath (DM 7.33)
	3.	30" x 48" clear space for wheelchair to enter, close door, and exit, outside of the door swing (DM 7.33)
	4.	30" x 48" clear space for wheelchair at each fixture (DM 7.33)
<b>COMMENTS -</b>		Note if project has water fountains, public telephones, or other site amenities that require accessibility, and if they comply or not. ( <i>Per UFAS, or UFAS and DM if built after 3/13/91.</i> )
		Include details, notes, or photographs as appropriate to explain the situation for accessibility shortcomings.
<b>NOTE -</b>		The CNA process indicates work with an existing building. RD recognizes that it may not be possible to make an existing structure as accessible as new construction. Items marked "(See note)" particularly may be difficult or impossible to achieve without great expense. For those items, provide as much accessibility as possible without moving walls or relocating units. Relocating walls in bathrooms may be necessary if it is impossible to provide space for a wheelchair outside the swing of the door, and / or a useable bathroom will not result. Always when working with an existing building, seek accessibility "to the extent possible".
		With multiple accessibility requirements, the more restrictive code or regulation applies.
<b>KEY -</b>		<b>UFAS = Uniform Federal Accessibility Standard</b> (implements Section 504 of the Rehabilitation Act of 1973) (Implementation date for Rural Development was 6/10/82. Projects funded after that date must have accessible common areas and 5% fully accessible units.) See <a href="http://www.access-board.gov/ufas/ufas-html/ufas.htm">www.access-board.gov/ufas/ufas-html/ufas.htm</a>
		<b>ADAAG = Americans with Disabilities Act Accessibility Guidelines.</b> (Implementation date 1/26/93. Projects funded after that date, or performing repairs after that date must comply.) See <a href="http://www.access-board.gov/adaag/html/adaag.htm">http://www.access-board.gov/adaag/html/adaag.htm</a>

	<p><b>DM = HUD's Fair Housing Act Design Manual</b> (implements the Fair Housing Act Accessibility Guidelines) (Implementation date was 3/13/91. Projects funded after that date must provide adaptable ground level units, or all units in elevator buildings, in buildings of four or more units. Common areas must be accessible.) See <a href="http://www.huduser.org/portal/publications/PDF/FAIRHOUSING/fairfull.pdf">http://www.huduser.org/portal/publications/PDF/FAIRHOUSING/fairfull.pdf</a></p>
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# Accessibility Requirements for Rural Development Financed Existing Multi-Family Housing

## Supplemental Questions & Answers for Multi-Family Housing Portfolio Revitalization Demonstration Program (MPR)

As part of its Multi-Family Family Portfolio Revitalization (MPR) demonstration program, Rural Development (RD) is providing additional guidance specifically to assist CNA Providers understand the level of accessibility requirements for properties with RD funding.

The primary source for guidance on accessibility requirements is available from Rural Development's MFH Asset Management handbook, [HB-2-3560](#), Appendix 5 on Civil Rights requirements. See <http://www.rurdev.usda.gov/regs/handbook/hb-2-3560/AM%20Appendix%205.pdf> Pages 9-20 include Frequently Asked Questions and Answers to a range of accessibility issues found in existing MFH properties.

Some additional situations / interpretations that are specifically relevant to the MPR have developed over time, which have not yet been incorporated into Appendix 5. Information about these topics are covered in the questions and answers below along with the FAQs from Appendix 5 which deal with the physical environment.

### 1. How do borrowers meet 7 C.F.R. 15b numerical requirements for fully accessible units?

In MFH projects ready for occupancy after **June 10, 1982**, [7 C.F.R. part 15b](#) standards require:

- At least **5 percent or one unit**, whichever is greater, must be fully accessible. To meet the 5 percent minimum, borrowers must round up to the next whole unit. For example, a 24-unit MFH project must have at least two fully accessible units (8.3 percent) rather than one (4.2 percent).
- Fully accessible units must be comparable in variety to other project units. For example, in a 24-unit project with 12 one-bedroom units and 12 two-bedroom units, one of the fully accessible units should be a one-bedroom unit and the other should be a two-bedroom unit.
- Rents for fully accessible units must be comparable to other same sized project units.
- If a project has more than one site, fully accessible units may not be clustered at one site, unless only one fully accessible unit is required.
- When a project has a wide variety of units (one, two, three or four bedrooms), borrowers are not required to exceed the 5 percent requirement simply to have a fully accessible unit of each type.

### 2. What are the requirements for van accessible parking?

The requirements vary based on when a project became ready for occupancy. The parking lot of all projects with public areas such as an on-site office, ready for occupancy after **January**

**26, 1993**, must be properly striped for van accessible parking and access aisles. All projects with public areas ready for occupancy before January 26, 1993, must be striped for van accessible parking and access aisles whenever the parking lot is re-striped. This includes either an 11' wide space and 5' access aisle (preferred), or an 8' wide space and 8' wide access aisle.

3. **If accessible parking is located across the drive from the building it serves, must a crosswalk be painted on the drive?**

No, it's not required. However, having a crosswalk is a good idea since it would indicate a crossing exists, and hopefully would signal a driver to slow down. There is no requirement for a painted crosswalk in the accessibility standards. Further, there is no requirement for the color of paint to be used. White is most commonly used, and sometimes blue or yellow. Curb ramps from the drive to the site are required.

4. **What is the concept of "visitability," what is required , and when does it apply?**

The concept of "visitability" is that **a disabled person should be able to visit every apartment on site**. If that is not possible (due to a lack of elevators), the disabled person would like to visit every ground floor unit. The [Fair Housing Amendments Act \(FHAA\)](#) greatly furthered the concept of visitability by **requiring an accessible entrance to all ground floor units in buildings of 4 or more units, constructed for first occupancy after 3/13/91**. FHAA further requires those units to be "adaptable" to persons with disabilities. This is greatly improving accessibility in MFH throughout the nation, since the FHAA requirements apply to all multi-family housing, whether financed by the federal government or not.

**Buildings constructed prior to 3/13/91 do not have to comply with the requirement for an accessible route to each ground floor unit.** Section 515 and Section 514/516 properties built prior to 3/13/91 must comply with the Section 504 requirement for 5% fully accessible units, but there is no requirement for all ground floor units to be on an accessible route. Borrowers may incorporate the concept of "visitability" if they so choose, but Rural Development cannot require such modifications in properties built before this date.

5. **What does it mean that MFH playgrounds must be accessible?**

As a site amenity, playgrounds or "tot lots" must be accessible. **"Accessible" for a playground means that the playground must be on an accessible route.** A disabled parent or child must be able to get "to" the playground. A concrete or asphalt sidewalk to the playground meeting the requirements of an accessible route is sufficient. It is recommended that there be a turnaround at the end of that route, so a disabled individual does not have to "back out". If the playground has a defined edge (railroad ties, change in surface material, etc.), that is where the accessible route would end. If the playground is merely "in the grass", the accessible route does not have to go to any, or every, piece of equipment. It should end "reasonably close" to the equipment.

**Accessible play equipment is only required for a "public" playground. The playground on a MFH site is for "tenants and their guests". It is a "common" area, not a "public" area.**

6. **At existing properties with very hilly sites, does Rural Development expect an accessible route between every building and common facility?**

For properties built after 3/13/91, under the FHAA requirements, an accessible route to common areas and all ground level units in buildings with four or more units was required. (Even under those requirements, a “site impracticality” test was allowed to reduce accessibility throughout the site for hilly sites.) For properties built prior to that date, there is no requirement for an accessible route throughout the site. The requirement is that the office, 5% fully accessible units, and one common area of each type (laundry, trash enclosure, mailbox area, playground, etc.) be on an accessible route. In sites where a pedestrian accessible route cannot be provided, an accessible route using a vehicle is permitted.

For example, if an accessible route cannot be provided from the fully accessible unit(s) to the playground using sidewalks and ramps, an accessible parking space can be provided near the playground with an accessible route from the parking space to the playground. The tenant would then wheel out to their parking space, drive to the playground, and wheel to the playground. Obviously, this is not ideal, but is acceptable in situations where site constraints warrant it.

Bear in mind that there may be situations where “more than one” of a common site amenity must be on an accessible route. For example, if the site has two accessible units at opposite ends of the site, the laundry nearest each accessible unit should be on an accessible route and available for their use. In this situation, more than one accessible laundry room would be required.

7. **Are “open risers” on common area stairs permitted?**

Open risers are not allowed on common area stairs. Stairs are not part of an accessible route. That said, UFAS provides requirements for “accessible stairs” at UFAS 4.9. What/where are “accessible stairs”? **Stairs required to be accessible are any stair that serves more than one unit, or any exterior stair serving a single unit.** The only stairs on a Rural Development financed MFH site that would not be “accessible stairs” would be an interior stair that serves only one unit – where you open the door, do directly up the stairs, and typically end up in the unit’s living room. All exterior stairs and all interior stairs serving more than one unit are common use stairs.

Because of their common use, UFAS has greater accessibility requirements for those stairs. The stairs will be used by tenants and their guests. The tenant, or their guests, could be mobility or visually impaired. If they are, the possibility of a foot going through the open riser of a stair exists.

**Due to that possibility, UFAS requires some form of “blocking” for the open riser. Note that UFAS does not say “closed risers are required”. UFAS 4.9.2 reads “Open risers are not permitted.”** Vertical or horizontal strips (wood or metal), decorative wire mesh, or other materials may be used. Many owners choose not to fully enclose the risers due to water, rain, light, ventilation, and security issues.

8. **What is Rural Development's expectation regarding existing developments that feature split foyer design, with all units below or above entry grade?**

Where an architect or engineer has determined that it is structurally impractical to make physical changes, a referral agreement to another nearby property with a fully accessible unit is an acceptable solution. However, cost alone should not be viewed as a basis to ignore physical modifications that achieve accessibility at the subject property, particularly if it is undergoing major rehab. For example, a split foyer design with all units below or above entry grade, it may or may not be structurally impractical to provide accessibility, depending on site and building conditions.

9. **What are the requirements for accessibility for a community room kitchen / kitchenette?**

In many situations, the requirements for an accessible dwelling unit kitchen have been applied to a common use kitchen or kitchenette. The Fair Housing Act Accessibility Guidelines and UFAS have similar requirements.

- The community room must be accessible, including an accessible route into the space, accessible doors, switches and outlets at proper height, etc.
- The kitchen area must have an accessible sink per UFAS 4.24. This includes a mounting height no higher than 34”, knee clearance underneath, clear floor space at the sink, insulated piping, and an accessible faucet.
- UFAS 4.25 and 4.1.2(11) further requires that a portion of the storage provided (shelves, drawers, and cabinets) have clear floor space and be within the reach range. This requirement is normally met with standard kitchen base cabinets.
- The kitchen must have a 60” turning circle or “T” turn around for maneuverability. Space in the community room or a hallway immediately outside the kitchen may be used to meet this requirement.
- There is no requirement in a common use kitchen for an accessible work surface, range or cooktop with accessible controls, self cleaning wall oven, or an accessible refrigerator (with 50% of freezer space within reach ranges). These requirements appear in UFAS 4.34, and only apply to an accessible dwelling unit.

These requirements for a common use kitchen or kitchenette are minimums. Provision of additional accessibility in a common use kitchen or kitchenette is encouraged, but not required.

10. **For an existing Section 515 property built after 6/10/82 with only townhouse units, what can be done to provide an accessible unit?**

For existing Section 515 units meeting the above criteria, there are three possible actions:

- a) Construct a new fully accessible single story unit (often not financially possible);
- b) Convert an existing townhouse to be accessible “to the extent possible” (the next best solution); or
- c) Develop a “referral agreement” (the choice when neither Action “a” nor Action “b” are feasible).

Consultation with the State Office Program, Technical, and Civil Rights staff will be necessary to determine the best solution, on a case by case basis. The financial status of the property will be a major determining factor on what choice is made. If conversion is selected, the best possible solution is usually to add a bedroom and bath on the first floor. In that way, a disabled parent or child could utilize the bedroom and bath, and access the first floor. No access to the second floor would be added. This is not an ideal solution, but for a property that cannot afford to add a new fully accessible unit, it may be an acceptable solution. A “referral agreement” is the last possible choice in all cases of accessibility. It requires finding a similar property (similar bedroom mix, amenities, subsidy, assistance, etc.) within the area with accessible units that will accept applicants from this property. Since the subject property would be without accessible units, a “referral agreement” provides access to the “program” (providing housing) without providing an accessible unit on site.

11. **What are the requirements about the height of wall cabinets in “fully accessible” units?**

In cases of repair / rehabilitation / creation of a fully accessible unit in an Rural Development financed property, confusion exists over the height of wall cabinets. Unfortunately, UFAS is not clear on the requirements for the height of the wall cabinet. In one place, UFAS 4.34.2(8) requires cabinets to be accessible, but requirements are unclear. In UFAS 4.34.6.4 it refers to Figure 50. Figure 50 shows a maximum height to the bottom shelf of the wall cabinet over the work space of 48”.

**In consultation with the Access Board (the writers of UFAS), Rural Development received guidance that the requirement for a lowered wall cabinet was intended only over the work space, not throughout the kitchen.** All wall cabinets may be lowered, to provide an even plane. If no wall cabinets have been lowered in a unit, or if no workspace has been provided, then the wall cabinet over the work space as a minimum must be lowered to comply with Figure 50. Figure 50 shows the UFAS preferable (not required) method of lowering all wall cabinets. Remaining wall cabinets at standard height allows use of a microwave or coffeemaker under the wall cabinet, on the countertop.

12. **Does installation of a wall shelf at 48” in lieu of re-positioning wall cabinets satisfy Rural Development requirements?**

The Access Board has indicated that a shelf between base cabinets provides “equivalent” accessibility when it is not possible to lower wall cabinets. The shelf should not become the standard solution, but can be considered on a case-by-case basis. For example, if funds for rehabilitation are limited, the shelf may be a less expensive solution to removing and relocating the wall cabinet over the work space. If funds are available, the wall cabinets should be relocated. Although deemed “equivalent,” the shelf does not have doors to cover the storage space and should not be used if relocating wall cabinets is possible.

13. **Is a 30" x 34" high workspace required in an accessible dwelling unit kitchen? While UFAS 4.34.6.4 requires this, it is not included in the list in Attachment B or added to the MFH Physical Inspection Form.**

Yes, it's required. The list in Attachment B was not intended to be all inclusive of UFAS standards, but to hit the big issues.

14. **Where are grab bars required?**

Grab bars are required in the 5 percent of units that are “fully accessible.” UFAS 4.34.5 uses the language “If provided, grab bars will ....” Rural Development has taken the position that grab bars will be installed in order to make the “fully accessible” unit ready for a person with disabilities. Grab bars are also provided in those units in which a tenant has requested them as a “reasonable accommodation.” In those ground floor units constructed since 1991, FHA/AG required blocking for “adaptability.” In those units, grab bars may be installed later as a form of “reasonable accommodation” when requested.

15. **An item on the MFH Physical Inspection form refers to a “functional emergency call system.” Are emergency call systems required in all fully accessible units?**

If the fully accessible unit presently has an emergency call system, it should be functional. If no emergency call system is in place, the borrower does not have to provide one at this time.

It may be necessary to add one as a “reasonable accommodation” per a tenant request in future. In such a case, a portable unit may suffice. There has been considerable confusion on this issue, and we realize that this may be a different answer than you have received in the past. HUD’s old Minimum Property Standard (MPS) required an emergency call system in elderly housing. This standard was dropped in the 1980’s, but has led to the confusion.

16. **Is a 5’ turning circle in a dwelling unit bathroom required?**

Some Transition Plans are indicating a need to enlarge the bathroom in an accessible unit to provide a 5' turning circle, which UFAS requires in a common use bathroom. Writers of Transition Plans are incorrectly applying this requirement to a dwelling unit. Rural Development staff should understand that an accessible dwelling unit bathroom must have clear floor space at the tub/shower and commode, but a 5’ turning circle is not required within a dwelling unit bath. Also, UFAS provides an exception in 4.22.3 for public toilets with only one lavatory and commode. In those common use toilets, a 5’ turning circle is not required.

17. **We have an existing MFH property with multiple laundry rooms. Must each laundry room be made accessible?**

Not necessarily.

- For a property constructed for first occupancy after March 13, 1991 and subject to the Fair Housing Amendments Act design requirements, laundries for the covered units must be on an accessible route, and the space must be accessible. This would apply to all ground floor laundries (or all laundries in a building with an elevator).
- In addition, for properties constructed, or with substantial alterations, after June 10, 1982, UFAS also applies. UFAS 4.1.3(3) states “Common Areas: At least one of each type of common area and amenity in each project shall be accessible and shall be located on an accessible route to any accessible dwelling unit.” This sets a minimum of one accessible laundry. If accessible units are located near one another, the nearest laundry must be made accessible. If accessible units are located on opposite ends of the property, it may be necessary to make more than one laundry room accessible, depending on location and site topography. In such a situation, the nearest laundry room to each accessible unit must be made accessible.

- Regardless of when a property was constructed, it is the policy of RHS that, to the extent possible, barriers to common use areas that prevent any mobility impaired person from having full access will be removed. This does not, however, require borrowers to exceed the above standards unless it is necessary to do so in response to a request for a reasonable accommodation from a person with disabilities.

In addition, UFAS 4.34.7.2 states that washing machines and clothes dryers in common use laundry rooms shall be front loading.” RHS has taken the position that this requirement is met if at least one washer and one dryer is front loading in every laundry room that is required to be accessible by UFAS. This position is taken, in part, in recognition that there may be some increase in cost to provide front loading washers and dryers.

### 18. How quickly must owners correct deficiencies in meeting accessibility requirements?

USDA regulations at 7 C.F.R. 15b describe the use of a Self Evaluation and Transition Plan. The information in [HB-2-3560](#), Appendix 5 further defines the process. In essence, a Self Evaluation is conducted to determine what accessibility shortcomings exist on a property. If physical issues arise (beyond their “policies and procedures”), a Transition Plan is required to remedy those issues. Each item must be identified, a corrective action proposed, with a cost associated with it, and a schedule for implementing the correction. Rural Development recognizes that typically a property cannot afford to fix everything at once.

A Transition Plan allows the property up to three years to schedule corrections. That gives the property time to raise money through it’s normal operating budget, find an outside source (loan, grant, owner’s contribution, transfer, assumption, rehabilitation, MPR process, etc.). If the items can be corrected during the three year timeframe, the process is complete. If the list is extensive, or finances are such that the repairs cannot be completed in three years, the Transition Plan may be amended to continue for an additional three years. The concept is that a Transition Plan will be used to continue the property on schedule providing additional accessibility, until all items are completed. A Transition Plan should never be used to “postpone” or “avoid” accessibility. **As part of the MPR anticipates that accessibility issues should be corrected. Ideally, accessibility issues would be included in the property’s rehabilitation.** Remedy the accessibility issues that can be funded during rehabilitation / through the MPR process, and capture the remaining items either in year 1 or in a Transition Plan, to be continually repaired until complete.

Owners should understand that a Transition Plan is not a one-time process. If one is done and completed, there is no guarantee that a future Transition Plan will not occur. For example, if sidewalks settle over time and provide a greater than ½” level change on an accessible walk, field staff may point that out, and request a new Self Evaluation / Transition Plan to correct the problem. (If sufficient funds in maintenance cannot correct it “now”.) Likewise, trash enclosures may change over time. With a new trash service company, larger dumpsters without side openings may be used. Without a side opening, the dumpster may no longer be within the reach ranges. A change in the trash enclosure area would be required to adapt to the new equipment. So, changes in the site or buildings over time may affect accessibility, and require changes. What is accessible today is not guaranteed to be accessible tomorrow.

**19. In common areas, such as corridors, lounge or dining areas, are “visual” and “audio” alarm systems required in an existing property?**

The correct answer: it depends. If the property does not presently have a smoke or fire alarm system in place, or if the property is not receiving a rehabilitation as part of the servicing tools being used, there is no requirement from RD to add an alarm or revise any existing alarm system. However, if the locality or state law requires that an alarm system be added, the new alarm system must meet the requirements for both “visual” and “audio” signals. (See UFAS 4.28.) If the property is being rehabbed and an alarm system added, the Access Board has advised us that an alarm system that is both “visual” and “audio” must be added to the common areas.

Please note that these comments are directed to alarm systems in common areas. The only dwelling units that would be required to have a “visual” alarm are the fully accessible units.

## Capital Needs Assessment Guidance to the Reviewer

### AGREEMENT TO PROVIDE CAPITAL NEEDS ASSESSMENT

<b>GENERAL NOTES:</b>	
A	Reviews of proposed agreements for Capital Needs Assessments (CNA) should be based on Rural Development and other Rural Development -recognized guidelines.
B	If all review items are answered “NO”, the reviewer should advise the appropriate Rural Development official that the Agreement should be accepted.
C	Any review items answered with a “YES” should be explained in writing to the proposed Provider in sufficient detail for clarity and appropriate actions to be taken.
D	If all review items answered with a “YES” are satisfactorily addressed or corrected by the proposed Provider, the reviewer should advise the appropriate Rural Development official that the Agreement should be accepted.
E	If any review items answered with a “YES” cannot be satisfactorily addressed or corrected by the proposed CNA Provider, the reviewer should advise the appropriate Rural Development official that the Agreement should NOT be accepted.

<b>REVIEW ITEMS:</b>		<b>YES</b>	<b>NO</b>
1	Does the proposed Agreement omit Rural Development’s Addendum to CNA Contract?		
2	Does the proposed Agreement omit Rural Development’s CNA Statement of Work?		
3	Is there any evidence or indication that the proposed CNA Provider has an identity of interest, as defined in 7 C.F.R. part 3560?		
4	Is there any evidence or indication that the proposed CNA Provider is NOT trained in evaluating site and building systems, and health, safety, physical, structural, environmental and accessibility conditions?		
5	Is there any evidence or indication that the proposed CNA Provider is NOT trained in estimating costs for repairing, replacing, and improving site and building components?		
6	Is there any evidence or indication that the proposed CNA Provider is NOT experienced in providing CNAs for MFH properties that are similar to those in the Section 515 Program?		
7	Is there any evidence or indication that the proposed CNA Provider is NOT knowledgeable of site, building and accessibility codes and standards?		
8	Is there any evidence or indication that the proposed CNA Provider is debarred or suspended from participating in Federally-assisted programs?		
9	Does the proposed fee appear to be unreasonable?		

**CAPITAL NEEDS ASSESSMENT REPORT**

	<b>GENERAL NOTES:</b>
A	Reviews of preliminary Capital Needs Assessment (CNA) reports should be based on: <ol style="list-style-type: none"> <li>1. The Statement of Work referenced in the written agreement with the provider</li> <li>2. Rural Development case file, such as property records and inspection reports</li> <li>3. Latest available cost data published by RS Means</li> <li>4. Rural Development guidelines</li> <li>5. Fannie Mae guidelines</li> </ol>
B	The reviewer should give special attention to the line items with the highest total costs.
C	The reviewer should be careful to note whether all systems or components that should be included have indeed been included in the report.
D	If all review items are answered "YES", the Provider should be advised to finalize the CNA with no or only a few minor changes.
E	Any review items answered with a "NO" should be explained in writing to the Provider in sufficient detail for clarity and appropriate actions taken.
F	The final report should be reviewed to verify that any minor changes and items answered with a "NO" in the first review have been satisfactorily addressed or corrected.
G	When item "D" is completed, the CNA Reviewer should advise the appropriate Rural Development official that the CNA should be accepted as the final report.

	<b>REVIEW ITEMS:</b>	<b>PRIMARY BASIS *</b>	<b>YES</b>	<b>NO</b>
1	Is the report in the required format?	1		
2	Does the report fully describe the property?	1		
3	Are photographs provided to generally describe the property's buildings and other facilities?	1		
4	Does the report identify who performed the on-site inspection?	1		
5	Does the report identify who prepared the report?	1		
6	Was an adequate number of dwelling units inspected?	1		
7	Is the length of the study period adequate?	1		
8	Is the list of property components complete?	5		
9	Is the list divided into the appropriate major system groups?	1		
10	Are the existing property components accurately described?	2		
11	Are the expected useful lifetimes of the components reasonably accurate?	5		
12	Are the reported ages of the components reasonably accurate?	2		
13	Is the current condition of each component accurately noted?	2		
14	Are the effective remaining lifetimes of components correctly calculated?	5		
15	Are proposed corrective actions appropriately identified?	1		
16	Are critical immediate repairs appropriately identified?	1		

17	Are items being replaced with “in-kind” materials when appropriate?	1		
18	Are the component quantities reasonably accurate?	2		
19	Are photographs provided to describe deficiencies?	1		
	<b>REVIEW ITEMS:</b>	<b>PRIMARY BASIS *</b>	<b>YES</b>	<b>NO</b>
20	Does the report adequately address environmental hazards and other relevant environmental issues?	1		
21	Does the report adequately address accessibility issues?	1		
22	Does the report address any existing accessibility transition plans and their adequacy?	1		
23	Are photographs provided to describe existing kitchens and bathrooms in the fully accessible units?	1		
24	Are the proposed years for repair or replacement reasonable?	5		
25	Are the repair/replacement durations appropriate and reasonable?	5		
26	Are the detailed estimated repair and replacement costs calculated in current dollars?	1		
27	Are the estimated repair and replacement costs reasonable?	3		
28	Are the sources for cost data explained in the report?	1		
29	Is the projected inflation rate appropriate?	1		
30	Have the costs in current and inflated dollars been totaled for each year?	1		
31	Have the costs for each year and grand totals been correctly calculated?	5		
32	Does the data in the report narrative and summary charts match?	5		
33	Does the report exclude routine maintenance, operation, and low cost expenses?	4		
34	Does the report include all deficiencies known to Rural Development?	2		
35	Does the report include all other relevant data or information known to Rural Development?	2		

\* see General Note “A”

COMMENTS:

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(Attachment H)

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# **Sample Capital Needs Assessment Review Report**

## **SAMPLE CAPITAL NEEDS ASSESSMENT REVIEW REPORT**

### **[REVIEW OF PRELIMINARY / FINAL CNA REPORT]**

**Property Name and Location:**

**CNA Provider:**

**CNA Reviewer:**

**Date of Preliminary / Final CNA Report:**

**Date of Review:**

**Reviewer's Comments:**

- 
- 
- 

**Purpose / Intended Use / Intended User of Review:**

- The purpose of this CNA review assignment is to render an opinion as to the completeness, adequacy, relevance, appropriateness, and reasonableness of the work under review relative to the requirements of Rural Development.
- The intended use of the review report is to help meet Rural Development loan underwriting requirements for permanent financing under the Section 515 Revitalization demonstration program. The review is not intended for any other use.
- The intended user of the review is only Rural Development.

**Scope of Review:**

**The scope of the CNA review process involved the following procedures:**

- The review included a reading/analysis of the following components from the CNA report and the additional due diligence noted. The contents from the CNA work file were not reviewed. The components that were reviewed are:
  - Date of the Report
  - Narrative
  - Description of Improvements
  - Photographs of the Subject Property

- Capital Needs Summary
- Systems and Conditions Forms
- Critical Needs Forms
- Capital Needs Over the Term Forms
- This is a desk review, and the reviewer has not inspected the subject property.
- The reviewer has/has not confirmed data contained within the CNA report.

**Review Conclusion:**

**In the reviewer's opinion, given the scope of the work under review:**

- The subject CNA *meets / does not meet* the reporting requirements of Rural Development.
- The data *appears / does not appear* to be adequate and relevant.
- The CNA methods and techniques used *are / are not* appropriate.
- The analyses, opinions, and conclusions *are / are not* appropriate and reasonable.
- This is a review report on a *preliminary / final* CNA report. The *preliminary / final* CNA report is subject to review discussions between Rural Development and the owner of the subject property and between the owner and the CNA provider. The owner is the CNA provider's client, and only the client can instruct the CNA provider to revise the *preliminary / final* report. To be acceptable to Rural Development, the final CNA report should address any errors or deficiencies identified in the *Reviewer's Comments* section of this review report.

Signed by:

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(CNA Reviewer)

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(Underwriter / Loan Official)

*(Please note: For the CNA Review Report of the preliminary CNA, only the CNA Reviewer needs to sign the report on behalf of Rural Development. For the CNA Review Report of the final CNA, the CNA Reviewer and the Underwriter / Loan Official shall sign the report. This is to encourage discussion between the Agencies parties, so that both the CNA Reviewer and the Underwriter are involved in the process of accepting the final CNA for the property.)*

August 21, 2012

TO: State Directors, Rural Development

ATTN: Business Programs Directors  
State Energy Coordinators

SUBJECT: Rural Energy for America Program  
Renewable Energy Feasibility Study Grant Award Package  
National Office Competition Awards

The Rural Energy for America Program funding selections for the Renewable Energy Feasibility Study Grant Program National Office competition is as follows:

<b>STATE</b>	<b>PROJECT</b>	<b>AMOUNT</b>
Colorado	Norwind, LLC	\$30,000
Idaho	Infinite Energy, LLC	\$50,000
Idaho	East Ditch, LLC	\$24,750
Idaho	S.J. Bates, Ltd.	\$22,500
Idaho	Pleasant Valley Biofuels, LLC	\$22,500
Louisiana	Aegis Systems, LLC	\$7,500
Maine	Bass/Wilson Properties, LLC	\$2,375
Montana	Sand Creek Winds, LLC	\$20,000
New Mexico	Cornucopia Enterprises, LLC	\$10,000
Oregon	Colahan Enterprises, Inc.	\$26,234
Oregon	Warm Springs Hydro, LLC	\$19,749
Oregon	Lincoln 44, LLC	\$24,500
South Carolina	Global Energy Franchise	\$12,000
Utah	Salt Gulch Electric, LLC	\$15,000
Utah	Time Energy Associates, LLC	\$50,000
Vermont	Vermont Woodchips, Inc.	\$50,000
Washington	Port Angeles Hardwood, LLC	\$8,371
Western Pacific	APAC Power Guam, LLC	\$3,325
Wisconsin	Lofty Acres, Inc.	\$11,500
Wisconsin	Trillium Hill Farm Biofuels, LLC	\$2,000
<b>Total</b>	<b>20</b>	<b><u>\$412,304</u></b>

**EXPIRATION DATE:**  
August 31, 2012

**FILING INSTRUCTIONS:**  
Community/Business Programs

States with successful applications should process them in accordance with RD Instruction 4280.181. Please notify the referenced applicants of their selection. Grants should be obligated using type of assistance code "505," entitled "REAP Mandatory Feasibility Studies." Appeal and review rights should be offered in accordance with 7 CFR, part 11 for unsuccessful applications.

If you have any questions, please contact Lisa Noty, at (641) 923-3666 ext. 109.

Sincerely,

*(Signed by PANDOR H. HADJY)*

PANDOR H. HADJY  
Deputy Administrator  
Business Programs

August 23, 2012

TO: State Directors  
Area Directors  
Rural Development Managers

ATTN: Rural Housing Program Directors

FROM: Tammye Treviño (Signed by Cristina Chiappe)  
Administrator  
Housing and Community Facilities Programs

SUBJECT: Interest Rate Changes for Housing Programs  
and Credit Sales (Nonprogram)

The following interest rates, effective September 1, 2012, are reported as follows:

<u>Loan Type</u>	<u>Existing Rate</u>	<u>New Rate</u>
<b>ALL LOAN TYPES</b>		
Treasury Judgment Rate	0.210%	0.170%

The new rate shown above is as of the week ending July 27, 2012. The actual judgment rate that will be used will be the rate for the calendar week preceding the date the defendant becomes liable for interest. This rate may be found by going to the Federal Reserve website for the weekly average 1-year Constant Maturity Treasury Yield ([http://www.federalreserve.gov/releases/h15/data/Weekly\\_Friday\\_/H15\\_TCMNOM\\_Y1.txt](http://www.federalreserve.gov/releases/h15/data/Weekly_Friday_/H15_TCMNOM_Y1.txt)).

**RURAL HOUSING LOANS**

Rural Housing (RH) 502 Very-Low or Low	3.125	3.125
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EXPIRATION DATE:  
September 30, 2012

FILING INSTRUCTIONS:  
Administrative/Other Programs

Single Family Housing (SFH) Nonprogram	3.625	3.625
Rural Housing Site (RH-524), Non-Self-Help	3.125	3.125
Rural Rental Housing and Rural Cooperative Housing	3.125	3.125

Please notify appropriate personnel of these rates.

Sent by Electronic Mail on 8/23/12, at 3:00 pm by Policy Analysis Branch. State Directors should advise other personnel as appropriate.

August 27, 2012

TO: State Directors, Rural Development

ATTN: Business Programs Directors  
State Energy Coordinators

SUBJECT: Advanced Biofuel Producer Payment Program  
Fiscal Year 2011 Partial Payments

The Advanced Biofuel Producer Payment Program, fiscal year 2011 partial payment amounts for fourth quarter and incremental production are attached. The Agency intends to make additional payments at a later time. The amount approved for disbursement at this time is \$16,885,864.19.

If you have any questions, please contact Kelley Oehler, Branch Chief, Energy Division at (202) 720-6819.

*(Signed by PANDOR H. HADJY)*

PANDOR H. HADJY  
Deputy Administrator  
Business Programs

Attachment

EXPIRATION DATE :  
July 13, 2013

FILING INSTRUCTIONS  
Community/Business Programs

<b>State</b>	<b>Recipient Name</b>	<b>Total Payment Amount</b>	<b>Energy Subcategory</b>
AR	Delta American Fuel, LLC	\$10,556.01	Biodiesel Trans Esterification
AR	Futurefuel Chemical Company	\$256,440.34	Biodiesel Trans Esterification
AZ	Pinal Energy, LLC	\$35,355.52	Ethanol Production
CA	Castelanelli Bros.	\$203.95	Anaerobic Digester
CA	Fiscalini Properties, LP	\$541.24	Anaerobic Digester
CA	Gallo Cattle Company, LP	\$1,283.79	Anaerobic Digester
CA	High Mountain Fuels, LLC	\$17,155.80	Landfill Gas
CA	Imperial Western Products, Inc.	\$710,618.66	Biodiesel Trans Esterification
CA	New Leaf Biofuel, LLC	\$217,467.45	Biodiesel Trans Esterification
CA	Promethean Biofuels Cooperative Corp.	\$2,377.10	Biodiesel Trans Esterification
CA	Simple Fuels Biodiesel, Inc.	\$445.19	Biodiesel Trans Esterification
CT	DPC Enterprises, Inc.	\$122.88	Biofuel From Waste Products
GA	Down To Earth Energy, LLC	\$602.53	Biodiesel Trans Esterification
GA	Nittany Biodiesel	\$29,548.16	Biodiesel Trans Esterification
GA	U.S. Biofuels, Inc.	\$13,740.06	Biodiesel Trans Esterification
HI	Pacific Biodiesel, Inc.	\$28,646.80	Biofuel From Waste Products
IA	Clinton County Bio Energy, LLC	\$64,382.07	Biofuel From Waste Products
IA	Iowa Renewable Energy, LLC	\$135,510.56	Biofuel From Waste Products
IA	Renewable Energy Group, Inc.	\$873,622.74	Biodiesel Trans Esterification
IA	Western Dubuque Biodiesel, LLC	\$287,034.61	Biodiesel Trans Esterification
IA	Western Iowa Energy	\$250,277.47	Biofuel From Waste Products
ID	DF-AP#1, LLC	\$1,587.01	Anaerobic Digester
IL	Archer Daniels Midland Company	\$596,279.62	Biodiesel Trans Esterification
IL	Incobrasa Industries, Ltd.	\$305,038.25	Biodiesel Trans Esterification
IL	Midwest Biodiesel Product, LLC	\$640,572.97	Biodiesel Trans Esterification
IN	Integrity Biofuels, LLC	\$26,004.29	Biodiesel Trans Esterification
IN	Louis Dreyfus Agricultural Industries	\$613,428.80	Biofuel From Waste Products
IN	Union County Biodiesel Company	\$149,465.36	Biofuel From Waste Products
KS	Arkalon Ethanol, LLC	\$1,868,965.47	Ethanol Production
KS	Bonanza Bioenergy, LLC	\$121,500.41	Ethanol Production
KS	Emergent Green Energy, Inc.	\$11,039.86	Biodiesel Mechanical
KS	Kansas Ethanol, LLC	\$168,168.25	Ethanol Production
KS	Nesika Energy, LLC	\$46,822.08	Ethanol Production
KS	Prairie Horizon Agri-Energy, LLC	\$98,791.13	Ethanol Production

<b>State</b>	<b>Recipient Name</b>	<b>Total Payment Amount</b>	<b>Energy Subcategory</b>
KS	R-3 Energy, LLC	\$4,292.13	Biofuel From Waste Products
KS	Reeve Agri Energy, Inc.	\$221,752.68	Ethanol Production
KS	Western Plains Energy, LLC	\$3,130,184.01	Ethanol Production
KY	Griffin Industries, Inc	\$13,060.75	Biofuel From Waste Products
KY	Somerset Hardwood Flooring	\$7,040.42	Pellets
KY	Southern Kentucky Pellet Mill, Inc.	\$817.24	Pellets
MA	Fuels of The Future, LLC	\$1,249.48	Biofuel From Waste Products
MI	Scenic View Dairy, LLC	\$27,856.52	Anaerobic Digester Anaerobic Digester /
MN	Cargill, Inc.	\$350,769.83	Trans Esterification
MN	District 45 Dairy, LLP	\$2,065.95	Anaerobic Digester
MN	Ever Cat Fuels, LLC	\$146,077.67	Biodiesel Trans Esterification
MN	MN Soybean Processors	\$309,311.92	Biodiesel Trans Esterification
MN	Riverview, LLP	\$2,232.82	Anaerobic Digester
MN	West River Dairy, LLP	\$1,584.34	Anaerobic Digester
MO	Abengoa Bioenergy Corporation	\$367,490.84	Ethanol Production
MO	Deerfield Energy, LLC	\$159,221.84	Biodiesel Trans Esterification
MO	ME Bio Energy, LLC	\$27,875.51	Biodiesel Trans Esterification
MO	Mid-America Biofuels, LLC	\$294,369.23	Biodiesel Trans Esterification
MO	Natural Biodiesel Plant, LLC	\$45,293.76	Biodiesel Trans Esterification
MO	Paseo Cargill Energy, LLC	\$323,064.21	Biodiesel Trans Esterification
MS	Enviva, LP	\$15,931.32	Pellets
MS	Ethos Alternative Energy Mississippi, LLC	\$11,446.69	Biofuel From Waste Products
MS	Scott Petroleum Corporation	\$57,294.00	Biofuel From Waste Products
NC	Blue Ridge Biofuels, LLC	\$27,837.08	Biofuel From Waste Products
NC	North American Bio-Energies	\$4,931.38	Biodiesel Mechanical
NC	Piedmont Biofuels Industrial, LLC	\$1,072.97	Biodiesel Mechanical
NE	Ag Processing, Inc.	\$313,119.03	Biodiesel Trans Esterification
NE	Cornhusker Energy Lexington, LLC American Energy Independence Company, LLC	\$207.64	Ethanol Production
NH	Company, LLC	\$1,805.85	Biofuel From Waste Products
NH	New England Wood Pellet, LLC	\$22,781.72	Pellets
NH	Smartfuel America, LLC	\$5,468.50	Biofuel From Waste Products
NM	Mt. Taylor Machine, LLC	\$532.98	Pellets

<b>State</b>	<b>Recipient Name</b>	<b>Total Payment Amount</b>	<b>Energy Subcategory</b>
NM	Rio Valley Biofuels, LLC	\$4,154.53	Biofuel From Waste Products
NY	Aurora Ridge Dairy, LLC	\$863.35	Anaerobic Digester
NY	Northern Biodiesel, Inc.	\$98.36	Biofuel From Waste Products
OH	Center Alternative Energy Company II	\$31,791.01	Biodiesel Trans Esterification
OK	High Plains Bioenergy, LLC	\$1,628,461.95	Biodiesel Trans Esterification
RI	Newport Biodiesel, LLC	\$5,354.25	Biofuel From Waste Products
SC	Evergreen Biodiesel Production Facility	\$37,419.53	Biofuel From Waste Products
TX	Agribiofuels, LLC	\$17,139.51	Biodiesel Trans Esterification
TX	Element Markets, LLC	\$1,199.23	Anaerobic Digester
TX	Green Earth Fuels of Houston, LLC	\$369,467.63	Biodiesel Trans Esterification
TX	Pacific Biodiesel Texas, LP	\$162.29	Biodiesel Trans Esterification
TX	White Energy, Inc.	\$743,124.26	Ethanol Production
VA	Potomac Supply Corporation	\$8,228.20	Pellets
VA	Virginia Biodiesel Refinery, LLC	\$7,900.36	Biodiesel Trans Esterification
VT	Audet's Cow Power, LLC	\$279.36	Anaerobic Digester
VT	VT Wood Pellet Co., LLC	\$1,713.43	Pellets
VT	Westminster Energy Group, LLC	\$247.10	Anaerobic Digester
WA	Farm Power Lynden, LLC	\$793.05	Anaerobic Digester
WA	Farm Power Rexville, LLC	\$965.71	Anaerobic Digester
WA	FPE Renewables, LLC	\$9,611.57	Anaerobic Digester
WA	GDR Power, LLC	\$1,054.54	Anaerobic Digester
WA	General Biodiesel, Inc.	\$4,976.99	Biodiesel Trans Esterification
WA	Imperium Grays Harbor, LLC	\$418,115.86	Biodiesel Trans Esterification
WA	Qualco Energy	\$715.77	Anaerobic Digester
WI	Bach Digester, LLC	\$453.09	Anaerobic Digester
WI	Bio Blend Fuels	\$958.78	Biodiesel Trans Esterification
WI	Buckeye Ridge Renewable Power, LLC	\$3,995.69	Anaerobic Digester
WI	Clover Hill Dairy, LLC	\$249.44	Anaerobic Digester
WI	Green Valley Dairy, LLC	\$880.20	Anaerobic Digester
WI	Grotegut Dairy Farm, Inc.	\$6,836.66	Anaerobic Digester
WI	Holsum Dairies, LLC	\$1,913.98	Anaerobic Digester
WI	Marth Wood Shaving Supply, Inc.	\$2,432.89	Pellets
WI	Norswiss Digester, LLC	\$3,918.17	Anaerobic Digester
WI	Quantum Dairy, LLC	\$1,045.48	Anaerobic Digester
WI	Stargest Power, LLC	\$3,598.60	Anaerobic Digester

***“Pre-Decisional” and “Not for Distribution”***

Attachment

Page 4

<b>State</b>	<b><u>Recipient Name</u></b>	<b>Total Payment Amount</b>	<b><u>Energy Subcategory</u></b>
WI	Statz Brothers, Inc.	\$2,481.93	Anaerobic Digester
WI	Sun Power Biodiesel, LLC	\$8,502.17	Biodiesel Trans Esterification
WI	Walsh Bio Fuels, LLC	\$65,036.45	Biodiesel Trans Esterification
WV	Hamer Pellet Fuel	\$8,086.07	Pellets
	Total	\$16,885,864.19	

August 27, 2012

TO: State Directors, Rural Development

ATTN: Business Programs Directors  
State Energy Coordinators

SUBJECT: Advanced Biofuel Producer Payment Program  
Fiscal Year 2011 Partial Payments

The Advanced Biofuel Producer Payment Program, fiscal year 2011 partial payment amounts for fourth quarter and incremental production are attached. The Agency intends to make additional payments at a later time. The amount approved for disbursement is \$2,528,171.33.

If you have any questions, please contact Kelley Oehler, Branch Chief, Energy Division, at (202) 720-6819.

*(Signed by PANDOR H. HADJY)*

PANDOR H. HADJY  
Deputy Administrator  
Business Programs

Attachment

EXPIRATION DATE:  
September 30, 2013

FILING INSTRUCTIONS  
Community/Business Programs

<b>State</b>	<b>Recipient Name</b>	<b>Partial Payment of FY 2011 Q4 and Incremental</b>	<b>Energy Subcategory</b>
CA	American Biodiesel, Inc.	\$ 426,878.14	Biodiesel Trans Esterification
CT	Biopur, Inc.	\$ 2,409.41	Biofuel From Waste Products
CT	Biodiesel One, LTD	\$ 2,981.63	Biofuel From Waste Products
FL	Genuine Bio-Fuel, Inc.	\$ 504,938.92	Biodiesel Trans Esterification
ID	Rocky Canyon Pellet Co., LLC	\$ 348.98	Pellets
KY	Owensboro Grain Company, LLC	\$ 394,025.42	Biodiesel Trans Esterification
ME	Geneva Wood Fuels, LLC	\$ 2,236.11	Pellets
ME	Maine Woods Pellet Company, LLC	\$ 6,277.32	Pellets
ME	Northeast Pellets, LLC	\$ 624.57	Pellets
NE	Horizon Biofuels, Inc.	\$ 170.01	Pellets
NV	Bently Biofuels Company	\$ 3,479.75	Biofuel From Waste Products
OH	Jatrodiesel, Inc.	\$ 384.80	Biodiesel Trans Esterification
OR	Ochoco Lumber Company	\$ 186.88	Pellets
OR	Sequential-Pacific Biodiesel	\$ 125,799.52	Biodiesel Trans Esterification
OR	Stahlbush Island Farms, Inc.	\$ 18,852.31	Anaerobic Digester
PA	Lake Erie Biofuels, LLC dba Hero BX	\$ 993,122.04	Biodiesel Mechanical
TN	Bioenergy Development Group, LLC	\$ 645.54	Biodiesel Trans Esterification
TN	Hassell & Hughes	\$ 1,223.16	Pellets
VA	Reco Biodiesel, LLC	\$ 42,799.99	Biodiesel Trans Esterification
WI	Marth Peshtigo Pellet Company, LLC	\$ 786.84	Pellets
	<b>TOTAL</b>	<b>\$2,528,171.33</b>	

August 28, 2012

TO: State Directors  
Rural Development

ATTN: Program Directors  
Multi-Family Housing

FROM: Tammye Treviño *(Signed by Tammye Treviño)*  
Administrator  
Housing and Community Facilities Programs

SUBJECT: Dynamic Servicing Strategies for the Multi-Family Housing  
Direct Loan Portfolio

This Unnumbered Letter (UL) is being re-issued to highlight steps to be taken in evaluating and resolving servicing actions related to defaulted properties in the Multi-Family Housing (MFH) Programs' Direct Loan portfolio.

MFH has become increasingly concerned about its affordable housing properties, particularly those properties in default due to physical, financial or management issues. The objective of MFH's dynamic servicing efforts is to intensify actions on defaulted properties in order to bring resolution in a timely manner. To ensure that our tenants continue to be provided decent, safe and affordable housing, MFH will continue its efforts to assess its portfolio and focus on its troubled properties.

There are two important components in this process:

- a) Evaluate your State's MFH portfolio for continued resource investment, and
- b) Take appropriate servicing actions promptly on defaulted loans.

EXPIRATION DATE:  
August 31, 2013

FILING INSTRUCTIONS  
Housing Programs

The two general components in this process are broken down into Action Summary steps. Each step in the Action summary table is explained in detail following the table.

<b>Step</b>	<b>Action</b>	<b>Guidance</b>
1	Determine appropriate classification of projects in the portfolio	Correct the Multi-Family Information System database (MFIS) information if needed.
2	Complete or update the assessment of your State's portfolio and categorize within 60-90 days of this UL.	Use guidance in this UL.
3	Focus on "D" properties with no Rural Housing Service (RHS) servicing action in last 3 months	Determine servicing action(s) to be taken immediately; after implementing the servicing actions for these "D" properties, review remaining "D" properties for appropriate action and implement those servicing actions.
4	Complete required Suitability Analysis	Use HB-3-3560 Chapter 6 to determine whether property should remain in the program.
5	Send series of servicing letters in accordance with handbook requirements	Servicing letters must be sent within the timeframes provided in the handbook; provide proper notice to borrower; ensure all citations are correct
6	Meet with borrower	Establish a workout agreement, if possible.
7	Develop acceptable, comprehensive workout plan within 60 days of meeting with the borrower.	A workout plan that addresses all open findings changes the property classification to a "B".
8	If no action, prepare Problem Case Report in accordance with handbook requirements	Note 7 CFR §3560.453(b) and HB-3-3560 Chapter 10, Section 10.23, which state that approval of a workout plan is not guaranteed to a borrower.
9	Accelerate account	Follow guidance in Rural Development Voucher Guidebook to order a Rent Comparability Study (RCS). If accepting a deed-in-lieu or payoff of accelerated account, order RCS immediately. Otherwise, follow foreclosure guidance.

Step 1: Determine that all properties have been appropriately classified

A recent National Office review of the MFIS database revealed that some properties are not appropriately classified because MFIS has not been updated to reflect recent activity related to the project. In addition, projects are miscoded or improperly set-up. In order to properly service MFH loans, it is important to have accurate information. There are

also some projects now classified as “D” because borrowers are unable to make the last payment, as doing so would result in paying off their loan ahead of the maturity date. This would be a prepayment and borrowers would need to follow the prepayment requirements in 7 CFR 3560, subpart N and HB-3-3560, Chapter 15. These borrowers should be offered a re-amortization at same or new rates and terms, and then properly classified. These efforts should be completed within 30 days of this UL.

#### Step 2: Complete an assessment of your State’s portfolio for continued investment

The next step requires a thoughtful evaluation of your State portfolio. In order for MFH to target and prioritize the use of limited resources, this assessment will lay the foundation for dealing with serious servicing issues, including development of a workout plan, and completion of the Suitability Analysis pursuant to HB-3-3560, Chapter 6. In addition, budgetary constraints require the Loan Servicer to be realistic in his assessment of the viability of a property.

This initiative began with the Rural Rental Housing Comprehensive Property Assessment and Portfolio Analysis (CPA) completed in 2004, which was an effort to identify the physical condition and market viability of the Section 515 portfolio. The CPA found that MFH properties are generally in good shape but aging, and that reserves are underfunded. A copy of the report can be viewed at:

<http://www.rurdev.usda.gov/rhs/mfh/Property%20Assessment/Property%20Assessment.htm>

Over the past several years, MFH has been working towards a comprehensive strategy to deal with the Section 515 and Section 514 loan portfolios: 1) regulations were consolidated which resulted in 7 CFR part 3560; 2) Capital Needs Assessments (CNA) became an integral part of assuring the long-term viability of a property by capturing and reporting the long-range capital needs of a property; 3) management of Rental Assistance (RA) was improved through the monitoring of use and re-use of RA, and the number of rent overburdened tenants was substantially reduced; 4) a variety of loan account management tools was designed to boost the reserve account through implementation of the Multi-Family Preservation and Revitalization (MPR) Program; and 5) the Rural Development Voucher program was instituted to protect tenants in Section 515 properties where the mortgage is paid off prior to the original loan maturity date, either through traditional prepayment or foreclosure.

A follow-up report to the CPA, titled Developing a Strategy for Prioritizing Multifamily Revitalization (October 28, 2008) identified three categories of properties in MFH’s portfolio:

- Category 1: property is needed but is in a strong market; very expensive to Rural Development to preserve;
- Category 2: property is needed and suitable for revitalization because it is in a good market, is well-performing or remains viable despite limited chronic vacancies;

- Category 3: property is no longer needed in the program or is too expensive for the owner to maintain.

<b>Category 1</b>	<b>Category 2</b>	<b>Category 3</b>
<p style="text-align: center;"><u>Needed, but Too Expensive to Preserve</u></p> <p>Properties that meet one of the conditions below:  a) Cost to Rural Development to revitalize (rehabilitation loan + MPR tools) exceeds 50% of estimated replacement cost; or b) Preservation funding is not available; or c) Property is in a strong market with market rents that are affordable to moderate-income households; or d) RA is not needed to keep property viable.</p>	<p style="text-align: center;"><u>Needed and Preservable</u></p> <p>Properties that meet one of the conditions below:  a) Good market, good property and modest cost to revitalize (less than 50% of replacement cost estimate); or b) Recent rehabilitation and rents remain at or below Conventional Rents for Comparable Units (CRCU); or c) Moderate market and project cash flows but chronic moderate vacancy.</p>	<p style="text-align: center;"><u>Not Needed or Revitalization is not Financially Feasible</u></p> <p>Properties that meet one of the conditions below: a) Weak market and weak property; or b) weak financials and rents cannot be held at CRCU; or c) Property has chronic high vacancy and other affordable housing available to meet needs.</p>
<p><u>Solution:</u></p> <p>If the property meets the prepayment requirements at 7 CFR 2560, subpart N and leaves the portfolio: a) Make Rural Development Vouchers available to tenants, or b) If property remains in the portfolio, remove RA as assisted tenants vacate.</p>	<p><u>Solution:</u></p> <p>Institute a suitable workout plan, or revitalize using an appropriate mix of MPR tools, or facilitate an efficient transfer.</p>	<p><u>Solution:</u></p> <p>Use necessary servicing actions, including compromise offers, debt settlement, or foreclosure, and make Rural Development Vouchers available to tenants.</p>

Each State should classify its portfolio using these categories and have a different stratification of these types of properties in their portfolio. For example, some will have more or less of Category 2 than other States. Determining the appropriate category for each property will better equip Rural Development staff in making resource decisions. This analysis should be an on-going exercise to be sure property changes are captured and considered. Consistency regarding application of the factors below is an important objective of this strategy. The data collection tool will help ensure this consistency.

It is important to stress that MFH does not and cannot advocate methods to move properties to prepayment. Requesting mortgage prepayment is solely a decision by the

borrower and prepayment requests must continue to follow the process outlined in Chapter 15 of HB-3-3560. In order to determine how properties should be categorized, use the following tools:

### **A. Evaluation Tools and Asset Data Collection**

The U.S. Department of Agriculture Economic Research Service has developed extensive mapping on a state- and county-basis, which include indicators for population, employment, and income. States can access population shift and growth information for 2010-2011 at the following URL: <http://www.ers.usda.gov/Data/Population/>. Other State facts to consider when evaluating properties such as income, education, employment, Federal funds, are found at <http://www.ers.usda.gov/StateFacts/>.

### **B. Property and Marketing Factors**

Listed below are some property and market factors that, taken together, can assist you in evaluating the properties in your portfolio. These parameters are not comprehensive but are based on the CPA findings, HB-3-3560, Chapter 6, and discussions with program directors. There may be others particular to your state that should also be considered.

#### Factor 1: Transition Events

Identify if the property is eligible to prepay the Rural Development mortgage, is reaching the expiration of tax credit eligibility, or is coming up on the natural maturity of the Rural Development mortgage.

#### Factor 2: Revitalization Cost vs. New Construction/Replacement Cost

Consider the cost to rehabilitate the property compared to building a new, comparable property. Rural Development's share, including a rehabilitation loan and the cost of MPR loan tools (if available), should not exceed 50 percent of the cost of new construction. The property may still be needed in the market, but it is too expensive for Rural Development to fund. Conversely, preservation funding may not be available, even for a property where Rural Development's portion of the cost is less than 50 percent. An alternative to consider is subordinating Rural Development's position to enable the borrower to obtain rehabilitation financing from a third-party. Low-Income Housing Tax Credits are one form of financing. Subordinations can only occur if the requirements of 7 CFR §3560.409 are met.

#### Factor 3: Management Problems

Consider if the property is experiencing current and/or ongoing problems with property management (either on-site or off-site) in responding to property compliance issues, aggressive marketing of the property to broad income-eligible groups, resolution of health and safety needs, and cooperation with Rural Development MFH staff instructions; also look at whether management routinely fails to follow-through with required actions in relation to work out plans, transition plans and property maintenance needs.

#### Factor 4: Physical Standards

Determine if there is physical deterioration and extensive deferred maintenance. Other signs of physical stress are unresolved physical condition problems from annual inspections or supervisory visits, also known as “open physical findings”, media reports of the property’s poor conditions, and tenant complaints.

#### Factor 5: Ownership Problems

Consider if ownership has been uncooperative and non-compliant with Rural Development requirements. Uncooperative ownership can result in deferred maintenance, low occupancy, high accounts payable, and financial viability problems.

#### Factor 6: Ongoing Health and Safety Issues

Consider if the property is experiencing problems that are of a health and safety nature that the owner/management has been unsuccessful in resolving. This may involve a re-occurring condition and/or a situation that has failed to be adequately addressed at all by the owner/ management. Some health and safety issues (e.g., structural problems, extensive mold) may be so pervasive that there is no financially-feasible remediation, at which point the account may need to be accelerated.

#### Factor 7: Properties in High Growth Areas

Consider if the property was located in an eligible rural area when construction but, due to population growth, is now located in an ineligible area for Rural Development programs. Determine if there is still a market need for this property, now likely in a high rent area. If the property has a vacancy problem, that may be an indication of a lack of market need for the project or it could indicate a management problem. If MFH determines that subsidy is no longer needed for the benefit of tenants, MFH may, upon written notice, suspend, modify or terminate form RD-3560-9 “Multiple Family Housing Interest Credit Agreement”.

#### Factor 8: Market Demand/Vacancy Rates/Need

Consider if the market demand for the property has decreased significantly creating a high vacancy rate (in excess of 15 percent over the last two years). The high vacancy may have resulted in a lack of adequate cash flow and drained the property of financial resources. Also, determine if there are other Rural Development properties within the market area (e.g., the county) or a reasonable distance and, whether those properties are experiencing high vacancy rates.

If other Rural Development properties are experiencing high vacancies, the State should consider which of the properties in that county should be considered for Category 3 so that the remaining portfolio will have sufficient demand. Also evaluate the status of waiting lists and unit turnover frequency and downtime.

#### Factor 9: Population Growth/Projections

Consider if the property is located in an area that is in the process or has experienced a significant population change that has a negative effect on the continued successful operation. Examples include: i) the population in the area has declined, which likely will

reduce the demand for housing; ii) the population will decline in the future, likely reducing housing demand in the coming years; and iii) there is a local factor that will reduce population or housing demand such as a plant closing that causes families to move out of the area, the effects of a natural disaster, and/or an economic crisis impacting the area. Population change could also be an increase. Also, to the extent that this information is available, consider the population age groups that have increased/decreased as this may affect the market for the project. In some areas, the overall population is stable but the portion of the population that is most likely to use Rural Development properties is declining and this will negatively affect housing demand.

#### Factor 10: Availability of other Affordable Housing Nearby

Consider if the property is located in close proximity to other subsidized/affordable housing units (Tax Credit, Section 538 Guaranteed Rural Rental Housing, Section 8, or even market rate properties) that, in effect, reduce the demand for Rural Development property units, i.e., the need for the property is no longer there. This condition may be ongoing or the property is just beginning to experience vacancies as a result of new development within the immediate vicinity. Consider, for this specific property, what is the true market area: i.e., where would existing tenants go for new housing? Include consideration of the Rural Development Voucher Program, which is available to low-income tenants of Section 515 properties that prepay or are foreclosed by the Agency.

#### Factor 11: Economic Viability

Consider if the property is economically viable. Does it have a difficult time generating sufficient income to pay essential expenses, fund the reserve account and make loan payments? Evaluate financial stresses on the property and their cause: are they resolvable?

#### Factor 12: Environmental Factors

Consider if there are businesses or facilities located nearby that would be undesirable as neighbors, and may affect marketability of the property to prospective tenants. Are any such plants, facilities or industrial parks planned that may negatively impact the property? Are there sufficient and adequate services located nearby? Are there stable, growing or declining employment opportunities? Is there social deterioration in the neighborhood and/or an increase in crime?

### **Create and Maintain a List of Your Properties**

Using as a guide the three broad categories and the assessment measures above, discuss with your servicing staff your State's MFH portfolio. Identify the appropriate category for each property. Proactively service those projects that are viable and needed in the program. For those properties with monetary and nonmonetary compliance problems, initiate the series of servicing letters. Varying factors may affect the category of the State's properties over time. It will be necessary to determine an appropriate schedule to re-assess the portfolio.

### Step 3: Focus on “D” properties with no RHS servicing action in last 3 months

Once properties are appropriately classified and you have completed an assessment of the portfolio, focus your efforts on the “D” classified properties. The assessment would have provided you with a priority order of properties demanding attention. Concentrate first on properties classified “D” where no servicing action has occurred in the last 3 months. This includes a significant number of properties that have been delinquent for over 180 days without evidence of forceful action despite their default status. Loan Servicers must take the steps outlined and summarized here to show action with regard to these languishing properties. Your next priority should be the remaining “D” properties, then “C” properties that you believe are on the verge of either monetary or non-monetary default.

### Step 4: Conduct the Suitability Analysis (HB-3-3560, Chapter 6)

Loan Servicers will need to complete a suitability analysis as detailed in HB-3-3560, Chapter 6 to determine whether the property should remain in the program or be designated a non-program property. This analysis can be done at any time; the state’s portfolio assessment in Step 1 may have provided a preliminary indication whether the property should remain or be designated non-program. The ultimate finding of the analysis; however, is: if a project is suitable, it is in the best interest of the Government to proceed with the servicing action. However, if the Agency determines that a project is no longer suitable, the Agency may designate it as non-program rather than spend limited Agency resources on a project that does not fulfill the goals of the program.

Chapter 6 provides information on next appropriate actions if the project is considered suitable to remain in the program.

### **Servicing Strategies**

The portfolio assessment should have provided a good base for identifying project problems. The evaluation should be considered in conjunction with HB-3-3560 Chapter 10, which provides guidance to ascertain the source of the project problem and if it can be resolved to the satisfaction of all. If it cannot be resolved, you must determine what the next step will be. While the Agency would prefer to recover all of its funds, the two primary concerns MFH has are 1) protection of the tenants (from irresponsible owners or managers, from harmful living conditions, from the loss of affordable housing) and 2) ensuring that Government funds (as financing and subsidy) are used effectively and efficiently.

Summarized below are Chapter 10 highlights and specific points to remember. Loan Servicers should review the entire chapter.

## HIGHLIGHTS OF HB-3-3560, CHAPTER 10

When routine monitoring of projects reveals noncompliance with program requirements, the Field Office must take immediate steps to notify the borrower and state the need for timely corrective actions.

Loan Servicers should be firm in dealing with the borrower or the borrower's representative in matters of compliance violations. Because the management agent is not the party ultimately responsible for the loan, it is imperative that the borrower be directly apprised of and fully understands the consequences of default. A noncompliance situation is often resolved or deterred through a workout agreement.

## 1. Types of Default

- Monetary Default – when an account is delinquent more than 30 days (7 CFR §3560.452(b)).
- Nonmonetary Default – when borrower fails to correct a compliance violation, other than monetary amount, within the time period specified in the compliance violation notice (7 CFR §3560.452(c)).

## 2. Notification to Borrower of Servicing Problems

- Preliminary Notification : a) (Monetary) when a borrower becomes delinquent on a payment, an automatically generated Delinquency Billing Statement is mailed to the borrower. b) (Nonmonetary) during an on-site monitoring visit the monitors should meet with the borrower to review the initial results of the visit, including a discussion of compliance violations. A letter documenting this review should also be sent immediately after the visit.
- Servicing Letter #1 - (Monetary) sent no later than when payment is 35 days past due. (Nonmonetary) sent upon evidence of violation and no later than 30 days after monitoring visit.
- Servicing Letter #2 - Sent sometime after 15 days of sending Servicing Letter #1 if borrower fails to respond to Letter #1.
- Servicing Letter #3 - Sent at least 60 days after date of first letter and at least 15 days after Letter #2.
- Be sure to address ALL items of compliance in all of the servicing letters. Also make certain all servicing letters are tracked in servicing efforts in MFIS.

## 3. Evaluating the Borrower and the Project -

- Evaluate whether it is in the Agency's best interest to attempt to work with the borrower to preserve the subject project.
- Use procedures outlined in HB-3-3560 Chapter 6, Determination of Project Suitability.
- Evaluation should come before any meeting with the borrower so Loan Servicer is familiar with the project and its status.

4. Meet with the Borrower - Establish a workout agreement according to Section 3 of HB-3-3560 and 7 CFR section 3560.453. The Agency is under no obligation to offer or agree to any special servicing action under 7 CFR section 3560.454. Special servicing actions may be implemented either as part of a workout agreement, or as an action approved by the Agency separate from a workout agreement unless indicated otherwise in 7 CFR part 3560.

## 5. Selecting Servicing Options (Tools)

- Poor Management and Noncompliance with Program Requirements, see 7 CFR section 3560.102.
  - Borrower training
  - New management
  - Improving maintenance

- Improving budget and record keeping, and using monthly reports
  - Improving outreach and marketing
- Acceptable Management, but Marketability and Cash Flow Problems
  - Upgrading project desirability
  - Reducing expenditures
  - Temporarily reducing or deferring reserve contribution levels
  - Increasing revenues
  - If the agency determines that a housing project with high vacancies could be kept operational and financially viable by increasing the amount of RA, the agency may do so, subject to the availability of funds to prevent or correct a compliance violation.
- Acceptable Management, but Lack of Project Demand
  - Granting occupancy waivers, see 7 CFR section 3560.454(b).
  - Changing the project designation (from elderly to family housing), see Section 4 of HB-3-3560, Chapter 10.
  - Implementing Special Note Rents, see 7 CFR section 3560.454(d).

#### 6. Problem Case report

- Use Form RD 3560-56, “*Report on Real Estate Problem Case*” (Use RD Instruction 1955-2, until the 3560 form is released)
- This form describes the situation to the State Director and recommends enforcement action
- State Director will review and respond within 30 days
  - Agreement with proposal for enforcement or
  - Directive for alternative servicing

7. Enforcement Actions - If the borrower fails to provide an acceptable workout agreement or fails to comply with the workout agreement, the Agency will initiate appropriate enforcement actions when liquidation is not in the Government’s or tenant’s best interest. Actions could include:

- Termination of the management agreement, see 7 CFR section 3560.454(e)
- Receivership; consult with OGC
- Suing for performance under the loan document, see 7 CFR section 3560.456(a)
- Collection of unauthorized assistance, see 7 CFR part 3560, subpart O
- Referral to the Office of the Inspector General

#### 8. Liquidation

- Voluntary Liquidation, see 7 CFR section 3560.456(c)
- Foreclosure, see 7 CFR section 3560.456(d)

#### Step 5: Send series of servicing letters in accordance with handbook requirements

HB-3-3560 includes the required series of Servicing Letters. It is important to adhere to the timeframes and process identified in the handbook at paragraph 10.10 and Exhibit 10-2 to ensure that proper notice is provided to the borrower. The Servicing Letters should

be comprehensive and address all open findings so that the borrower knows with certainty the items that must be resolved.

### **IMPORTANT POINTS TO REMEMBER**

- Provide preliminary notification to the borrower before starting servicing letters
- Be sure servicing letters are comprehensive
- Adhere to timing of servicing letters
- The National Appeals Division has found the Agency in error if notices are not in accordance with handbook
- Meet with the borrower to develop a workout plan that addresses ALL issues
- Consider any creative servicing actions that may not appear in the handbook; discuss these with the National Office

#### Step 6: Meet with Borrower

It is important to maintain clear communication with the borrower throughout this process as he tries to address project problems. Meet with the borrower and work with him to develop a workout plan to resolve all open issues. If an acceptable workout plan is developed, be sure to update MFIS, which will change the project classification to a “B”.

#### Step 7: Develop acceptable, comprehensive workout plan in 60 days of meeting with the Borrower

Remember that it is not the Servicing Official’s responsibility to develop the workout plan; borrowers who are not able to suggest appropriate resolution to project problems should be advised of the Agency’s intended action. Note that 3560.453(b) states: The Agency is under no obligation to approve a workout agreement as submitted by a borrower or to act with forbearance when a housing project is in monetary or non-monetary default. In addition, HB-3-3560, Chapter 10, Section 10.23 says: Approval of a workout agreement is not guaranteed to a borrower. Failure to approve a workout agreement is not an adverse action by the Agency because the Agency is not required to grant approval of modifications to the terms of the loan for borrowers in default; thus, the Agency is not taking away any borrower rights by not approving the workout agreement. Therefore, failure to approve a workout agreement is not appealable by a borrower, although the Agency’s decision may be reviewed.

The Agency has several options to offer a borrower in developing resolutions to project problems and these are outlined in HB-3-3560 and 7 CFR part 3560. A borrower’s failure to utilize the assistance offered by the Agency should not result in a property remaining indefinitely in the “D” classification. Prompt action is necessary to enforce compliance.

#### Step 8: If no action, prepare Problem Case Report in accordance with handbook requirements

If the borrower cannot present an acceptable, comprehensive workout plan in 60 days, immediately begin preparation of the Report on Multi-Family Housing Problem Case and follow the procedures set forth at HB-3-3560, Chapter 10, paragraph 10-14.

### Step 9: Accelerate account

In conjunction with your regional Office of General Counsel, issue the acceleration letter. Follow the guidance in HB-3-3560, Chapter 12 on Account Liquidation. As a note, compromise offers should only be offered after acceleration of the account.

Follow the guidance in the Rural Development Voucher Guidebook to order the Rent Comparability Study (RCS) in order to determine the amount of any vouchers that may be needed. If accepting a deed-in-lieu or payoff of accelerated account, order RCS immediately. Otherwise, follow foreclosure guidance.

### Transfer of Rental Assistance from Certain Properties Not Permitted

As a result of these servicing efforts, MFH expects to recover RA from these “D” properties that result in acceleration. Recapturing RA will reduce the budgetary expense of the program.

The transfer of RA from all properties classified as “D” and the transfer of RA from all properties where the mortgage is paid off before the natural maturity date will not be permitted without the approval of the National Office. Both of these are subject to 7 CFR Section 3560.259(c), which gives the tenant the ability to move to another Rural Development property and take their RA with them for up to 4 months in prepayment, disaster, and foreclosure situations. It is the intent of the National Office to retire recaptured RA units.

The Rural Development Voucher Program is available to assist all low-income residents of Section 515 properties that are ultimately removed from the portfolio through foreclosure or prepayment, whether or not the tenants were receiving RA.

If you have any questions about this matter, please contact Stephanie White, Director of the MFH Portfolio Management Division, at 202-720-1615.

August 29, 2012

TO: State Directors  
Rural Development

ATTENTION: Housing Program Directors,  
Guaranteed Loan Coordinators,  
Area Directors and Area Specialists

FROM: Tammye Treviño *(Signed by Tammye Treviño)*  
Administrator  
Housing and Community Facilities Programs

SUBJECT: Single Family Housing Guaranteed Loan Program  
Delivery of Section 502 Purchase and Refinance Loans

**PURCHASE LOANS:**

The Single Family Housing Guaranteed Loan Program (SFHGLP) will have purchase funding available through September 30, 2012.

Fiscal year (FY) 2013 will begin on October 1, 2012. Purchase funds will not be available for approximately two weeks or more from October 1. During this timeframe, you may issue Conditional Commitments subject to the availability of funds. The FY 2013 upfront guarantee structure of 2 percent and an annual fee of .40 percent will apply.

**EXPIRATION DATE:**  
August 31, 2013

**FILING INSTRUCTIONS:**  
Housing Programs

### **REFINANCE LOANS:**

Due to increased interest in the refinance feature of the SFHGLP, FY 2012 refinance funds were exhausted on August 21, 2012. Effective immediately, you may issue Conditional Commitments subject to the availability of funds. The FY 2013 upfront guarantee fee of 2 percent and annual fee of .40 percent will apply. This notice is effective for all refinance transactions including Rural Refinance Pilot Program loans.

### **CONDITIONAL COMMITMENTS:**

Conditional Commitments issued when FY 2012 purchase or refinance funds are exhausted or expired must contain the following language:

*“Funds are not presently available for this Conditional Commitment. The Rural Housing Service’s obligation under this Conditional Commitment is contingent upon the availability of an appropriation from which payment for contract purposes can be made. No legal liability on the part of the Rural Housing Service for any payment on this Conditional Commitment may arise until funds are made available to the Rural Housing Service State Office where the application was submitted for this Conditional Commitment and until the Lender receives notice of such availability, to be confirmed in writing by that Rural Housing Service State Office. More specifically, this Conditional Commitment is subject to the Rural Housing Service receiving sufficient funds (in the Program Financial Control System for the Single Family Housing Guaranteed Loan program for the Type of Assistance and State of application submission) to fund this and all prior eligible outstanding applications in their entirety in the time and date order received in the State of application submission. When such funds become available, Rural Development will notify the lender, and the guarantee process will continue subject to all applicable Agency regulations and conditions set forth in this Conditional Commitment. Rural Development will not reserve loan funds for applications in process during this timeframe. Lenders may close the loan as scheduled. The lender will assume all risk of loss for the loan until Rural Development obligates funds and the Loan Note Guarantee is subsequently issued. When the lender requests the Loan Note Guarantee, the lender must certify to the Agency, using the process provided in this commitment, that there have been no adverse changes to the borrower’s financial condition since the date the Conditional Commitment was issued by the Agency. The lender will submit the appropriate guarantee fee at the time they request the Loan Note Guarantee. The loan will be subject to an annual fee of 0.4 percent of the average scheduled unpaid principal balance of the loan. The Agency will not be able to issue the Loan Note Guarantee until these conditions are met and funding is obligated.”*

### **STATE OFFICE TRACKING:**

The State Office is responsible for tracking Conditional Commitments issued subject to the availability of funds and the FY 2013 fee structure. It is important to keep track of each borrower to expedite the obligation of funds once available. The tracking sheet is attached.

Your support of the SFHGLP is appreciated. For questions regarding this notice, please contact Rural Development's Single Family Housing Guaranteed Loan Division at (202) 720-1452.

Attachments

## 2010 Commitment Tracking Report

<b>State:</b> <u>Select</u>	<b>FY:</b> <u>2013</u>					
	<u>Total Dollars</u>	<u>Total Loans</u>			<u>Total Dollars</u>	<u>Total Loans</u>
<b>Total PURCHASE Funds Needed to Meet Loans Where Conditional Commitment was Issued but Reservation Not Entered into GLS</b> <small>(Column F = Yes &amp; Column H = No):</small>	\$ -	0	<b>Total REFINANCE Funds Needed to Meet Loans Where Conditional Commitment was Issued but Reservation Not Entered into GLS</b> <small>(Column F = Yes &amp; Column H = No):</small>	\$ -	0	
<b>Total Purchase Reservations</b> <small>(Entered into GLS, Column E=Purchase, Column F=Yes, Column H = Yes, &amp; Column I=No):</small>	\$ -	0	<b>Total Refinance Reservations</b> <small>(Entered into GLS, Column E=Refinance, Column F=Yes, Column H = Yes, &amp; Column I=No):</small>	\$ -	0	
<b>Total Purchase Obligations</b> <small>(Entered into GLS, Column E=Purchase, Column F=Yes, Column H=Yes &amp; Column I = Yes):</small>	\$ -	0	<b>Total Refinance Obligations</b> <small>(Entered into GLS, Column E=Refinance, Column F=Yes, Column H=Yes &amp; Column I = Yes):</small>	\$ -	0	
<b>Total Purchase and Refinance Funds Needed Entered into States Allocations to meet Loans Where CC was Issued but funds are not in GLS:</b>	\$ -		<b>Total Purchase &amp; Refinance Funds Needed Where CC was NOT Issued, Reservation was not Entered in GLS, and Loan was Not Obligated:</b>	\$ -		

Use the "Tab" key to navigate through this spreadsheet.

for every loan application you receive and approve for FY 2013 for which there are no funds. Please enter all applications you received but did not have funds to obligate in FY 2013 the worksheet up to date! If you can fund the loan immediately, do not enter the loan on this sheet.

#	GLS Borrower ID	Primary Borrower	Requested Amount	Purchase or Refinance Loan? (Select from list)	Funding Type of Assistance	Conditional Commitment Issued? (Yes or No)	Date Conditional Commitment Issued	Reservation Entered into GLS? (Yes or No)	Loan Obligated in GLS? (Yes or No)
1				Select	Select	Select		Select	Select
2				Select	Select	Select		Select	Select
3				Select	Select	Select		Select	Select
4				Select	Select	Select		Select	Select
5				Select	Select	Select		Select	Select
6				Select	Select	Select		Select	Select
7				Select	Select	Select		Select	Select
8				Select	Select	Select		Select	Select
9				Select	Select	Select		Select	Select
10				Select	Select	Select		Select	Select
11				Select	Select	Select		Select	Select
12				Select	Select	Select		Select	Select
13				Select	Select	Select		Select	Select
14				Select	Select	Select		Select	Select
15				Select	Select	Select		Select	Select
16				Select	Select	Select		Select	Select
17				Select	Select	Select		Select	Select
18				Select	Select	Select		Select	Select
19				Select	Select	Select		Select	Select
20				Select	Select	Select		Select	Select
21				Select	Select	Select		Select	Select
22				Select	Select	Select		Select	Select
23				Select	Select	Select		Select	Select
24				Select	Select	Select		Select	Select
25				Select	Select	Select		Select	Select
26				Select	Select	Select		Select	Select
27				Select	Select	Select		Select	Select
28				Select	Select	Select		Select	Select
29				Select	Select	Select		Select	Select
30				Select	Select	Select		Select	Select
31				Select	Select	Select		Select	Select
32				Select	Select	Select		Select	Select
33				Select	Select	Select		Select	Select
34				Select	Select	Select		Select	Select
35				Select	Select	Select		Select	Select
36				Select	Select	Select		Select	Select
37				Select	Select	Select		Select	Select
38				Select	Select	Select		Select	Select
39				Select	Select	Select		Select	Select
40				Select	Select	Select		Select	Select
41				Select	Select	Select		Select	Select
42				Select	Select	Select		Select	Select
43				Select	Select	Select		Select	Select
44				Select	Select	Select		Select	Select
45				Select	Select	Select		Select	Select
46				Select	Select	Select		Select	Select
47				Select	Select	Select		Select	Select

August 30, 2012

TO: State Directors, Rural Development  
ATTENTION: Business Programs Directors  
SUBJECT: Rural Business Enterprise Grant Program  
National Office Reserve  
Fiscal Year 2012 Funding Selections

We have recently completed the funding cycle for the National Office Reserve. We are pleased to announce that the following requests were selected for a funding total of \$1,771,874.

<u>State</u>	<u>Applicant</u>	<u>Amount</u>
ME	Pine Crest Development Corporation	\$99,999
CO	Windsor Restoration and Historical Association, Inc.	\$99,950
SD	Jackson-Kadoka Economic Development Corporation	\$99,000
CA	Chico Economic Planning Corporation dba Innovate North State	\$99,000
SC	Willington on the Way	\$99,550
IL	Effingham County	\$99,000
KS	Rocky Mountain Farmers Union Foundation	\$47,250
MN	City of Luverne	\$99,990
MT	Confederated Salish & Kootenai Tribes	\$139,375
NH	Ammonoosuc Conservation Trust	\$99,000
ID	Lewis-Clark State College	\$12,500
UT	The Paiute Indian Tribe of Utah	\$69,980
IA	Iowa Food Systems Council, Inc.	\$52,880
MD	City of Hagerstown	\$174,579
MI	City of Harrison	\$250,000
NM	Town of Estancia	\$30,000
NY	County of Genesee	\$199,821
<b>Total 17</b>		<b>\$1,771,874</b>

**EXPIRATION DATE:**  
September 30, 2012

**FILING INSTRUCTIONS:**  
Community/Business Programs

All applications remaining on the National Office Reserve list will be removed. Your efforts and continued support for the Rural Business Enterprise Grant program is appreciated.

*(Signed by PANDOR H. HADJY)*

PANDOR H. HADJY  
Deputy Administrator  
Business Programs

August 30, 2012

TO: State Directors, Rural Development  
ATTN: Business Programs Directors  
SUBJECT: Rural Economic Development Loan and Grant Program  
Projects Funded for May, Fiscal Year 2012

Business Programs has announced loan and grant selections for the May funding for fiscal year (FY) 2012, under the Rural Economic Development Loan and Grant program. A listing of the loan and grant awards is attached for your information.

During the May cycle of FY 2012, eleven zero-interest loan applications, for \$7,758,500, were considered by Business Programs. Based on the availability of funds, all applications were selected for funding. These funds will be leveraged by \$39,236,207 of private and public financing, directly creating an estimated 498 jobs and retaining 274 jobs.

In addition to the loan selections, eight grants totaling \$1,880,119, to finance a revolving loan fund program that will be operated by a rural utility, were selected for funding. As a result of these grants, the initial zero-interest loans from the revolving loan fund program, leveraged by \$12,939,662 of private and public financing, will directly create 272 jobs and retain 25 jobs.

If you have any questions, please contact Cindy Mason, Business Loan and Grant Analyst, at (202) 690-1433, or Melvin Padgett, Business Loan and Grant Analyst, at (202) 720-1495, Specialty Programs Division.

*(Signed by PANDOR H. HADJY)*

PANDOR H. HADJY  
Deputy Administrator  
Business Programs

Attachments

EXPIRATION DATE:  
September 30, 2012

FILING INSTRUCTIONS:  
Community/Business Programs



**RURAL ECONOMIC DEVELOPMENT LOAN AND GRANT PROGRAM  
REQUEST FOR GRANT FUNDS – May Funding FY 2012**

FY 2012 Allocated Funds	\$ 4,930,086.22
Carryover Funds	<u>\$ 5,069,913.78</u>
Total Available	\$10,000,000.00
Less October Funding	\$ 850,000.00
Less November Funding	\$ 300,000.00
Less December Funding	\$ 794,800.00
Less January Funding	\$ 300,000.00
Less February Funding	\$ 300,000.00
Less March Funding	\$ 2,290,000.00
Less April Funding	\$ 495,108.00
Less May Funding	<u>\$ 1,880,119.00</u>
Balance Remaining	\$ 2,789,973.00

<u>State</u>	<u>Project</u>	<u>Grant Amount</u>	<u>REDG Number</u>
MO 46	White River Valley Electric Cooperative	\$300,000	555
KY 3	Jackson Energy Cooperative Corporation	\$227,000	556
NE 108	City of Cozad	\$130,119	557
MS 28	Coast Electric Power Association	\$300,000	558
IA 83	Central Iowa Power Cooperative	\$300,000	559
MN 84	Traverse Electric Cooperative	\$223,000	560
SD 30	Kingsbury Electric Cooperative, Inc.	\$100,000	561
MN 585	Lismore Cooperative Telephone Company	\$300,000	562

*8 Grants      Total                      \$1,880,119*

**Balance of Grant Funds After Above Request:                      \$2,789,973**

August 31, 2012

TO: State Directors  
Rural Development

ATTENTION: Program Directors and Coordinators  
Multi-Family Housing

FROM: Tammye Treviño (Signed by Tammye Treviño)  
Administrator  
Housing and Community Facilities Programs

SUBJECT: Multi-Family Housing Administrator's Exception Authority Request

The purpose of this Unnumbered Letter (UL) is to reiterate the Administrator's Exception Authority Request's documentation support requirements. The intended outcome of this UL is to improve the quality of the requests reviewed by the Administrator. A timely and responsive reply to your request is contingent on the inclusion of proper and complete support information with your submission.

The Administrator's exception authority must be consistent with the applicable statute, cannot adversely affect the interest of the Federal Government, and cannot adversely affect the accomplishment of the purposes of the MFH programs. Requests for the Administrator's authority to grant an exception to a regulatory requirement must contain the following:

1. The citation of the regulatory requirement to be "excepted".
2. Information supporting the need for the exception.
3. Recommendation for an alternative course of action.

Support information may include budgets, physical inspection reports, background information, and documentation related to financial and social impact. Information outlining how any adverse impact related to this action is to be mitigated is also required.

Omission of any support information may result in processing delays of your requests.

Questions concerning the provisions of this UL may be directed to Melinda Price of the Multifamily Housing Preservation and Direct Loan Division at (614) 255-2403 or e-mail [Melinda.price@wdc.usda.gov](mailto:Melinda.price@wdc.usda.gov).

EXPIRATION DATE:  
September 30, 2013

FILING INSTRUCTIONS:  
Housing Programs