



United States Department of Agriculture  
Rural Development  
California  
[www.rurdev.usda.gov/ca](http://www.rurdev.usda.gov/ca)

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## Single Family Housing Program Update

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### *Single Family Housing 2013-FY Year End Results*

For FY end 2013, California has obligated a total of \$971,393,223.00 or nearly 1 billion dollars to assist California residents.

**Allocations-Direct-**For the Section 502 program *California was number 1 in the country in total loan dollars for fy 2013.* California obligated 471 loans for a total of \$70,279,051 which was 22.9% more than FY 2012. The next closest state obligated \$50,414,444.00 nearly 20 million less. California obligated 340.2% of our \$20,657,061 allocation. For the section 504 repair program, California obligated 46 grants for a total of \$327,863.00 and 13 loans for a total of \$129,301.00 which was an increase over last years \$231,921.00 (35 grants) and \$30,048 (3 loans). For the section 523 Technical Assistance grant program, we obligated a total of 3 grants for a total of \$8,466,000.00 which was an improvement over last years total obligation of \$6,387,500.00.

**Guarantee-**For the guarantee SFH 502 program California obligated 4,879 loans for a total of \$892,191,008.00. Of this figure, \$704,170,092.06(3,542 loans-79%) went to moderate income clients, \$164,145,280.00(1,109 loans-18.3%), went to low income clients, and \$23,875,636.00 (228-loans-2.7%) went to very low income clients. This was an increase of 3.15% over last year's total of \$864,906,041.00. **California was #3 in the country with total dollars obligated and #10 in the country in obligation numbers.** Given the uncertainty with lenders over the changes in eligible areas, the budget, and the increase in mortgage interest rates this was a great performance!

#### **Funding-FY 2014**

Section 502 Guarantee Loans 24 billion

Section 502 Direct \$900 Million

Section 504 Loans \$26.3Million

Section 504 Grants \$28.7 Million

Section 523 Self Help Technical Assistance Grants \$25 Million

#### **Rural funding Definition**

As everyone is aware, the continuing resolution and budget passed continuing with all Single Family Housing eligible areas under the 2000 census through the end of the fiscal year

**Effective May 6, 2014. USDA Expands Eligibility for Rural Housing Programs to Include Fallbrook, Thermolito, Hollister, Atascadero, El Paso de Robles (Paso Robles) and Taft, CA.**

**Passage of the new Farm Bill expanded USDA housing program eligibility to communities that meet the following criteria:**

- The community was eligible for USDA rural housing programs prior to October 1, 1990,
- The community's population does not exceed 35,000,

430 G Street • Agency 4169 • Davis, CA 95616  
Phone: (530) 792-5816 • Fax: (530) 792-5837 • TDD: (530) 792-5848

*Committed to the future of rural communities*

Rural Development is an Equal Opportunity Lender, Provider, and Employer. Complaints of discrimination should be sent to USDA, Director, Office of Civil Rights, Washington, D. C. 20250-9410

- The area is rural in character, and
- The area has a serious lack of mortgage credit for low and moderate-income families.

Effective October 1, 2014

**VI. IDENTIFICATION OF NON-RURAL TOWNS OR PLACES: Newly ineligible communities based on 2010 Census data. These areas will no longer be considered eligible effective October 1, 2014 as their population exceeds 35,000:**

<u>City/Area</u>	<u>County</u>	<u>City/Area</u>	<u>County</u>
El Dorado Hills	El Dorado	Lincoln	Placer
Wildomar/Menifee – Formerly Sun City/Quail Valley/Paloma Valley/Part of Romo Land	Riverside		

**VII. IDENTIFICATION OF NON-RURAL TOWNS OR PLACES: Congressional appropriated communities previously designated as rural whose populations have now exceeded 35,000 per the 2010 Census or are part of an urban area:**

<u>City/Area</u>	<u>County</u>	<u>City/Area</u>	<u>County</u>
Salinas	Monterey	Coachella	Riverside
Aptos Watsonville	Santa Cruz		

Ronald L. Tackett | Housing Program Director  
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 430 G Street, Agency 4169, Davis, CA 95616-4169  
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[www.rurdev.usda.gov/ca](http://www.rurdev.usda.gov/ca) | “Committed to the future of rural communities”





# Single Family Housing Program Single Family Housing Direct Loan (Sec. 502)

### What is this Program?

USDA Rural Development provides mortgages to low-income individuals or families to purchase a home in a rural area

### Who May Borrow?

- Low and very-low income families/individuals
- Must be unable to obtain a loan from other sources on terms and conditions that can reasonably be expected to be met
- Have sufficient income to pay house payments, insurance premiums and taxes, and necessary living expenses (Persons with inadequate repayment ability may obtain co-signers for the loan)
- Possess legal capacity to incur the loan obligation
- Possess the ability to carry out the undertakings and obligations required in connection with the loan
- Located in eligible town: generally less than 25,000 population and not part of an urbanized area
- To locate eligible rural areas in California visit: <http://eligibility.sc.egov.usda.gov>

### How May Funds Be Used?

- Purchase, build, improve, repair or rehabilitate rural homes and related facilities and to provide adequate water and waste disposal systems
- Homes may be built on individual tracts or in subdivisions
- Modernize homes – add bathrooms, central heating, modern kitchens, and other improvements such as driveways and foundation plantings
- Borrowers may buy an existing home or lot or buy a site on which to build a home

### What is the Typical Home Size and Design?

- Homes will be modest in size, design and cost but adequate to meet family needs.
- New homes average about 1,200 square feet of living area
- Cost and design vary in different areas of the country

### What are the Loan Terms?

- Loans may be made for up to 100% of the appraised value of the site and the new home if construction inspections were made by Rural Development or other parties authorized by Rural Development
- Homes over 1 year old and improvements to them also may be financed with 100% loans
- Maximum repayment period is 33 years and, under certain conditions, 38 years
- Maximum repayment period for manufactured homes is 30 years
- Loan limits vary by county and state

### How Do I Apply?

Applications are accepted year-round. Contact your local Rural Development office using the list to the right.

### Questions? Contact Us

Ron Tackett, Program Director  
530-792-5816 | [ron.tackett@ca.usda.gov](mailto:ron.tackett@ca.usda.gov)

Debbie Morris, State Office Specialist  
530-792-5820 | [debbie.morris@ca.usda.gov](mailto:debbie.morris@ca.usda.gov)

Office	Counties Covered	Staff	Phone	Email (all end in @ca.usda.gov)
Bakersfield	Inyo, Kern	Mary Norton	661-336-0967 x133	mary.norton
El Centro	Imperial, San Diego	Patty Coronado	760-352-4418 x109	patty.coronado
Eureka	Del Norte, Humboldt	Linda Hunt	707-443-6714 x101	linda.hunt
Fresno	Fresno	Liz Vannata Rebecca Didway Alba Lazaro	559-276-7494 Ext. 133 Ext. 139 Ext. 131	liz.vannata rebecca.didway alba.lazaro
Indio	Los Angeles, Orange, Riverside,	Maggie Slater Maria Elena Desamito	760-347-3675 Ext. 122 Ext. 126	magdalena.slater mariaelena.desamito
Merced	Madera, Mariposa, Merced, Stanislaus, Tuolumne	Lisandra Lima-Vitorino	209-722-4119 x120	lisandra.vitorino
Redding	Glenn, Lassen, Plumas, Shasta, Tehama, Trinity	Billie DelMaagd	530-226-2588	billie.demaagd
Oroville	Butte, Colusa, Sutter, Yolo, Yuba	Nicole Roldan-Leben Frances Parker	530-533-4401 Ext. 110 Ext. 101	nicole.rolan frances.parker
Salinas	Alameda, Monterey, San Benito, San Mateo, San Francisco, Santa Clara, Santa Cruz	Mark Hultgren Lupe Benavides Esther Flores	831-757-5294 Ext. 104 Ext. 105 Ext. 102	mark.hultgren lupe.benavides esther.flores
Santa Rosa	Alpine, Amador, Calaveras, Contra Costa, El Dorado, Lake, Marin, Mendocino, Mono, Napa, Nevada, Placer, Sacramento, San Joaquin, Sierra, Solano, Sonoma	Jennifer Gooler Leanne McManus	707-526-6797 x105 707-526-6797 x107	jennifer.gooler leanne.mcmanus
Visalia	Inyo, Kern, Kings, San Luis Obispo, Santa Barbara, Tulare, Ventura	Stacy Lopez Janie Gaxiola	559-734-8732 Ext. 111 Ext. 115	stacy.lopez janie.gaxiola
Yreka	Modoc, Siskiyou	Dale Stretz	530-842-6123 x115	dale.stretz



# Single Family Housing Program Guaranteed Rural Housing Loan (GRH Sec. 502)

## What is this Program?

USDA Rural Development guarantees mortgage loans made by eligible lenders to low and moderate income people to purchase a home in a rural area

## Who May Borrow?

- Borrowers do not have to be first time home buyers
- Income must be adequate and dependable
- Acceptable credit history
- Cannot obtain conventional financing
- Citizen or permanent legal resident
- Legal capacity to incur debt
- Applicants for loans may have an income of up to 115% of the median income for the area
- Families must be without adequate housing, but be able to afford the mortgage payments, including taxes and insurance
- Properties must be located in eligible rural areas (generally towns of 20,000 or less that are removed from an urban area)

## How May Funds Be Used?

- Purchase new or existing home
- Pay closing costs for loan (no disc. points)
- Pay pre-paid insurance
- Pay for necessary repairs

## Are There Any Restrictions?

- Property must be located in eligible rural areas
- Land value cannot exceed 30% of total value.
- No in-ground swimming pools
- No standard homes
- No existing manufactured homes

## What are the Loan Terms?

- Maximum loan amount up to 102% when guarantee fee is financed into loan amount
- Loan can include closing costs and repairs if appraisal is higher than sales price
- No monthly mortgage insurance premium payment is required
- Up front 2% guarantee fee and 0.3% annual fee based on the unpaid principal balance
- No cash reserves are required

## How Do I Apply?

Contact a local participating lender of your choice. A complete list of California's approved lenders are located at: [www.rurdev.usda.gov/CA-SFHPrograms.html](http://www.rurdev.usda.gov/CA-SFHPrograms.html)

## Lender Questions?

Lenders should contact the appropriate staff listed to the right

## Questions? Contact Us

Ron Tackett, Program Director  
530-792-5816 | [ron.tackett@ca.usda.gov](mailto:ron.tackett@ca.usda.gov)

Annette Joyer, State Office Specialist  
916-714-1104 x107 | [annette.joyer@ca.usda.gov](mailto:annette.joyer@ca.usda.gov)

Lenders Served	Office	Staff	Phone	Email
JP Morgan Chase Bank, NA; all other lenders not specifically assigned below	Elk Grove	Annette Joyer	916-714-1104 x107	<a href="mailto:annette.joyer@ca.usda.gov">annette.joyer@ca.usda.gov</a>
Academy Mortgage Corp; Golden Empire Mortgage; International City Mortgage; Megastar Financial; PHH Mortgage Corp; RANLIFE; Umpqua Bank; WCS Lending; W.J. Bradley Mortgage Capital Corp	Oroville	Nicole Roldan-Leben	530-533-4401 x110	<a href="mailto:nicole.roldan@ca.usda.gov">nicole.roldan@ca.usda.gov</a>
American Pacific Mortgage Corp; DHI Mortgage Co.; Guild Mortgage Co.; K. Hovnanian American Mortgage; LHM Financial; MMC Lending; Oaktree Funding Corp.; Platinum Home Mortgage Corp; Plaza Home Loans	Redding	Ed Amen	530-226-2589	<a href="mailto:ed.amen@ca.usda.gov">ed.amen@ca.usda.gov</a>
AFN dba MGM Mortgage; Imortgage.com; Loan Depot.com; Pacific Trust Bank, FS; Pinnacle Capital Mortgage Corp; Prime Lending; Prospect Mortgage; United Shores Financial Services	Salinas	Lupe Benavides Violet Gomes	831-757-5294 Ext. 105 Ext. 106	<a href="mailto:lupe.benavides@ca.usda.gov">lupe.benavides@ca.usda.gov</a> <a href="mailto:violet.gomes@ca.usda.gov">violet.gomes@ca.usda.gov</a>
Axia Financial; Castle & Cooke Mortgage; Country Club Mortgage; Evergreen Home Loans; Kings Mortgage Services; Mortgage Lenders of America; Mortgage Services III; Mountain West Financial; PMAC Lending Services; Primary Residential Mortgage; Resource Lenders; Sierra Pacific Mortgage; Simonich Corp; Summit Funding; Suntrust Mortgage; Universal American Mortgage; Vitek Real Estate Industries Group; Wallick & Volk; Wells Fargo Home Mortgage	Visalia	Nellie Nunez Maricela Gomez	559-734-8732 Ext. 110 Ext. 114	<a href="mailto:nellie.nunez@ca.usda.gov">nellie.nunez@ca.usda.gov</a> <a href="mailto:maricela.gomez@ca.usda.gov">maricela.gomez@ca.usda.gov</a>
First Nations Home Finance; First Priority Financial; Flagstar Bank; The Lending Co.; Mason-McDuffie Mortgage; Paramount Residential (PRMG); Stearns Lending; Stellar Capital; Sun West Mortgage Co.	Yreka	Dale Stretz	530-842-6123 x115	<a href="mailto:dale.stretz@ca.usda.gov">dale.stretz@ca.usda.gov</a>





# Single Family Housing Program Repair Loan and Grant (Sec. 504)

## What is this Program?

USDA Rural Development repairs and rehabilitates modest homes to safe and sanitary conditions for very low-income homeowners

## Who May Apply?

- Very low-income homeowners below 50% of the area median income can receive up to \$20,000 in loan and grants
- To receive a grant, the homeowner must be 62 years or older and unable to pay for any repairs on the house
- To receive a combination loan and grant, an applicant must be 62 years or older and able to pay for only a part of the repairs
- Located in an eligible area (generally less than 25,000 in population and not part of an urbanized area)
- To locate eligible rural areas in California visit: <http://eligibility.sc.egov.usda.gov>

## How May Funds Be Used?

- Assist people who may not need a new house or cannot afford a new house, but need some repairs completed on their present house to bring it up to minimum standards
- Remove health or safety hazards from dwellings
- Grants are limited to \$7,500 per applicant per lifetime for those 62 or older
- The interest rate on the 504 loan is 1% with up to 20 years in which to repay

## What is the Income Criteria?

- An applicant's income determines the type of assistance for which he/she is eligible
- If income is so low as to permit only removal of health and safety hazards, a repair loan and/or grant may be available
- For homeowners with somewhat higher incomes, a home improvement loan may be possible to bring the house up to minimum standards

## What are the Security Requirements?

- A real estate Deed of Trust (mortgage) is required for loans of more than \$7,500, and in some instances may be required for smaller loans
- If the loans are under \$2,500, but income is small so that repaying the loan will be difficult, someone may co-sign the loan note with the borrower
- Homeowners who receive a grant or a combination loan and grant must agree to repay the grant if the property is sold within 3 years

## How Do I Apply?

Applications are accepted year-round. Contact your local Rural Development office using the list to the right.

## Questions? Contact Us

Ron Tackett, Program Director  
530-792-5816 | ron.tackett@ca.usda.gov

Debbie Morris, State Office Specialist  
530-792-5820 | debbie.morris@ca.usda.gov

Office	Counties Covered	Staff	Phone	Email (all end in @ca.usda.gov)
Bakersfield	Inyo, Kern	Mary Norton	661-336-0967 x133	mary.norton
El Centro	Imperial, San Diego	Patty Coronado	760-352-4418 x109	patty.coronado
Eureka	Del Norte, Humboldt	Linda Hunt	707-443-6714 x101	linda.hunt
Fresno	Fresno	Liz Vannata Rebecca Didway Alba Lazaro	559-276-7494 Ext. 133 Ext. 139 Ext. 131	liz.vannata rebecca.didway alba.lazaro
Indio	Los Angeles, Orange, Riverside, San Bernardino	Maggie Slater Maria Elena Desamito	760-347-3675 Ext. 122 Ext. 126	magdalena.slater mariaelena.desamito
Merced	Madera, Mariposa, Merced, Stanislaus, Tuolumne	Lisandra Lima-Vitorino	209-722-4119 x120	lisandra.vitorino
Redding	Glenn, Lassen, Plumas, Shasta, Tehama, Trinity	Billie DeMaagd	530-226-2588	billie.demaagd
Oroville	Butte, Colusa, Sutter, Yolo, Yuba	Nicole Roldan-Leben Frances Parker	530-533-4401 Ext. 110 Ext. 101	nicole.rolan frances.parker
Salinas	Alameda, Monterey, San Benito, San Mateo, San Francisco, Santa Clara, Santa Cruz	Mark Hultgren Lupe Benavides Esther Flores	831-757-5294 Ext. 104 Ext. 105 Ext. 102	mark.hultgren lupe.benavides esther.flores
Santa Rosa	Alpine, Amador, Calaveras, Contra Costa, El Dorado, Lake, Marin, Mendocino, Mono, Napa, Nevada, Placer, Sacramento, San Joaquin, Sierra, Solano, Sonoma	Jennifer Gooler Leanne McManus	707-526-6797 x105 707-526-6797 x107	jennifer.gooler leanne.mcmanus
Visalia	Inyo, Kern, Kings, San Luis Obispo, Santa Barbara, Tulare, Ventura	Stacy Lopez Janie Gaxiola	559-734-8732 Ext. 111 Ext. 115	stacy.lopez janie.gaxiola
Yreka	Modoc, Siskiyou	Dale Stretz	530-842-6123 x115	dale.stretz





# Single Family Housing Program Self-Help Housing Program

## What is this Program?

USDA Rural Development partners with housing groups to help very low- and low-income households work in groups of 6-10 and build their own homes through the self-help process

## What is the Self-Help Building Process?

- Plans for modest but adequate housing will be selected and specifications developed
- Construction will involve as much on-site work as practicable
- Basic plans and construction methods will be standardized as much as possible
- Materials may be purchased on a group basis
- Group will decide how members will share labor, how records will be kept of time worked and how labor will be exchanged on a basis fair to all members
- Depending on skills of participants, groups may decide to do all the construction, or contract for work that cannot be done easily, such as excavating, installation of wiring or plumbing and dry wall finishing
- Construction will start only after each family loan has been closed
- Construction of homes will be done in stages. Each stage of construction will be finished, if practical, on all homes before starting the next stage
- The construction supervisor, with advice of the group's president, will divide the group into teams on the basis of skills, compatibility and availability
- Construction changes cannot be made without prior approval of the USDA Rural Development coordinator
- Households will move into the new homes only after construction of all homes have been completed

## Who May Apply?

- Public bodies and public or private nonprofit corporation with the legal, administrative and technical capacity to carry out the objectives of the program
- Applicant organization must show a need clearly exists and that qualified personnel can be hired to carry out the objectives of a technical assistance program
- Funds are not available from other sources
- Nonprofit corporations applying must also have either:
  - Successful experience in the field of self help housing
  - A sponsoring organization with this experience or with proven ability in related business fields

## What Uses are Prohibited?

- Hiring personnel to perform actual construction work for households
- Buying real estate, building materials or other property for participants

## How Do I Apply?

Contact a Self-Help Housing Provider near you.

\*Please note the counties below do not currently have an active self-help program: Alpine, Amador, Calaveras, Contra Costa, El Dorado, Imperial, Lassen, Modoc, Mono, Nevada, Placer, Plumas, Sacramento, San Joaquin, San Diego, Tuolumne, Stanislaus, Sierra, Siskiyou, Solano, Yolo. Please contact your local Rural Development office to learn about other housing programs available to you.

## Questions? Contact Us

Ron Tackett, Program Director  
530-792-5816 | ron.tackett@ca.usda.gov

Debbie Morris, State Office Specialist  
530-792-5820 | debbie.morris@ca.usda.gov

Office	Counties Covered	Staff	Phone	Email (all end in ca.usda.gov)
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Burbank Housing Development Corporation - 707-526-9782 Rural Communities Housing Development Corporation - 707-463-1975				
Santa Rosa	Lake, Marin, Mendocino, Napa, Sonoma	Leanne McManus	707-526-6797 x107	leanne.mcmanus
Eureka	Del Norte, Humboldt	Linda Hunt	707-443-6714 x101	linda.hunt

Self Help Home Improvement Project (Redding) - 530-378-6900 Community Housing Improvement Program, Inc. - 530-891-6931				
Redding	Glenn, Shasta, Tehama, Trinity	Billie DeMaagd	530-226-2588	billie.demaagd
Oroville	Butte, Colusa, Sutter, Yuba	Nicole Roldan-Leben Frances Parker	530-533-4401 Ext. 110 Ext. 110	nicole.roltan frances.parker

## Community Housing Improvement Systems & Planning Association, Inc. - 831-757-6251 South County Housing - 408-842-9181

Salinas	Alameda, Monterey, San Benito, San Francisco, San Mateo, Santa Clara, Santa Cruz	Mark Hultgren Lupe Benavides Esther Flores	831-757-5294 Ext. 104 Ext. 105 Ext. 102	mark.hultgren lupe.benavides esther.flores
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## Coachella Valley Housing Coalition - 760-347-3157

El Centro	Imperial	Patty Coronado	760-352-4418x109	patty.coronado
Indio	Los Angeles, Orange, Riverside, San Bernardino	Maggie Slater	760-347-3675x122	magdalena.slater

## Peoples' Self Help Housing Corporation (Visalia) - 805-781-3088 Self Help Enterprises - 559-651-1000

Fresno	Fresno	Liz Vannata Rebecca Didway Alba Lazaro	559-276-7494 Ext. 133 Ext. 139 Ext. 131	liz.vannata rebecca.didway alba.lazaro
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Merced	Merced, Mariposa, Madera	Guadalupe Valdes	209-722-4119x119	guadalupe.valdes
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Visalia	Inyo, Kern, Kings, San Luis Obispo, Santa Barbara, Tulare, Ventura	Stacy Lopez Janie Gaxiola	559-734-8732 Ext. 111 Ext. 115	stacy.lopez janie.gaxiola
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