

## Public Notification of Rural Area Changes in Colorado

On December 16, 2014, President Barack Obama signed into law H.R. 83, the Consolidated and Further Continuing Appropriations Act, 2015 (Act), which provides fiscal year 2015 full-year appropriations through September 30, 2015, for all agencies except the Department of Homeland Security. With the signing of this Act, Rural Development will implement the eligibility maps in accordance with the Agricultural Act of 2014, Pub. L. 113-79 (“Farm Bill”) on February 2, 2015, with the following exceptions:

- Because of the continuing re-examination of the “rural in character” policy, RD will continue its current policy regarding “rural in character” for the purposes of determine eligible rural areas.
- The Act further provides that applicants in communities that have a current rural area waiver under section 541 of the Housing Act of 1949 (42 U.S.C. 1490q) shall be treated as living in a rural area for purposes of section 502 guaranteed loans. This means, for example, that the area of Tuscaloosa, Alabama will continue to be considered rural through September 30, 2015 for 502 guaranteed loans, even if their disaster waiver expires during the year.

While the reclassifications will largely involve areas going from rural to non-rural, areas that should have been made eligible during Phase 1 on May 6, 2014, but were missed will now receive the proper classification. Thus, the ineligible area maps based on the above classifications will be effective on **February 2, 2015**. The changes will be those already published on the “Future Eligible Areas” maps posted on the Eligibility Website at <http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>

If an applicant has submitted a complete application before an area is designated non-rural (by close of business 2/1/2015), then a loan may be made for a property in the now non-rural area if it meets all other eligibility requirements. For the single family housing direct program, a complete application consists of a fully complete and signed uniform residential loan application and an authorization to release information for all adult household members. In addition, REO property sales and transfers with assumption may be processed in areas that have changed to non-rural.

**In Colorado, there are minimal changes.** All areas can be viewed on the website listed above, but we have provided a brief (not all inclusive) summary below. All affected areas, including those below, are now considered ineligible because they exceed the 35,000 population limit.

*Near the Grand Junction MSA area, ineligible areas will include:*

- Select areas south of Fruitvale, bordered by E Road on the north, 32 Road on the east, the Colorado River on the south and 30 Road on the west.

- Select areas north of I-70 near Rhone, El Ranchito, Henderson, Appleton and Skunk Hollow.

*Near the Greeley area, ineligible areas will include:*

- Select areas south of 49<sup>th</sup> Street between Elm and LaSalle
- Select area on the west side south of Hwy 34 between CR 19 and CR 17

*Near the Longmont area, ineligible areas will include:*

- Select areas east of East County Line Road between Hwy 66 and CR 20½

*Near Erie, ineligible areas will include:*

- Select area east of Erie, between CR 8 and East Baseline Road

*In Adams County, ineligible areas will include:*

- Select areas east of North Imboden Road and north of I-70, mostly surrounding Front Range Airport.

*In El Paso County, ineligible areas will include:*

- Select area near Eastonville, east of Meridian Road and west of Eastonville Road, from the county border on the north to Murphy Road on the south.

If you have further questions regarding these changes send an email to our direct inquiries mailbox at [COdirinquiries@co.usda.gov](mailto:COdirinquiries@co.usda.gov) or for questions regarding guaranteed loans send an email to our guaranteed inquiries mailbox at [COgrhinquiries@co.usda.gov](mailto:COgrhinquiries@co.usda.gov)