CHAPTER 12: FARM LABOR HOUSING LOANS AND GRANTS

12.1 INTRODUCTION

This chapter describes the loan and grant origination process for Farm Labor Housing projects. While the origination process for loans and grants to these projects has many similarities to the process for Section 515 loans, there are several important differences. This chapter will highlight the additional requirements and procedures that are specific to the process of making Farm Labor Housing loans and grants.

When processing Farm Labor Housing loan or grant applications, Loan Originators will follow the basic procedures presented in Chapters 4 and 5. While these chapters focus on the procedures for processing Section 515 loan applications, these procedures also apply to farm labor housing. This chapter supplements this guidance by describing how these procedures apply to farm labor housing.

Section 1 discusses the loan and grant origination process for Off-Farm Labor Housing projects, including the selection of applications through a Notice of Funding Availability (NOFA) process, the awarding of funding on a ranking basis, and the processing of applications through State Offices.

Section 2 details the procedures for processing applications for On-Farm Labor Housing loans, including the award of funds through the National Office on a first-come, first-served basis, and the review and processing of applications by the Field Office.

SECTION 1: OFF-FARM LABOR HOUSING LOANS AND GRANTS

12.2 OVERVIEW

Off-Farm Labor Housing projects are designed to increase the supply of affordable housing for farm laborers regardless of the farm where they work. Loans, grants, or both may finance these projects. Developers of these projects may apply for Agency rental assistance contracts. In addition, under Section 516(i) of the Housing Act of 1949 (42 U.S.C. 1486(i)), the Agency may award technical assistance grants to eligible private and public nonprofit agencies to encourage the development of farm labor housing.

Off-farm labor housing is normally developed by broad-based nonprofit organizations or public bodies that see a need for labor housing as a specific market area. It is not restricted by the designated places requirement that applies to Section 515 loans and may be constructed in either urban or rural areas so long as the applicant can justify the need. Each year the Agency establishes a specific allocation of funding for the development of off-farm labor housing.

Announcement of this allocation is published annually through a NOFA. Interested applicants may then submit project applications to their Field Office to seek funding. Just like Section 515 loans...
projects, applications are selected for further processing, and later, applicants must submit final applications.

For Section 514 and 516 programs, farm labor is a service or services in connection with cultivating the soil or raising or harvesting any agriculture or aquaculture commodity; or in catching, netting, handling, planting, drying, packing, grading, storing, or preserving in the unprocessed stage, without respect to the source of employment (but not self-employed), any agriculture or aquaculture commodity; or delivering to storage, market, or a carrier for transportation to market or to processing any agricultural or aquacultural commodity in its unprocessed stage. For a more complete description of farm labor, see Attachment 12-A.

12.3 APPLICANT ELIGIBILITY FOR OFF-FARM LABOR HOUSING
[7 CFR 3560.555]

A. Eligible Applicants for Farm Labor Housing Loans

To be eligible for a Section 514 Farm Labor Housing loan, the applicant must meet the eligibility requirements as described in Section 3 of Chapter 4, and the requirements established under 7 CFR 3560.555. Applicants must be one of the following to be eligible:

- A broad-based nonprofit organization. A nonprofit entity must meet the requirements for nonprofit organizations established in Section 3 of Chapter 4, and have a membership that reflects a variety of interests of the area where the housing will be located.

- A limited partnership with a nonprofit general partner. This type of limited partnership must meet the requirements established under 7 CFR 3560.55(d).

- A nonprofit organization of farmworkers. A nonprofit organization of farmworkers must have representation on the Board of Directors from the area where the housing is located. Directors may be elected who are not members of the organization but are experienced in such fields as real estate management, finance, or related businesses provided member directors represent a majority of the board.

- A Federally recognized Indian tribe.

- An agency or political subdivision of State or local government.

B. Eligible Applicants for Farm Labor Housing Grants

To be eligible for a Section 516 Farm Labor Housing grant, the applicant must also meet the following requirements:

- A broad-based nonprofit organization. A local nonprofit entity must meet the requirements for nonprofit organizations established in Section 3 of Chapter 4, and
have a membership that reflects a variety of interests of the area where the project will be located.

- A nonprofit organization of farmworkers. A nonprofit organization of farmworkers must have representation on the Board of Directors from the area where the housing is located. If member directors represent a majority of the Board, directors who are not members of the organization may be elected, but they must be experienced in such fields as real estate management, finance, or related businesses.

- A Federally recognized Indian tribe.

- An agency or political subdivision of State or local government.

1. **Maximum Grant Amount**

   The maximum grant amount is limited to no more than 90 percent of the total development cost (TDC) of the project or that portion of the TDC that exceeds the sum of any amount provided by the applicant from their own resources plus the amount of any loans approved for the applicant, considering the capacity of the applicant to amortize the loan. The remaining portion must be available at the time of loan closing and may come from a variety of sources, including an Off-Farm Labor Housing loan. If a Farm Labor Housing loan is needed, the applicant will file an application for a combination loan and grant at the same time.

2. **Documented Need for the Project**

   The applicant must document that the housing and related facilities will fulfill a pressing need in the area in which the project is or will be located and that there is reasonable doubt that such housing can be provided without the grant.

### 12.4 TECHNICAL ASSISTANCE GRANTS

The Agency may award technical assistance grants to eligible private and public nonprofit agencies. These grant recipients will, in turn, assist other organizations to obtain loans and grants for the construction of farm labor housing.

Technical assistance services may not be funded under both this paragraph and under 7 CFR 3560.53(o). In addition, technical assistance will not be funded by the Agency when an identity-of-interest (IOI) exists between the technical assistance provider and the loan or grant applicant.

### 12.5 PROJECT ELIGIBILITY
For a project application to be eligible to receive a loan or grant under the Off-Farm Labor Housing program, it must meet specific project eligibility requirements. These requirements include site requirements and design requirements.

A. Site Requirements [7 CFR 3560.558]

Off-Farm Labor Housing projects must comply with the site requirements developed in 7 CFR 3560.558 with the exception of the requirement that the property be located in a designated place. Farm labor housing may be developed in both urban and rural areas.

Off-Farm Labor Housing project applications will not be considered for funding when:

- RHS has selected another Farm Labor Housing loan/grant request in the same market area for further processing;
- A previously approved Agency, U.S. Department of Housing and Urban Development (HUD), or other assisted Multi-Family Housing project or similar project in the same market area in which farmworkers are eligible tenants has not been completed, has not reached its projected occupancy level, or is experiencing high vacancy levels;
- A Special Note Rent (SNR) or similar servicing tool in the same market area is pending or in effect; or
- The need in the market area is for additional rental assistance or similar subsidy, not for additional housing units.

B. Design Requirements [7 CFR 3560.559]

Applications for Off-Farm Labor Housing loans and grants must meet the design requirements established in 7 CFR 3560.559.

1. Interior/Exterior Washing Facilities

Applications should consider incorporating interior and exterior washing facilities for tenants, as necessary to protect the asset and the tenants from excess dirt and chemical exposure. Such facilities might include a boot washing station, hose bibs, or bathroom within the dwelling unit that is accessible to the dwelling entrance, depending on the type of work that farmworkers in the local area perform. Applicants should include documentation of the type of work that proposed tenant laborers will perform, as well as what outdoor washing facilities will accommodate the project’s needs as part of the application.
2. Seasonal Labor Housing

Seasonal farm labor housing that will be occupied for 8 months or less per year by migrant farmworkers while they are away from their residence may be constructed in accordance with RD Instruction 1924-A, Exhibit I, as opposed to RD Instruction 1924-C. The application should clearly document the standards under which the applicant proposes to develop the housing.

12.6 LOAN AND GRANT FUND USES

A. Eligible Uses of Funds [7 CFR 3560.53(k) and (o)]

In addition to the eligible uses of loan funds listed in Attachment 4-B, loan and grant funds may also be used to provide:

- Reimbursement for technical assistance received from another nonprofit organization, including legal, technical, and professional fees of up to 4 percent of TDC to assist in the organization’s formation and in the development and packaging of a loan application;

- Initial operating expenses of up to 2 percent of the development cost for any type of applicant except an individual farm owner, family farm corporation or partnership, an association of farmers, or a limited partnership;

- Tenant-related facilities that the applicant can document are necessary, such as daycare facilities and computer learning centers; and

- Facilities for seasonal or temporary use with appropriate furnishings and equipment.

B. Prohibited Uses of Funds [7 CFR 3560.554]

Loan and grant funds may not be used for any purpose prohibited by 7 CFR 3560.554, the same prohibitions that apply to Section 515 loans, except that Section 514/516 funds may be used to finance the development of housing to serve primarily temporary and transient residents (see Attachment 4-C).

12.7 SUBMISSION AND PROCESSING OF INITIAL APPLICATIONS

A. Content of Initial Applications

Initial applications for off-farm labor housing have the same basic submission requirements as Section 515 project applications (see Exhibits 4-6 and 4-7).
B. Completeness Review

Loan Originators must review initial applications for completeness in accordance with the instructions in Section 2 of Chapter 4.

C. Eligibility Review

In reviewing an application for eligibility, a loan originator should ensure that the request for funds is in compliance with Paragraphs 12.3 through 12.6, and in accordance with Chapter 4. Loan Originators need to remember that the designated places requirements do not apply to farm labor housing, and applications should not be removed from processing because of failure to be located in a designated place.

D. Scoring and Ranking of Initial Applications

State Offices will then score and rank initial applications for Farm Labor Housing loans and grants in accordance with the requirements of the NOFA and the procedures described in Chapter 4, Section 2. A Loan Review Committee must review the scoring and the ranking of the applications prior to forwarding them to the National Office for selection for funding.

E. National Ranking and Selection of Initial Applications

1. Ranking of Initial Applications on the National Level

The Agency will review, score, and rank loan and grant applications according to criteria periodically published in the NOFA.

Once the ranking and scoring process has been completed in each State, State Offices must forward all eligible applications to the National Office for selection through the national funding process.

Each year the National Office will notify State Offices of the deadline for submitting applications for consideration in the national funding selection process.

2. Selection of Initial Applications by the National Office

Off-Farm Labor Housing applications will be ranked on a national basis according to the scoring awarded to each application on the local level. Funds will then be awarded to the top-scoring applications.

If, after award, an applicant chooses not to proceed to the next stage or is not successful in completing the project, then the next highest-ranked application will be eligible to use the funds reserved for the unsuccessful project.
F. Notification of Initial Applications Selection

The National Office will inform each State Office of the initial applications that have been selected from the State for funding. The State Office, in turn, will notify the applicants selected by the National Office and invite them to submit a final application in accordance with Chapter 4. All applicants should receive one of three types of letters. Any letter that the Agency sends for any reason other than to invite an application, must include the standard ECOA notice, a copy of which is provided in Attachment 1-A.

1. Handbook Letter 106 (3560), Notice of Pre-application Review Action

This letter would go to all applicants who were selected for further processing in the national competition.

2. Handbook Letter 107 (3560), A Letter Informing the Applicant of the Lack of Funds

This letter is sent to all applicants who were not awarded funds in the national competition. The letter should advise the applicant that if one of the selected applications does not proceed to the next stage, the applicant’s application could be funded.

3. Handbook Letter 108 (3560), Letter Denying Funding due to Ineligibility

This letter would be sent to any applicant who was not considered for funding because of ineligibility. Ineligibility would normally be determined before the application is submitted for funding consideration either on the State or national level.

12.8 FURTHER PROCESSING OF INITIAL APPLICATIONS

For the Off-Farm Labor Housing program, the further processing of initial applications should be performed in accordance with Chapters 4 and 5. However, because there are additional requirements for Off-Farm Labor Housing projects, some procedures for reviewing initial applications are different. These procedures are covered below.

A. Project Eligibility

When reviewing initial applications for project eligibility, Loan Originators must address the following considerations.

- Inform applicants that the proposed project does not have to be located in a rural location or meet the designated places criteria;
- Confirm that the applicant adequately provided for exterior washing facilities in the project budget; and
- Check that the applicant adequately addressed whether the project will be used year-round or seasonally and to what standards the housing will be built.
B. Applicant Eligibility

When determining applicant eligibility, the Loan Originator must consider the following items:

- The applicant must qualify as one of the five eligible entities listed in Paragraph 12.3.
- If applicants are also requesting grant funding, they must have demonstrated or documented that:
  - The organization is a permanent one with the purpose of providing low-income housing for farmworkers;
  - The source of the balance of the total development costs for the project that would not be paid for with grant funds; and
  - The pressing need for the project and that such a need cannot be fulfilled without grant funding.

C. Project Feasibility

The applicant must demonstrate in the initial application a need for affordable farm labor housing in the market area as described in Paragraph 4.18. Applicants should provide the following analysis with their initial application to justify project feasibility:

- Current and projected future levels of agricultural activity in the market area; and
- Current and projected future levels of need for farmworkers that meets the program eligibility requirements. The market study must exclude those that are not eligible (e.g., farmworkers who are not citizens of the United States or legally admitted for permanent residence).

D. Calculation of the Allowable Grant Amount

The State Office will calculate the allowable grant amount, using an automated cash flow analysis tool and project economic data furnished by the applicant. Final loan/grant levels will be determined by assessing area rents, operating and maintenance expenses, rental assistance availability, the resources of the applicant, and the ability of the applicant to repay the loan.

12.9 SUBMISSION AND PROCESSING OF FINAL APPLICATIONS

A. Security Value and Borrower Contributions

Loan Originators should follow the processing procedures outlined in Chapter 5 for Off-Farm Labor Housing projects. A key exception to consider in processing the final loan applications is that the amount of any grant may not exceed the lesser of 90 percent of the TDC or that portion of the TDC that exceeds the sum of any amount provided by
the applicant from their own resources plus the amount of any loans approved for the applicant, considering the capacity of the applicant to amortize the loan.

1. **Determining the Security Value of the Loan**

   In determining the security value of the Farm Labor Housing project, the Loan Originator must take into account the total amount of both the loan and the grant proposed for the project.

2. **Determining the Contribution of the Borrower**

   - **For projects requesting only a Section 514 loan.** The equity contribution of the borrower will be determined in accordance with Section 3 of Chapter 5.

   - **For projects requesting grant funds.** The borrower must comply with 7 CFR 3560.555(b) and ensure that the difference between the grant amount and the TDC will be covered either from the borrower’s own or other resources. This variance could be fulfilled in the form of a Section 514 Farm Labor Housing loan.

3. **Setting Loan and Grant Rates and Terms [7 CFR 3560.566]**

   For Off-Farm Labor Housing projects, the interest rate is set at 1 percent. The term of any loan is 33 years. The term of any grant is for as long as there is a need for the housing.

B. **Establishing a Profit Base on Initial Investment Return**

   In the case of a limited partnership using tax credits with an equity position, a return is permissible in accordance with Paragraph 5.12 A through D.

12.10 **LOAN/GRA NT APPROVAL AND CLOSING [7 CFR 3560.571]**

   Off-Farm Labor Housing loans and grants will be approved and closed in accordance with the procedures in Chapters 5 and 8. However, the following additional loan closing documents will be required.

   A. **Loan Resolution or Loan Agreement**

   An organization must have its Board of Directors adopt an Agency-approved loan resolution and furnish a certified copy for the loan docket before loan approval. All other loan applicants will execute an Agency-approved loan agreement in accordance with Chapter 5.

   B. **Labor Housing Grant Agreement and Resolution**

   A Farm Labor Housing grant agreement, prepared and authorized by the Agency, must be dated and executed by the applicant on the date of grant closing. The form of resolution to be adopted by the applicant must contain policy and procedural
requirements that should be read and be fully understood by the applicant’s Board of Directors and officers. Included in the resolution will be provisions authorizing the Agency to prescribe requirements regarding the operation of the housing and related facilities and other provisions including the following:

- The rents charged tenants must not exceed such amounts as are approved by the Agency after considering the income of the occupants and the necessary costs of operation, debt service, and adequate maintenance of the housing;

- The housing will be maintained at all times in a safe and sanitary condition in accordance with standards prescribed by State and local law, and as required by the Agency; and

- In granting occupancy of the housing, an absolute priority will be given at all times to domestic farm labor.

The obligations incurred by the applicant, as a condition of accepting the grant, will be in accordance with the Farm Labor Housing grant agreement.

C. Restrictive-Use Provisions

All Farm Labor Housing loans made pursuant to a contract entered into on or after the effective date of 7 CFR part 3560 are subject to the restrictive-use provisions contained in 7 CFR 3560.72(a)(2). All other Off-Farm Labor Housing loans are subject to the restrictive-use provisions contained in their loan documents and as outlined in Chapter 15 of HB-3-3560.

12.11 CONSTRUCTION FINANCING

The requirements established in 7 CFR 3560.71 apply to all Farm Labor Housing loans and grants. In addition, the following requirements apply:

- Equity contributions being made by a borrower or grantee must be contributed and disbursed prior to any disbursement of interim loan funds and any loan or grant funds from the Agency; and

- If the Agency is providing both loan and grant funds, loan funds must be fully released and expended prior to the release of grant funds by the Agency.

Construction financed with the assistance of a Section 516 grant will be subject to the provisions of the Davis-Bacon Act (40 U.S.C. 276a – 276a-5 and 276a-7), and the implementing regulations published by the U.S. Department of Labor in 29 CFR Parts 1, 3, and 5.

12.12 MONITORING CONSTRUCTION AND PROJECT LEASE-UP
Construction monitoring and project lease-up oversight will be conducted in accordance with Chapters 8 and 9.

12.13 ESTABLISHING DIMINISHED NEEDS FOR FARM LABOR HOUSING

As a basis for Agency approval or disapproval of the borrower’s determination of diminished need, the borrower must submit a current analysis of need and demand to the Agency, identical to the market analysis that is required of a loan applicants in the loan origination process. This market analysis must determine project viability, economic conditions and farm worker demographics. The market analysis must determine that, based upon the market study, local economic conditions will not significantly improve in the next one to two years. The market study should identify any known changes in the local economy. For example, if farms were sold to developers to build houses. Market studies or market surveys must identify farm worker demographics. Furthermore, the market study or market survey must represent eligible tenants for off-farm labor housing properties. According to 7 CFR 3560.577, eligible tenants of off-farm labor housing are: citizens of the United States; permanent resident aliens; retired or disabled domestic farm laborers from the local market who were domestic farm laborers at the time of retirement or became disabled; and other retired and disabled farm laborers. This summary should qualify eligible tenants as discussed above within the farm worker demographics sample and provide the reference/source of the information. All market studies or market surveys must provide a summary of the sample of farm workers used to document the need for off-farm labor housing.

In addition to the above viability determinations and market study or market survey criteria, borrowers must also provide the following:

1. A Form HUD-935.2, stated in part 4 or part 7 efforts to attract eligible tenants of farm labor housing according to 7 CFR 3560.577;
2. Sample marketing or advertisements representing 7 CFR 3560.577 from the most recent three years; and
3. Complete Attachment 4-F of this Handbook, to determine diminished need.

If (1) and (2) above do not identify efforts to attract eligible farm labor tenants according to CFR 3560.577, then (1) or (2) must be updated. Additionally, the borrower must market an additional 12 months from the initial diminished need request. After 12 months, an updated (1) and (2) should be submitted.

7 C.F.R. part 3560 section 3560.576(e) allows non-farm laborer tenants to reside in farm labor housing if the diminished need for such housing has been determined. If a diminished need is determined, units may be made available to (1) very low-income households, low-income households and moderate-income households, or (2) persons eligible under the requirements established to qualify for housing benefits by sources other than Agencies like HUD and LIHTC, as stated in 7 CFR 3560.152(a)(2) and (3).
SECTION 2: ON-FARM LABOR HOUSING LOANS

12.14 OVERVIEW

On-Farm Labor Housing projects are designed to increase the supply of affordable housing for farmworkers and are specific to the farm where those laborers work. Loans funds are provided to farmowners and associations of farmers who wish to provide housing to the farmworkers they employ.

On-farm labor housing is also not restricted by the designated places requirements and may be constructed in either urban or rural areas, on or off the farm, so long as the applicant can justify the need. Each year the Agency establishes a specific allocation of funding for the development of on-farm labor housing. Field Offices are notified of this allocation through RD Instruction 1940-L, which is published in the Federal Register. Interested applicants may then submit information to their Field Office to determine their likelihood for funding. Applications are funded on a first-come, first-served basis from National Office funds.

12.15 ON-FARM LABOR HOUSING LOAN CHECKLIST

Applications for on-farm facilities are accepted any time during the year and are funded on a first-come, first-served basis, based on the availability of funds. On-farm applications should include the following:

<p>| 1. Form RD 3560-51 “Multi-Family Housing Obligation -Fund Analysis” |
| 2. SF 424 “Application For Federal Assistance” |
| 3. Form RD 1910-11, “Applicant Certification Federal Collection Policies for Consumer or Commercial Debts” |
| 4. Form RD 400-4, “Assurance Agreement” |
| 5. Form RD 400-1, “Equal Opportunity Agreement” |
| 6. Form RD 400-6, “Compliance Statement” |
| 7. Appraisal Report |
| 8. Organizational Documents If Partnership Or Corporation |
| 9. Survey |
| 10. Form RD 1940-22 “Environmental Checklist For Categorical Exclusions” |</p>
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<td>11.</td>
<td>FEMA Form 81-93 “Standard Flood Hazard Determination”</td>
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<td>12.</td>
<td>Information Submitted For LH Loans Items A – J</td>
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<td>13.</td>
<td>Form RD 3550-1 “Authorization to Release Information”</td>
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<td>14.</td>
<td>Form AD 1047 “Certification Regarding Debarment”</td>
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<td>15.</td>
<td>Credit Report</td>
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<td>16.</td>
<td>Form RD 1910-5 “Request for Verification of Employment”</td>
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<td>17.</td>
<td>Form RD 410-7 “Notification to Applicant On Use Of Financial Information From Financial Institution”</td>
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<td>18.</td>
<td>Form RD 440-58 “Estimate of Settlement Costs” (Document In Running Record)</td>
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<td>19.</td>
<td>Check Debarment List. Document At Receipt Of Application</td>
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<td>20.</td>
<td>Form RD 1944-61 “Credit History Worksheet”</td>
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<td>22.</td>
<td>Form RD 3560-7A “On Farm LH Project Budget”</td>
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<td>23.</td>
<td>Labor Housing Management Plan</td>
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<td>24.</td>
<td>ADPS – Current/Past Debt Inquiry</td>
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<td>25.</td>
<td>Eligibility Documentation</td>
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<td>26.</td>
<td>Form AD-622 “Notice Of Pre-Application Review Action”</td>
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<td>27.</td>
<td>Form RD 440-34 “Option To Purchase Real Property Real Property”</td>
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<td>28. Form RD 1924-2 “Description Of Materials”</td>
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<td>29. Form RD 1924-1 “Development Plan” (If Applicable)</td>
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<td>30. Building Plans</td>
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<td>31. Cost Estimate Or Bid</td>
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<td>32. Document Site Visit</td>
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<td>33. Warning Of Lead Based Paint Hazards (Document File)</td>
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<td>34. AMAS Input Data (M1AM, M1AA)</td>
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<td>35. Form 3560-43 “Verification of Occupancy of Domestic Farm Laborer”</td>
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<td>36. RD Form 3560-40 “Loan Agreement” (Labor Housing Loan to Individual)</td>
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<td>37. Form RD 1922-15 “Administrative Appraisal Review for Single Family Housing”</td>
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<td>38. Form RD 1927-19/20 “Certification Of Attorney Certification of Title Insurance Company”</td>
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<td>39. Form RD 1927-4 “Transmittal Of Title Information”</td>
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<td>40. Form RD 1927-9 “Preliminary Title Opinion”</td>
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<td>41. Form RD 1927-15 “Loan Closing Instructions and Statement”</td>
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<td>42. Check Debarment List – Document Prior To Loan Closing</td>
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**LOAN CLOSING**
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<td>43. Form RD 1927-1 Real Estate Mortgage or Deed of Trust for <em>(State)</em>”</td>
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<td>Loan Agreement</td>
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<td>44. Form RD 3560-52 “Promissory Note”</td>
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<td>45. Form RD 1927-5 “Affidavit Regarding Work Improvement”</td>
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<td>46. Insurance Binder, Receipt For 1 Year Fire Insurance Premium</td>
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<td>47. Form RD 1927-10 “Final Title Opinion”</td>
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<td>48. Input Loan Closing (M1F)</td>
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<td>Preconstruction Conference/Final Inspection</td>
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<td>Form RD 400-3 “Notice To Contractors and Applicants”</td>
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<td>Form RD 402-1 “Deposit Agreement”</td>
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<td>Form RD 402-2 “Statement Of deposit And Withdrawals”</td>
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<td>Form RD 1924-6 “Construction Contract”</td>
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<td>Form RD 1924-9 “Certification Of Contractor’s Release”</td>
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<td>Form RD 1924-10 “Release By Claimants”</td>
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<td>Form RD 1924-19 “Builder’s Warranty”</td>
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<td>Termite Inspection Certification</td>
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<td>Plumbing/Water/Sewage Certifications</td>
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In addition to the above, 1-4 unit On-Farm Labor Housing properties must provide a Truth in Lending and Real Estate Settlement Procedures Act documents according to HB-1-3550, section 3.6 (c).

12.16 APPLICANT ELIGIBILITY [7 CFR 3560.605]

To be eligible for a Section 514 Farm Labor Housing loan, the applicant must meet the same eligibility requirements as Section 515 applicants and the additional requirements established under 7 CFR 3560.605 and described below. In addition to the applicant eligibility requirements described in Section 3 of Chapter 4, applicants must also meet the following requirements to be eligible.

- The borrower entity must be a farmowner, a family farm partnership, a family farm corporation, or an association of farmers whose farming operations demonstrate a need for farm labor housing;

- The borrower entity must be engaged in agricultural or aquacultural farming operations and must own the housing and operate it on a nonprofit basis;

- The borrower entity must intend to use the housing for labor employed in its farming operations or the farming operations of its members;

- The applicant must certify that the farmworkers for whom the housing is intended are currently involved in agricultural or aquacultural farming operations; and

- The applicant must, as determined by the Agency, be unable to provide the necessary housing from the applicant’s own resources and be unable to obtain credit from any other source upon terms and conditions that the applicant could reasonably be expected to fulfill.

◊ If the applicant is an association of farmers or family farm corporation or partnership, the individual members, individually and jointly, must be unable to provide the necessary housing by utilizing their own resources and be unable, by pledging their personal liability, to obtain other credit that would enable them to provide housing for farmworkers at rental rates they can afford to pay.

◊ The individual resources of family farm corporation or partnership members with less than a 10 percent corporate or partnership interest should not be considered when determining if the applicant can obtain credit elsewhere.
The Agency might make an exception to the requirement that an applicant be unable to obtain the necessary credit elsewhere [7 CFR 3560.55(a)(2)] when all of the following conditions exist:

- There is a need in the area for housing for migrant farmworkers, and the applicant will provide such housing; and
- There are no qualified State or political subdivisions or public or private nonprofit organizations currently available or likely to become available within a reasonable period of time who are willing and able to provide the housing.

12.17 PROJECT ELIGIBILITY [7 CFR 3560.605]

For an application to be eligible to receive a loan under the On-Farm Labor Housing program, it must meet specific project eligibility requirements. These requirements are designed not only to meet the immediate need of specific farmers to provide housing for their laborers, but to ensure that in the event the market shifts or the farmer no longer desires to remain in the farming industry, this housing may be used for other eligible populations. The Agency has established the following site and design requirements for On-Farm Labor Housing projects:

- Housing that is being designed for seasonal occupancy, whether single-family or multi-family type housing, may be located on the farm as long as it is not located near farm service buildings. Seasonal housing may be constructed in accordance with Exhibit I of RD Instruction 1924-A. If constructed in accordance with Exhibit I, the housing must be suitable to allow for conversion to full-year occupancy if the need for migrant farmworkers in the area declines.

- Single-family type housing is defined as an individual or a group of individual single-family detached dwelling units. All sites shall be planned and constructed in accordance with RD Instruction 1924-C.

- On-Farm Labor Housing sites must provide access to road frontage, when feasible.

- Manufactured housing is not required to meet the contiguous lot requirement established in 7 CFR 3560.70. Manufactured housing may be proposed as a single unit.
On-farm labor housing that consists of buildings with less than three units is not subject to the requirement that 5 percent of the units be constructed as fully accessible units, as described in 7 CFR 3560.60(d). This does not, however, eliminate any other accessibility requirements.

12.18 LOAN FUND USES

A. Eligible Uses of Funds [7 CFR 3560.603]

In addition to the eligible uses of loan funds listed in Attachment 4-B, loan funds may also be used to provide facilities for seasonal or temporary use with appropriate furnishings and equipment.

B. Prohibited Uses of Funds [7 CFR 3560.604]

Loan funds may not be used for any purpose prohibited by 7 CFR 3560.554. These are the same prohibitions that apply to Section 515 loans, except that Section 514 funds may be used to finance the development of housing to serve primarily temporary and transient residents (see Attachment 4-C).

For On-Farm Labor Housing projects, loan funds may not be used to provide housing for the applicant or members of the immediate family of the applicant when the applicant is an individual farm owner, family farm corporation or partnership, or an association of farmers. Immediate family in this instance includes mother, father, brothers, sisters, sons, and daughters of applicant(s) and spouse.

12.19 PRIORITIES FOR FUNDING

There are no priorities for funding for On-Farm Labor Housing applications. Applications are funded on a first-come, first-served basis.

12.20 SUBMISSION AND PROCESSING OF INITIAL APPLICATIONS

For the On-Farm Labor Housing program, the submission and processing of initial applications should be performed in accordance with Chapter 4. There are several areas where additional information should be considered prior to requesting the submission of a final application for processing.

A. Project Eligibility

When reviewing initial applications for project eligibility, Loan Originators must address the following considerations:

- The proposed project does not have to be located in a rural location or meet the designated places criteria;
- The applicant adequately provided for interior and exterior washing facilities in the project budget; and
• The applicant adequately addressed whether the project will be used year round or seasonally and to what standards the housing will be built.

B. Applicant Eligibility

When determining applicant eligibility, the Loan Originator must consider the following items.

• The applicant must qualify as an eligible entity as outlined in Paragraph 12.3.

• If applicants are also requesting a waiver of the “necessary credit elsewhere test” [7 CFR 3560.55(a)(2)], proper documentation must be provided. The interest rate of such loans is in accordance with 7 CFR part 1810, subpart A (RD Instruction 440.1).

C. Project Feasibility

The applicant must demonstrate a need for on-farm labor housing in the market area. This can be done by documenting their employees’ need for housing.

D. Financial Capacity

The 7 CFR 3560.55(a)(3) states that applicants must possess the legal and financial capacity to carry out the obligations required for the loan or grant. Therefore, the Multi-Family Housing Processing Division has created a methodology to determine an applicants financial capacity. The Multi-Family Processing Division created an On-farm Labor Housing Worksheet to determine an applicant’s financial capacity. The On-farm Labor Housing Worksheet must be completed using the most recent financial statements, and made apart of the loan file.

Upon completing the On-farm Labor Housing Worksheet, multiply line 19 by the Present Value of an Ordinary Annuity (PVA) to determine the borrower’s financial capacity. The PVA formula is:

\[
PVA = \frac{1 - 1/(1+i)^n}{i}
\]

\(i\) = interest rate

\(N\) = years

Applicants who are determined eligible according to 7 CFR 3560.605(a) are to multiply line 19 of the On-farm Labor Housing by 27.9902. Applicants who are determined eligible according to 7 3560.605(b) must calculate the PVA using the above formula at the interest rate determined in accordance with 7 CFR part 1810.
Repeat the above steps using the prior year’s financial statements. Then take the average of the PVA of the two years to determine the maximum financial capacity of an on-farm borrower.

12.21 SUBMISSION AND PROCESSING OF FINAL APPLICATIONS

Loan Originators should follow the processing procedures outlined in Chapter 5, for On-Farm Labor Housing projects. Some key exceptions to consider in processing the final loan applications follow:

A. Determining Loan Limits, Rates, and Terms [7 CFR 3560.612 and 616]

1. Maximum Loan Amount

   The amount of the loan may not exceed 100 percent of the allowable TDC of on-farm labor housing as described in Paragraph 12.16 or the value of the security for the loan as determined by an appraisal, less the unpaid principal balance, plus past due interest of any prior liens that will or will likely exist against the security after the loan is closed.

2. Determining the Security Value of the Loan

   The security value of the loan will be determined in accordance with Section 3 of Chapter 5.

3. Setting Loan Rates and Terms

   For On-Farm Labor Housing projects, the effective interest rate will be 1 percent, except for those borrowers determined eligible under 7 CFR 3560.67. In the latter situation, the interest rate will be calculated in accordance with RD Instruction 440.1. The amortization period for each loan will be scheduled on an annual basis, but the maximum term for the On-Farm Labor Housing loan will not exceed 33 years.

B. Establishing a Profit Base on Initial Investment Return

   For On-Farm Labor Housing loans, no profit base will be permitted as a return on a borrower’s investment. All on-farm labor housing must be operated in a nonprofit manner with no return to the borrower.

12.22 LOAN APPROVAL AND CLOSING [7 CFR 3560.621]

Loans will be closed in accordance with Chapters 5 and 8. However, for On-Farm Labor Housing loans, the following additional loan closing documents are required:

A. Loan Resolution or Loan Agreement [7 CFR 3560.571]

   The organization must have its Board of Directors adopt an Agency-approved loan resolution and furnish a certified copy for the loan docket before loan approval. All other
Loan applicants will execute an Agency-approved loan agreement in accordance with Chapter 5.

B. Security Documents \(7\text{ CFR 3560.610}\)

Loan Originators must confirm that the following documents have been properly prepared for the project:

- When feasible, the On-Farm Labor Housing will be located on a tract of land that is surveyed such that, for security purposes, it is considered separate and distinct from the farm. The security for the loan must have adequate value to protect the Federal Government’s interest. The Agency will seek a first or parity lien position on Agency-financed property in all instances, however, the Agency may accept a junior lien position if the Federal Government’s interests are adequately secured.

- If necessary to provide adequate security for the loan, the Agency may require that any household furnishings purchased with loan funds also be secured.

- Personal liability will be required of the members of an association of farmers.

C. Title Companies and Closing Attorneys

To allow the Agency the ability to minimize potential fraud, waste, abuse, kickbacks, referral fees and equity skimming; all closing instructions must inform closing agents/attorneys to indicate the recipient of section 514 loans and section 516 grants. This information must be stated on the HUD 1 “Settlement Statement”. The above instructions must be stated on Form RD 3550-25 section Other.

If all information cannot be stated on Form 3550-25, an Attachment may be added and indicate on Form RD 3550-25: "See Attachment A or B”.

12.23 \textbf{CONSTRUCTION MONITORING}

Construction monitoring oversight will be conducted in accordance with Chapter 9.

12.24 \textbf{CONSTRUCTION COST NORMS}

Construction cost norms must be calculated by using RSMeans or Marshall and Swift construction cost guides. The RSMeans and Marshall and Swift guides are updated annually and contain modifiers to make the cost applicable in any locality. Construction cost can not exceed the construction cost norms established by RSMeans or Marshall and Swift. Additionally, the above calculation must be done by the State Architect or by the State Architect in the neighboring State Office near the property.
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ATTACHMENT 12-A
CLARIFYING THE DEFINITION OF “FARM LABOR”

Background

The purpose of the Rural Housing Service's (RHS) Farm Labor Housing (FLH) program is to provide decent, safe, and sanitary housing for “domestic farm laborers.” The Housing Act of 1949, which authorizes the FLH program, provides the following definition of a domestic farm laborer:

“...any person (and the family of such person) who receives a substantial portion of his or her income from primary production of agricultural or aquacultural commodities or the handling of such commodities in the unprocessed stage, without respect to the source of employment, except that (A) such person shall be a citizen of the United States or a person legally admitted for permanent residence; (B) such term includes any person (and the family of such person) who is retired or disabled, but who was domestic farm labor at the time of retirement or becoming disabled;...”

Section 514(f) (3) of the Housing Act of 1949 (42 U.S.C. 1484(f) (3)) was amended on June 18, 2008 to expand the definition of domestic farm labor to include processing workers by deleting “or the handling of such commodities in the unprocessed stage”, and replacing it with “or the handling of agricultural or aquacultural commodities in the unprocessed stage, or the processing of agricultural or aquacultural commodities”. The definition now reads:

“...any person (and the family of such person) who receives a substantial portion of his or her income from primary production of agricultural or aquacultural commodities or the handling of agricultural or aquacultural commodities in the unprocessed stage, or the processing of agricultural or aquacultural commodities, without respect to the source of employment, except that (A) such person shall be a citizen of the United States or a person legally admitted for permanent residence; (B) such term includes any person (and the family of such person) who is retired or disabled, but who was domestic farm labor at the time of retirement or becoming disabled;...”

This statutory definition requires that one of two requirements be met concerning farm income. Farm laborers must receive a substantial portion (refer to Attachment 6-H) of their income from either the “primary production of agricultural or aquacultural commodities” or from “the handling of agricultural or aquacultural commodities in the unprocessed stage, or the processing of agricultural or aquacultural commodities.” Further guidance is provided by 7 CFR 3560.11. It defines “farm labor” as follows:

“Farm labor: Services in connection with cultivating the soil, raising or harvesting any agriculture or aquaculture commodity; or in catching, netting, handling, planting, drying, packing, grading, storing, or preserving in the unprocessed stage, without respect to the source of employment (but not self-employed), any agriculture or aquaculture commodity; or delivering to storage, market, or a carrier for transportation to market or to processing any agricultural or aquacultural commodity in its unprocessed stage.”
The definition of “farm labor” contains the following three components and all three must be met for the activities to be considered as farm labor: All of the components of the definition focus on the nature of the work being done.

1st Component: “Services in connection with…”

2nd Component: One of four specific classes of work:

   a. the “cultivating the soil, raising or harvesting”; or
   b. the “catching, netting, handling, planting, drying, packing, grading, storing, or preserving its unmanufactured state”; or in:
   c. the “delivering to storage, market, or day hauling the product for market, processing or distribution”
   d. the “working with the product in a processing facility until it is shipped for distribution”.

3rd Component: “Any agricultural or aquacultural commodity.”

There is no restriction on who employs the farm laborer. It also needs to be emphasized that the definition does not restrict farm labor to work done on a farm. Paragraphs 2.b, 2.c and 2.d. expand the definition to include working with the product in other off farm locations including, (1) in a processing facility, and (2) in handling and day hauling the commodity in an unmanufactured or manufactured state to be marketed, processed or distributed. Day hauling is the hauling of the agricultural or aquacultural commodity from the site of eligible activity to the site of eligible or ineligible activity within standard work hours.

Thus, a farm laborer may be working for a farmer, a farm labor contractor, a custom agricultural service provider, or a large vertically integrated corporation, etc. The nature of the worker’s job is what defines “farm laborer” and not necessarily the nature of the employer.

A good way to understand the definition is to bear in mind the sequence of farming activities in an agriculture enterprise. Fundamentally, it consists of five stages:

Stage 1: The raising of the agricultural or aquacultural commodity on the farm;
Stage 2: The transportation of the agricultural or aquacultural commodity after harvest;
Stage 3: The post-harvest handling, storage, processing and packaging of the agricultural or aquacultural commodity;
Stage 4: The delivery to market; and, finally,
Stage 5: The market itself – which may either, be a wholesale or retail market (if the commodity is a fresh market commodity) or a food processing manufacturer (if the commodity is a processing commodity).

Exhibit A identifies the presence of farm labor in five stages of an agricultural enterprise.
**Distinction - Post-Harvest Handling vs. Processing – Stage 3**

While both are eligible activities, to distinguish between post-harvest handling and processing, it is often helpful to consider the condition that the commodity is in when the laborer does his or her work.

An agricultural or aquacultural commodity in an “unmanufactured state” is essentially raw produce in its natural state – still “the way that nature made it.” Implicit in paragraph 2.b. is that a commodity can remain in this unmanufactured state even though it has been handled, dried, graded, packed, stored, and preserved. This is because all of these activities do not necessarily change the fundamental nature of the commodity.

Thus, activities of the following three types are included in farm labor as post harvest handling:

1. **Sorting produce and placing it in containers.** When it is harvested and transported from the field, a commodity must be containerized in some fashion. Frequently, commodities go through several sequential stages of sorting, grading, and packing. However, the mere fact that a commodity is in a particular container or package does not change the nature of the commodity itself. Produce in a bag, tray, basket, bunch, box, bin, or wrap is still unmanufactured.

2. **Handling to preserve the commodity.** Actions such as cleaning, washing, and waxing fruits and vegetables; drying grain or prunes for safe storage; and holding produce in control atmosphere storage – all are examples of services that do not change the essentially unmanufactured state of the commodity. They merely allow the commodity to be stored safely and preserved.

3. **Handling to extract the commodity, without acting on the commodity itself.** Actions such as removing the hull from almonds and walnuts, or the tops from carrots are examples. In these cases, extraneous parts of the commodity are removed, but the commodity itself is unchanged and unmanufactured.

The “processing” of an agricultural or aquacultural commodity means acting on the commodity itself, usually with tools, so as to change the fundamental nature of the commodity from that which it had when it was taken from the farm. Examples of processing activities include: crushing, cutting, chopping, dicing, slicing, pitting, blending, pureeing, juicing, drying, dehydrating, freeze-drying, expressing, flavoring, heating, freezing, cooking, steaming, roasting, slaughtering, butchering, pasteurizing, and churning. Thus, canneries, wineries, slaughterhouses, creameries, frozen food plants, salad mix plants, and other such food processing plants act on the raw commodity itself and therefore, employees of such are to be considered “food processing workers”.

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Another distinction is that “farm labor” ceases once the commodity is day hauled “to market or the distributor.” Thus, the distributor’s intake’ shipping gate is where farm labor ends. Farm labor is also involved in wholesaling packaging but not retail packaging. If the market destination of a commodity is a produce wholesaler’s warehouse or a retail grocery store’s produce department, then this is the point where non-farm labor takes over.

However, when dealing with vertically-integrated farm operations (where the same farm raises, harvests, handles, stores, and then processes and/or markets the crop), it may be necessary to determine the specific job an employee does. Many times, one employee within a company or facility may be classified under the definition as a “farm laborer” and another employee working in the same facility is not. These employees, who may work on a farm operation and whom do not perform “farm labor activities”, are not eligible. For example, a custodian who sweeps the floor of a packing house, or a bookkeeper who performs accounting duties in the farm office, would not be defined as a farm laborer, whereas as their coworkers, who sort, clean, pack, or load the commodity would. On the other hand, laborers providing services for nonvertically-integered farm operations (i.e. installing sprinklers) are eligible if employed by the farm operation.

In all cases, the trucker who day hauls the agricultural or aquaculture commodity from the site of the eligible activity to the site of the ineligible activity is considered to be engaged in farm labor. However, the trucker who day hauls the product for market or distribution must work for the processing manufacture to be eligible.

There are, of course, a number of other FLH eligibility factors besides the mere involvement of a worker in “farm labor.” For example, applicants for On-Farm Labor Housing, for processing worker housing, must meet the eligibility criteria according to the 7 CFR part 3560, subpart L section 3560.605. Other eligibility factors are covered in detail in 7 CFR part 3560, subparts L and M.
Exhibit A
Presence of “farm labor” in stages of the agricultural economy

Stage 1. Raising the commodity on the farm.

**Eligible activities include:**
- Field workers – hand work, field preparation, planting, irrigating, weeding, spraying, thinning, picking, pruning, loading, flagman, livestock caretakers, milkers
- Agricultural equipment operators – tractors, sprayers (including aerial sprays), harvesters, combines
- Professional crop services – agronomists, veterinarians, pest advisors, orchard managers

**Ineligible activities include:**
- Support activities – mechanics, chemical handlers, bookkeepers, farm labor contractors
- Agricultural suppliers – seed, chemical, equipment, and supply dealers
- Professional support services – bookkeepers, attorneys, financial consultants

Stage 2. Transporting the commodity after harvest.

**Eligible activities include:**
- Harvester/combine operators
- Truck drivers
- Loading and unloading commodities prior to processing

**Ineligible activities include:**
- Fuel dealers
- Truck mechanics
- Truck dispatchers

Stage 3. Post-harvest handling, storage, processing and packaging.

**Eligible activities include:**
- Boxing, crating, loading and unloading produce, hulling nuts, drying grain
- Working in a post-harvest commodity storage facility

**Ineligible activities include:**
- Handling which constitutes marketing

Stage 4. Delivery to market or processing.

Eligible activities include:
- Truck drivers, loading and unloading commodities prior to processing
- Trucking processed agricultural products (when employed by Processing Plant)

Ineligible activities include:
- Fuel dealers
- Off-farm truck mechanics
- Truck dispatchers
Stage 5. Processing or marketing.

Eligible activities include:
Processing plant workers – canneries, salad mix, creameries, frozen foods, dried fruit, slaughterhouse

Ineligible activities include:
Grocery store workers – produce department Restaurant workers Auction yard workers produce wholesalers and wholesale warehouse workers.
### Exhibit B

Presence of “farm labor” and “processing worker” in selected agricultural enterprises

<table>
<thead>
<tr>
<th>Enterprise</th>
<th>Farm Worker Activities</th>
<th>Processing Worker Activities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aquaculture</td>
<td>Seeding, care, management, or harvest of fish, shellfish, &amp; other aquatic organisms</td>
<td>Seafood /Wholesalers Packing</td>
</tr>
<tr>
<td>Bees</td>
<td>Hive care and management Honey extraction</td>
<td>Confection manufacturing</td>
</tr>
<tr>
<td>Berries</td>
<td>Field work and harvest, including field pack Sorting, packing, and storage</td>
<td>Produce wholesalers Packing Juicing</td>
</tr>
<tr>
<td>Cattle</td>
<td>Herd management Feedlot</td>
<td>Slaughterhouse</td>
</tr>
<tr>
<td>Cotton</td>
<td>Field work and harvest Pre-gin storage</td>
<td>Ginning</td>
</tr>
<tr>
<td>Dairy</td>
<td>Milking barn Herd care and management</td>
<td>Creamery Cheese production</td>
</tr>
<tr>
<td>Eggs</td>
<td>Layer flock management Egg sorting, grading, and packing</td>
<td>Egg yolk separation</td>
</tr>
<tr>
<td>Fruit trees – avocados, dates</td>
<td>Grove operations and harvest Sorting, packing, and storage</td>
<td>Guacamole production</td>
</tr>
<tr>
<td>Fruit trees – citrus</td>
<td>Grove operations and harvest Sorting, packing, and storage</td>
<td>Juicing Canning</td>
</tr>
<tr>
<td>Fruit trees – figs</td>
<td>Orchard operations and harvest Sorting, packing, drying and storage</td>
<td>Fig confections</td>
</tr>
<tr>
<td>Fruit trees – olives</td>
<td>Orchard operations and harvest Sorting, packing, and storage</td>
<td>Brine operations Cannery operations</td>
</tr>
<tr>
<td>Fruit trees – apples, kiwis, peaches, pears, and plums</td>
<td>Orchard operations and harvest Sorting, packing, and storage</td>
<td>Cannery operations Freezer operations Drying operations</td>
</tr>
<tr>
<td>Fruit trees – prunes (dried plums)</td>
<td>Orchard operations and harvest Sorting, packing, drying and storage</td>
<td>Re-hydrating and processing Cannery operations</td>
</tr>
<tr>
<td>Garlic</td>
<td>Field work and harvest Sorting, packing, and storage</td>
<td>Wholesale produce operation and Packing Drying &amp; dehydrating operations</td>
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<tr>
<td>Grain – barley, corn, oats, rice, wheat</td>
<td>Field work and harvest Grain drying and bulk storage</td>
<td>Milling</td>
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<tr>
<td>Grapes – raisins</td>
<td>Vineyard work, including field dry &amp; pack Sorting, packing, and storage</td>
<td>Re-hydrating and processing Cannery operations</td>
</tr>
<tr>
<td>Grapes – table</td>
<td>Vineyard work and harvest Boxing grapes</td>
<td>Wholesale produce operation packing</td>
</tr>
<tr>
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</tr>
<tr>
<td>Grapes – wine</td>
<td>Vineyard work and harvest</td>
<td>Grape crushing and fermenting</td>
</tr>
<tr>
<td>Hay</td>
<td>Hay production and harvest Hay baling, stacking, and storage Silage production by farmer</td>
<td>Hay compressor or pelletizer operation Feed mix preparation Hay broker Feed store</td>
</tr>
<tr>
<td>Melons</td>
<td>Field work and harvest, including field pack Sorting, packing, and storage</td>
<td>Wholesale produce operations packing</td>
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<tr>
<td>Nurseries</td>
<td>Field and greenhouse work Sorting and packing for shipment</td>
<td>Sorting and packing for shipment</td>
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<tr>
<td>Nut trees – almonds, Walnuts</td>
<td>Orchard operations and harvest Hulling</td>
<td>Shelling Expressing oils Roasting and making nut products</td>
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<tr>
<td>Oilseeds</td>
<td>Field work and harvest Storage in bulk</td>
<td>Oil expresser operations</td>
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<td>Potatoes</td>
<td>Field work and harvest Storage in bulk in cellars Packing and bagging at potato shed</td>
<td>Potato chipping</td>
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<td>Poultry</td>
<td>Poultry production</td>
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<tr>
<td>Seed production</td>
<td>Field work and harvest Sorting, packing, and storage</td>
<td>Seed certification</td>
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<tr>
<td>Sheep</td>
<td>Flock management Shearing and wool storage</td>
<td>Auction yard Slaughterhouse Yarn production</td>
</tr>
<tr>
<td>Sugar beets</td>
<td>Field work and harvest</td>
<td>Sugar refineries</td>
</tr>
<tr>
<td>Vegetables for fresh market (artichokes, asparagus, broccoli, carrots, cauliflower, celery, lettuce, greens, mushrooms, onions, Peppers, tomatoes)</td>
<td>Field work and harvest, including field pack Sorting, packing, and storage</td>
<td>Produce wholesalers Salad mix operations</td>
</tr>
</tbody>
</table>
| Vegetables for processing (artichokes, asparagus, broccoli, carrots, cauliflower, celery, greens, mushrooms, onions, peppers, tomatoes) | Field work and harvest, including field pack | Cannery operations  
Freezer operations  
Drying operations |
|---|---|---|

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