United States Department of Agriculture

Section 514
On-Farm Labor Housing Loan
Application Package

USDA

United States Department of Agriculture

Rural Development

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Thank you for your interest in USDA Rural Development's On-Farm Labor Housing Loan Program.

USDA Rural Development provides very-low interest loans to eligible borrowers to develop affordable rental housing for very-low to moderate income domestic, migrant, and seasonal farm laborers. Borrowers must not otherwise be able to obtain commercial credit terms that allow them to provide qualifying housing. The loan term is up to 33 years and there is no loan minimum with an interest rate at 1% per annum. Funding availability will be on first come, first served basis.

Eligible borrowers are:

- Individual farm owners
- Family farm partnerships
- Family farm corporations
- Association of farmers

Eligible Tenants:

- Must be employees of the owner and domestic farm laborers, individuals who earn a substantial portion of their income from farm labor, retired domestic farm laborers, or disabled farm laborers. The families of eligible tenants also are eligible if they are not related to the owner.
- Occupants must be U.S. citizens, or reside in the United States, Puerto Rico, or the Virgin Islands after being legally admitted for permanent residence, or a person legally admitted to the United States and authorized to work in agriculture.

Before completing an application, please contact the Processing and Report Review Branch at MFHprocessing1@usda.gov (Northeast and Midwest inquiries) or MFHprocessing2@usda.gov (South and West inquiries) for a consultation call regarding your future project.

Submitting Your Application

This application package is to be used as a guide for the requirements listed under 7 CFR Subpart M and a resource for completing and submitting application documents and forms. On page 5 of this application package, you will find the instructions on how to submit your application. Once the application is submitted, Rural Development reserves the right to request further documentation if needed.

United States Department of Agriculture

ON-FARM LABOR HOUSING CHECKLIST

APPLICATION SUBMISSION

All documents are provided within the application. To find the original documents, visit the eforms website here.

1. ☐ Executive Summary Page that must include, but not be limited to the following:
    a. Description of the transaction and project proposal, including location, housing type, number of units and development timeline;
    b. Proposed Purchaser;
    c. Proposed Management;
    d. Proof of site control;
    e. Any third-party financial commitments; and
    f. The overview of farming operation.

2. ☐ **SF 424**, Application for Federal Assistance Information to be submitted for On-FLH Loans

3. ☐ **SF 424-C**, Budget Information-Construction Programs (If applicable, for construction)

4. ☐ **SF 424-D**, Assurance-Construction Programs (If applicable, for construction)

5. ☐ Appraisal Report

6. ☐ Survey

    Per 7 CFR 3560 Subpart M:

    §3560.610

    b) 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 include a lien on the tract of land where the on-farm labor housing is located and the security 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.

7. ☐ Preliminary Building Plans and Specifications

   ☐ Plot Plan

   ☐ Site Plan with Contour Lines

   ☐ Floor Plan for each living type, unit type and other spaces (laundry, community rooms, etc.)

8. ☐ **RD Form 1924-2**, "Description of Materials"

9. ☐ **RD Form 1924-25**, "Plan Certification"

10. ☐ **RD Form 3560-7A**, "On Farm LH Budget"

11. ☐ **RD Form 1924-13**, "Estimate and Certificate of Actual Cost" (If applicable, for new construction)

12. ☐ Contractors Bid

    Refer to 7 CFR 1924 Subpart A for contracting and construction guidance.

13. ☐ Labor Housing Management Plan

14. ☐ Unable to Obtain Credit Elsewhere

15. ☐ **RD Form 1910-11** "Applicant Certification, Federal Collection Policies For Consumer or Commercial Debts"

16. ☐ **RD Form 3550-1** "Statement Required by the Privacy Act"

17. ☐ **RD Form 1910-5** "Request for Verification of Employment"

18. ☐ **RD Form 410-7**, "Notification to Applicant On Use Of Financial Information From financial Institution"

19. ☐ Evidence of Site control

    Deed or title if property owned, purchase and sales agreement if purchasing land.

20. ☐ Organization Documents if Partnership or Corporation

☐ Partnership Agreement

☐ Articles of Incorporation

☐ Certificate of Good Standing

☐ Family Relationship of Stockholders, Partners, etc

☐ Organizational Chart of the new Ownership Structure

21. ☐ Financial Statement, Cash Flow Statement (in and out flows), Debt Statement

☐ Five year yield history

☐ Five year tax returns

Include the following Certification:

I/we certify the financial statement is true and accurate reflection of our financial conditions as of the date stated here. This statement is given for the purpose of inducing the United States of America to make a loan or determination of continued eligibility of the applicant for a loan as requested in the loan application of which this statement is a part.

22. ☐ Credit Report for applicant entity, all nested entities in the proposed ownership structure and principals having at least 10% or more ownership interest.

23. ☐ Environmental Information – Provide any environmental reports or analyses information. An environmental review is required for all applications per RD Instruction 1970. The Agency will determine the level of environmental review required based on the size and scope of Applicant's proposed housing. Applicants may want/need to hire an Environmental Consultant to complete environmental documents. The level of environmental review can be discussed with the Agency during an Applicant's concept call.

All requirements for the 514 On-Farm Labor Housing Program can be found under 7 CFR Subpart M.

When you are ready to submit your Application, please take the following steps:

1. Email OnFLHApplication@usda.gov to request the Agency to create a shared folder in CloudVault.

2. The email must contain the following information:
   a. Subject line: On-Farm Labor Housing Loan Program – *Applicant Name*
   b. Body of email: Borrower Name, Project Name, Borrower Contact Information, Project State.
   c. Request language: "Please create a shared CloudVault folder so that we may submit our application documents."

3. Once the email request to create a shared CloudVault folder has been received, a shared folder will be created within 2 business days. When the shared CloudVault folder is created, the system will automatically send an email to the applicant's submission email address with a link to the shared folder.

4. The applicant will upload all required documents for the applicable application. The applicant should also upload a Table of Contents of all of the documents that have been uploaded to the shared CloudVault folder. In an effort to mitigate risk and ensure compensating controls, the applicant MUST:

   a. Upload single, password protected files prior to uploading them to CloudVault. You may upload folders that contain files; however, the password must be at the file level – not the folder level. If the Agency determines a file is not password protected, the unprotected file will be deleted from the CloudVault folder. The Agency will notify the applicant to resubmit the file with password protection.

5. Once all required documents have been uploaded to the CloudVault shared folder, the applicant must email OnFLHApplication@usda.gov.

6. The email must contain the following information
   a. Subject line: On-Farm Labor Housing Loan Program – *Applicant Name*
   b. Body of email: Borrower Name, Project Name, Borrower Contact Information, Project State.
   c. Request language: "We have completed our upload to the shared CloudVault folder of all required documents for our application and it is ready for review. The password for all documents is ____________."

Please note: CloudVault is a USDA-approved cloud-based file sharing and synchronization system. CloudVault folders are neither suitable nor intended for file storage due to agency file retention policies, space limitations, and risk mitigation. Therefore, the agency will delete shared CloudVault folders seven calendar days from the CloudVault creation date. If an applicant does not notify the Agency that their application upload is complete before the CloudVault folder's retention period expires, the Agency will delete the CloudVault folder and the applicant must begin the submission process again.

OMB Number: 4040-0004
Expiration Date: 11/30/2025

Application for Federal Assistance SF-424

* 1. Type of Submission:
  - [ ] Preapplication
  - [ ] Application
  - [ ] Changed/Corrected Application

* 2. Type of Application:
  - [ ] New
  - [ ] Continuation
  - [ ] Revision

* If Revision, select appropriate letter(s):

* Other (Specify):

* 3. Date Received:

4. Applicant Identifier:

5a. Federal Entity Identifier:

5b. Federal Award Identifier:

State Use Only:

6. Date Received by State:

7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name:

* b. Employer/Taxpayer Identification Number (EIN/TIN):

* c. UEI:

d. Address:

* Street1:

Street2:

* City:

County/Parish:

* State:

Province:

* Country: USA: UNITED STATES

* Zip / Postal Code:

e. Organizational Unit:

Department Name:

Division Name:

f. Name and contact information of person to be contacted on matters involving this application:

Prefix:

* First Name:

Middle Name:

* Last Name:

Suffix:

Title:

Organizational Affiliation:

* Telephone Number:

Fax Number:

* Email:

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

11. Catalog of Federal Domestic Assistance Number:

CFDA Title:

*** 12. Funding Opportunity Number:**

* Title:

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

*** 15. Descriptive Title of Applicant's Project:**

Attach supporting documents as specified in agency instructions.

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant [ ] * b. Program/Project [ ]

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:

* a. Start Date: [ ] * b. End Date: [ ]

18. Estimated Funding ($):

* a. Federal	
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	
* g. TOTAL	

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

- [ ] a. This application was made available to the State under the Executive Order 12372 Process for review on [ ].
- [ ] b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- [ ] c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

- [ ] Yes
- [ ] No

If "Yes", provide explanation and attach

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001)**

- [ ] ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: [ ] * First Name: [ ]

Middle Name: [ ]

* Last Name: [ ]

Suffix: [ ]

* Title: [ ]

* Telephone Number: [ ] Fax Number: [ ]

* Email: [ ]

* Signature of Authorized Representative: [ ] * Date Signed: [ ]

SF-424 Form (4040-0004)

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 4040-0004. The time required to complete this information collection is estimated to average 1.1 hours per response, including the time to review instructions, search existing data resources, gather the data needed and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: U.S. Department of Health & Human Services, OS/OCIO/PRA, 200 Independence Ave., S.W., Suite 537-H, Washington D.C. 20201, Attention: PRA Reports Clearance Officer.

Agency	Total Reponses in Hours	Average Burden in Hours	Total Burden in Hours
DOC	17327	30/60	8664
DOE	9850	60/60	9850
ED	1235	60/60	10235
EPA	9098	4	36392
HHS	11690	4.386	51275
SSA	2000	20/60	667
USAID	400	15/60	100
USDA	253563	60/60	253563
DOI	22012	27/60	10010
DOD	206	60/60	206
DOL	2620	30/60	1310
DOJ	17900	30/60	8950
DHS	223	60/60	223
Total	357124		391445

391445 total hrs. / 357124 = 1.1 hours per response

Grants.gov Form Instructions

Form Identifiers	Information
Agency Owner	Grants.gov
Form Name	Application for Federal Assistance (SF-424) V4.0
OMB Number	4040-0004
OMB Expiration Date	11/30/2025

Form Field Instructions

Field Number	Field Name	Required or Optional	Information
1.	Type of Submission:	Required	Select one type of submission in accordance with agency instructions. • Pre-application • Application • Changed/Corrected Application - Check if this submission is to change or correct a previously submitted application. Unless requested by the agency, applicants may not use this form to submit changes after the closing date.

Field Number	Field Name	Required or Optional	Information
2.	Type of Application	Required	Select one type of application in accordance with agency instructions. • New - An application that is being submitted to an agency for the first time. • Continuation - An extension for an additional funding/budget period for a project with a projected completion date. This can include renewals. • Revision - Any change in the federal government's financial obligation or contingent liability from an existing obligation. If a revision, enter the appropriate letter(s). More than one may be selected. A: Increase Award B: Decrease Award C: Increase Duration D: Decrease Duration E: Other (specify) AC: Increase Award, Increase Duration AD: Increase Award, Decrease Duration BC: Decrease Award, Increase Duration BD: Decrease Award, Decrease Duration
3.	Date Received:	Required	Enter date if form is submitted through other means as instructed by the Federal agency. The date received is completed electronically if submitted via Grants.gov.
4.	Applicant Identifier:		Enter the entity identifier assigned by the Federal agency, if any, or the applicant’s control number if applicable.
5a.	Federal Entity Identifier:		Enter the number assigned to your organization by the federal agency, if any.

Field Number	Field Name	Required or Optional	Information
5b.	Federal Award Identifier:		For new applications, leave blank. For a continuation or revision to an existing award, enter the previously assigned federal award identifier number. If a changed/corrected application, enter the federal identifier in accordance with agency instructions.
6.	Date Received by State:		Leave this field blank. This date will be assigned by the state, if applicable
7.	State Application Identifier:		Leave this field blank. This identifier will be assigned by the state, if applicable.
8.	Applicant Information:		Enter the following in accordance with agency instructions.
	a. Legal Name:	Required	Enter the legal name of the applicant that will undertake the assistance activity. This is the organization that has registered with the System for Award Management (SAM). Information on registering with SAM may be obtained by visiting SAM.gov.
	b. Employer/Taxpayer Number (EIN/TIN):	Required	Enter the employer or taxpayer identification number (EIN or TIN) as assigned by the Internal Revenue Service. If your organization is not in the US, enter 44-4444444.
	c. UEI:	Required	Enter the organization's UEI received from SAM. The UEI is a unique 12 character organization identifier. Information on registering with System for Award Management (SAM.gov) may be obtained by visiting the Grants.gov website.
	d. Address:	Required	Enter address: Street 1 (required); City (required); County/Parish, State (required if country is US); Province; Country (required); 9-digit ZIP/Postal Code (required if country is US). If +4 does not exist for the address, enter "0000".
	e. Organizational Unit		Enter the name of the primary organizational unit, department, or division that will undertake the assistance activity.

Field Number	Field Name	Required or Optional	Information
	f. Name and contact information of person to be contacted on matters involving this application	Required	Enter the first and last name (required); prefix, middle name, suffix, and title. Enter organizational affiliation if affiliated with an organization other than that in 7.a. Telephone number and email (required); fax number.

Field Number	Field Name	Required or Optional	Information
9.	Type of Applicant: Select Applicant Type	Required	Select a minimum of one applicant type or select up to three applicant types in accordance with agency instructions. If "Other" is selected, then specify Other Type of Applicant in text box. A: State Government B: County Government C: City or Township Government D: Special District Government E: Regional Organization F: U.S. Territory or Possession G: Independent School District H: Public/State Controlled Institution of Higher Education I: Indian/Native American Tribal Government (Federally Recognized) J: Indian/Native American Tribal Government (Other than Federally Recognized) K: Indian/Native American Tribally Designated Organization L: Public/Indian Housing Authority M: Nonprofit with 501C3 IRS Status (Other than Institution of Higher Education) N: Nonprofit without 501C3 IRS Status (Other than Institution of Higher Education) O: Private Institution of Higher Education P: Individual Q: For-Profit Organization (Other than Small Business) R: Small Business S: Hispanic-serving Institution T: Historically Black Colleges and Universities (HBCUs) U: Tribally Controlled Colleges and Universities (TCCUs) V: Alaska Native and Native Hawaiian Serving Institutions W: Non-domestic (non-US) Entity X: Other (specify)
10.	Name of Federal Agency:	Required	Enter the name of the federal agency from which assistance is being requested with this application. This information is pre-populated if submitting through Grants.gov.

Field Number	Field Name	Required or Optional	Information
11.	Catalog Of Federal Domestic Assistance Number/Title	Required	Enter the Catalog of Federal Domestic Assistance number and title of the program under which assistance is requested, as found in the program announcement, if applicable. This information is pre-populated if using Grants.gov.
12.	Funding Opportunity Number/Title	Required	Enter the Funding Opportunity Number and title of the opportunity under which assistance is requested as found in the program announcement. This information is pre-populated if using Grants.gov.
13.	Competition Identification Number/Title:		Enter the competition identification number and title of the competition under which assistance is requested, if applicable. These fields are pre-populated by Grants.gov if provided by the federal agency.
14.	Areas Affected By Project:		This data element is intended for use only by programs for which the area(s) affected are likely to be different from the place(s) of performance reported on the SF-424 Application for Federal Assistance Form. Add attachment to enter additional areas, if needed.
15.	Descriptive Title of Applicant's Project:	Required	Enter a brief descriptive title of the project. Supporting documents may be attached if specified in agency instructions.

Field Number	Field Name	Required or Optional	Information
16.	Congressional Districts	Required	16a. Enter the applicant's congressional district. 16b. Enter the primary district affected by the program or project. Enter in the following format: 2 character state abbreviation – 3 characters district number, e.g., CA-005 for California 5th district, CA-012 for California 12th district, NC-103 for North Carolina's 103rd district. If all congressional districts in a state are affected, enter "all" for the district number, e.g., MD-all for all congressional districts in Maryland. If nationwide, i.e., all districts within all states are affected, enter US-all. If the program/project is outside the US, enter 00.000. This optional data element is intended for use only by programs for which the area(s) affected are likely to be different than place(s) of performance reported on the SF-424 Application for Federal Assistance Form. Attach an additional list of program/project congressional districts, if needed.
17.	Proposed Project Start and End Dates:	Required	Enter the proposed start date and end date of the project.
18.	Estimated Funding:	Required	Enter the amount requested, or to be contributed during the first funding/budget period by each contributor. Value of in-kind contributions should be included on appropriate lines, as applicable.
19.	Is Application Subject to Review by State Under Executive Order	Required	Applicants should contact the State Single Point of Contact (SPOC) for Federal Executive Order 12372 to determine whether the application is subject to the State intergovernmental review process. Select the appropriate box. If "A." is selected, enter the date the application was submitted to the State.

Field Number	Field Name	Required or Optional	Information
20.	Is the Applicant Delinquent on any Federal Debt?	Required	Select the appropriate box. This question applies to the applicant organization, not the person who signs as the authorized representative. Categories of federal debt include; but may not be limited to: delinquent audit disallowances, loans, and taxes. If yes, include an explanation in an attachment.
21.	Authorized Representative:	Required	To be signed and dated by the authorized representative of the applicant organization. Enter the first and last name (required); prefix, middle name, and suffix. Enter title, telephone number, fax number, and email. Fax number is not required. A copy of the governing body's authorization for you to sign this application as the official representative must be on file in the applicant's office. (Certain federal agencies may require that this authorization be submitted as part of the application.) If the application is submitted via Grants.gov, the signature of the authorized representative and the date signed are completed upon submission.

OMB Number: 4040-0008
Expiration Date: 02/28/2025

BUDGET INFORMATION - Construction Programs

NOTE: Certain Federal assistance programs require additional computations to arrive at the Federal share of project costs eligible for participation. If such is the case, you will be notified.

COST CLASSIFICATION	a. Total Cost	b. Costs Not Allowable for Participation	c. Total Allowable Costs (Columns a-b)
1. Administrative and legal expenses	$	$	$
2. Land, structures, rights-of-way, appraisals, etc.	$	$	$
3. Relocation expenses and payments	$	$	$
4. Architectural and engineering fees	$	$	$
5. Other architectural and engineering fees	$	$	$
6. Project inspection fees	$	$	$
7. Site work	$	$	$
8. Demolition and removal	$	$	$
9. Construction	$	$	$
10. Equipment	$	$	$
11. Miscellaneous	$	$	$
12. SUBTOTAL *(sum of lines 1-11)*	$	$	$
13. Contingencies	$	$	$
14. SUBTOTAL	$	$	$
15. Project (program) income	$	$	$
16. TOTAL PROJECT COSTS *(subtract #15 from #14)*	$	$	$

FEDERAL FUNDING

17. Federal assistance requested, calculate as follows: (Consult Federal agency for Federal percentage share.) Enter the resulting Federal share.	Enter eligible costs from line 16c Multiply X ____ %	$

SF-424C Budget Information – Construction Programs Form (4040-0008)

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 4040-0008. The time required to complete this information collection is estimated to average 2 hours per response, including the time to review instructions, search existing data resources, gather the data needed and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: U.S. Department of Health & Human Services, OS/OCIO/PRA, 200 Independence Ave., S.W., Suite 537-H, Washington D.C. 20201, Attention: PRA Reports Clearance Officer.

Agency	Total Reponses in Hours	Average Burden in Hours	Total Burden in Hours
VA	179	15/60	45
DOI	1274	49/60	1046
USDA	934	3	2802
DOC	567	15/60	142
DOT	1650	3	4950
DHS	73	4	292
Total	4677		9277

9277 total hrs. / 4677 total responses – 2 hours per response

Grants.gov Form Instructions

Form Identifiers	Information
Agency Owner	Grants.gov
Form Name	Budget Information for Construction Programs (SF-424C) V2.0
OMB Number	4040-0008
OMB Expiration Date	02/28/2025

Form Field Instructions

Field Item	Field Name	Required or Optional	Information
1.	Administration and legal expenses	Optional	a. Total Cost of Administrative and legal expenses. This may include administrative expenses, attorney's fees, court costs, and/or other related expenses, directly associated with the allowable activity. Costs incurred related, but not limited to, criminal and civil proceedings, claims, appeals, and other infringements are unallowable. For more information regarding allowability, please see grantor agency regulations (e.g., 2 CFR 200.435; 45 CFR 75.435). b. Costs Not Allowable for Participation in Administration and Legal Expenses. c. Total Allowable Costs (Columns a-b). Calculated automatically if submitted via Grants.gov.
2.	Land, structures, rights-of-way, appraisals, etc.	Optional	a. Total Cost of Land, structures, rights- of-way, appraisals, etc. b. Costs Not Allowable for Participation in Land, structures, rights-of-way, appraisals, etc. c. Total Allowable Costs (Columns a-b). Calculated automatically if submitted via Grants.gov
3.	Relocation expenses and payments	Optional	a. Total Cost of Relocation expenses and payments b. Costs Not Allowable for Participation in Relocation expenses and payments c. Total Allowable Costs (Columns a-b). Calculated automatically if submitted via Grants.gov

4.	Architectural and engineering fees	Optional	a. Total Cost of Architectural and engineering fees. Architect-engineer services includes professional services of an architectural or engineering nature, as defined by State law, if applicable, that are required to be performed or approved by a person licensed, registered, or certified to provide those services; and, professional services of an architectural or engineering nature performed by contract that are associated with research, planning, development, design, construction, alteration, or repair of real property." For more information, please see grantor agency regulations (e.g., 48 CFR 2.101). b. Costs Not Allowable for Participation in Architectural and engineering fees. c. Total Allowable Costs (Columns a-b). Calculated automatically if submitted via Grants.gov.

Field Item	Field Name	Required or Optional	Information
5.	Other architectural and engineering fees	Optional	a. Total Costs of Other Architectural and engineering fees. This means those other professional services of an architectural or engineering nature, or incidental services, that members of the architectural and engineering professions (and individuals in their employ) may logically or justifiably perform, including studies, investigations, surveying and mapping, tests, evaluations, consultations, comprehensive planning, program management, conceptual designs, plans and specifications, value engineering, construction phase services, soils engineering, drawing reviews, preparation of operating and maintenance manuals, and other related services. For more information, please see grantor agency regulations (e.g., 48 CFR 2.101). b. Costs Not Allowable for Participation in Other Architectural and engineering fees. c. Total Allowable Costs (Columns a-b). Calculated automatically if submitted via Grants.gov.
6.	Project inspection fees	Optional	a. Total Cost of Project inspection fees, including municipal inspection fees, and other required professional or inspection fees. b. Costs Not Allowable for Participation in Project Inspection fees. c. Total Allowable Costs (Columns a-b). Calculated automatically if submitted via Grants.gov.
7.	Site work	Optional	a. Total Cost of Site work b. Costs Not Allowable for Participation in Site work c. Total Allowable Costs (Columns a-b). Calculated automatically if submitted via Grants.gov

8.	Demolition and removal	Optional	a. Total Cost of Demolition and removal b. Costs Not Allowable for Participation in Demolition and removal c. Total Allowable Costs (Columns a-b). Calculated automatically if submitted via Grants.gov
9.	Construction	Required	a. Total Cost of Construction and Major Renovation. Construction means the creation of a building, structure, or facility, including the installation of equipment, site preparation, landscaping, associated roads parking, environmental mitigation, and utilities, which provides space not previously available. It includes freestanding structures, additional wings or floors, enclosed courtyards or entryways, and any other means to provide usable space that did not previously exist (excluding temporary facilities). Major Renovation (A&R) is considered a structural change (e.g., to the foundation, roof, floor, or exterior or load-bearing walls of a facility, or an extension to an existing facility) to achieve the following: increase the floor area; and/or change function and purpose of an existing building, structure, or facility. Some grantor agencies use a dollar amount to distinguish between minor and major A&R, i.e., a major renovation threshold, for the entire project period per parcel. Please seek grantor agency guidance if you need more information. b. Costs Not Allowable for Participation in Construction and Major Renovation. c. Total Allowable Costs (Columns a-b). Calculated automatically if submitted via Grants.gov.

10.	Equipment	Optional	a. Total Cost of Equipment. "Equipment" means tangible personal property (including information technology systems) having a useful life of more than one year and a per-unit acquisition cost that equals or exceeds the lesser of: (a) the capitalization level established by the organization for the financial statement purposes, or (b) $5,000. (Note: Acquisition cost means the net invoice unit price of an item of equipment, including the cost of any modifications, attachments, accessories, or auxiliary apparatus necessary to make it usable for the purpose for which it is acquired. Ancillary charges, such as taxes, duty, protective in- transit insurance, freight, and installation, shall be included in, or excluded from, acquisition cost in accordance with the non-Federal entity's regular written accounting practices.) For more information, please see grantor agency regulations (e.g., 2 CFR§§200.2, 200.313, and 200.439; 45 CFR §§75.2, 75.320, and 75.439). b. Costs Not Allowable for Participation in Equipment. c. Total Allowable Costs (Columns a-b). Calculated automatically if submitted via Grants.gov.

Field Item	Field Name	Required or Optional	Information
11.	Miscellaneous	Optional	a. Total Cost of Miscellaneous b. Costs Not Allowable for Participation in Miscellaneous c. Total Allowable Costs (Columns a-b). Calculated automatically if submitted via Grants.gov
12.	SUBTOTAL (sum of lines 1-11)	Required	a. Sum of lines 1-11 for Total Costs b. Sum of lines 1-11 for Costs Not Allowable for Participation c. Sum of lines 1-11 for Total Allowable Costs (Columns a-b) Calculated automatically if submitted via Grants.gov
13.	Contingencies	Optional	a. Total Cost of Contingencies. Contingency is that part of a budget estimate of future costs (typically of large construction projects or other items as approved by the grantor agency) which is associated with possible events or conditions arising from causes the precise outcome of which is indeterminable at the time of estimate, and that experience shows will likely result, in aggregate, in additional costs for the approved activity or project. Some grantor agencies may limit contingencies to a specific percentage of the construction costs before bids are received and must be reduced after the contract has been awarded. For more information, please see the grantor agency requirements (e.g., 2 CFR §§200.403 - 200.405, and 200.433; 45 CFR §§75.403 - 75.405, and 75.433) and/or seek guidance from the grantor agency. b. Costs Not Allowable for Participation in Contingencies. c. Total Allowable Costs (Columns a-b). Calculated automatically if submitted via Grants.gov.

14.	SUBTOTAL	Required	a. Sum of lines 12-13 for Total Cost b. Sum of lines 12-13 for Costs Not Allowable for Participation c. Sum of lines 12-13. Calculated automatically if submitted via Grants.gov
15.	Project program income	Optional	a. Total Cost of Project (program) income. Program income includes but is not limited to, income from fees for services performed, the use or rental of real or personal property acquired under federally-funded projects, the sale of commodities or items fabricated under an award, license fees and royalties on patents and copyrights, and interest on loans made with award funds. For more information, please see the grantor agency requirements (e.g., 2 CFR §§200.2 and 200.307; 45 CFR §§ 75.2 and 75.307). b. Costs Not Allowable for Participation in Project (program) income. c. Total Allowable Costs (Columns a-b). Calculated automatically if submitted via Grants.gov.
16.	TOTAL PROJECT COSTS (subtract #15 from #14)	Required	a. Total Cost of Total Project Costs b. Total of Costs Not Allowable for Participation c. Total Allowable Costs Calculated automatically if submitted via Grants.gov

Field Item	Field Name	Required or Optional	Information
17.	Federal assistance requested, calculate as follows: (Consult Federal agency for Percentage share.)	Required	Enter eligible costs from line 16c. Multiply x Federal percentage share %.

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009
Expiration Date: 02/28/2025

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant:, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29) U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statue(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statue(s) which may apply to the application.

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.

12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.

13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.

14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is $10,000 or more.

15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).

16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.

17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq).

18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."

19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
APPLICANT ORGANIZATION	DATE SUBMITTED

Federal Agency Form Instructions

Form Identifiers	Information
Agency Owner	Grants.gov
Form Name	Assurances for Construction Programs (SF-424D)
OMB Number	4040-0009
OMB Expiration Date	02/28/2025

Form Field Instructions

Field Item	Field Name	Required or Optional	Information
1.	Signature of Authorized Certifying Official	Required	Signature of the Authorized Certifying Official. If submitted through Grants.gov, form is signed electronically upon submission.
2.	Title	Required	Enter the title of Authorized Certifying Official. If submitting via Grants.gov, this field is auto-populated.
3.	Applicant Organization	Required	Enter the name of the organization applying for financial assistance. If submitting via Grants.gov, this field is auto-populated.
4.	Date Submitted	Required	Enter date of submission of the form. If submitted through Grants.gov, form is signed electronically upon submission.

RURAL HOUSING SERVICE
Multifamily Farm Labor Housing (On-Farm)
Appraisal Assignment Guidance
Section 514 Existing or New Construction
(Version Apr 2023)

IMPORTANT NOTE TO APPLICANT: The appraisal must be submitted with the application. If an appraisal is submitted prior to the application submission, it will be returned to the applicant.

Background: Rural Housing Service (RHS) provides direct and guaranteed loans to eligible applicants for multifamily farm labor housing projects. In support of these programs, RHS requires the services of qualified persons or firms to provide appraisals of subsidized MF-FLH properties. All appraisals must be in compliance with the current edition of the *Uniform Standards of Professional Appraisal Practice* (USPAP) and USDA RD RHS Multifamily Housing appraisal requirements set forth in 1) *CFR-Title 7-Part 3560-Subpart P-Section 3560.751 to 3560.753,* 2) *Handbook-1-3560-Chapter 7-Security Requirements, and Handbook 1-3560-Chapter 12, Farm Labor Housing, Loans and Grants.* A copy of the requirements can be found at the following links:
1) *7 CFR 3560, Subpart P (Appraisals)*
2) *HB-1-3560 Chapter 7 (Security Requirements)*
3) HB-1-3560 Chapter12 (Farm Labor Housing)

On-Farm Labor Housing projects are designed to increase the supply of affordable housing for farm laborers specific to the farm where they work. Appraisals for MF FLH On-Farm projects will typically be ordered by the applicant. In these instances, the party who engages the appraiser should be named as the client, is responsible for payment of the appraisal services, and must supply the appraiser with the necessary information to complete the appraisal in accordance with RD/RHS requirements. USDA Rural Development must be identified as an intended user of the appraisal.

Because On-Farm Labor Housing projects can vary from project to project, including whether their location is within the boundaries of the farm or outside the boundaries of the farm, Appraisal Assignment Guidance will be issued based on the specifics of the project to be appraised.

Please contact RD Program Staff (SM.OCFO.MFHprocessing, MFHprocessing1@usda.gov or SM.RD.DC.MFHprocessing, MFHprocessing2@usda.gov) with the specifics of your on-farm laborproject. Staff will then request Appraisal Assignment Guidance for On-Farm Labor Housing from the RD Appraisal Staff specific to your (the owner or applicant) project.

Direct questions regarding:

Appraisal Guidance Questions: SM.RD.PSSCustomerService@usda.gov

Form RD 1924-2

(Rev. 7-99)

UNITED STATES DEPARTMENT OF AGRICULTURE

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT-FEDERAL HOUSING ADMINISTRATION

U.S. DEPARTMENT OF VETERANS AFFAIRS

FORM APPROVED
OMB NO. 0575-0189
Exp. Date: 03/31/2026

☐ **Proposed Construction**

☐ **Under Construction**

DESCRIPTION OF MATERIALS

No. ____________________
(To be inserted by Agency)

Property address ______________________ *City* ______________________ *State* ____________

Mortgagor or Sponsor ____
(Name) (Address)

Contractor or Builder ____
(Name) (Address)

INSTRUCTIONS

1. For additional information on how this form is to be submitted, number of copies, etc., see the instructions applicable to the FHA Application for Mortgage Insurance, VA Request for Determination of Reasonable Value or other, as the case may be.

2. Describe all materials and equipment to be used, whether or not shown on the drawings, by marking an X in each appropriate check-box and entering the information called for in each space. If space is inadequate enter "See misc," and describe under item 27 or on an attached sheet- THE USE OF PAINT CONTAINING MORE THAN THE PERCENT OF LEAD BY WEIGHT PERMITTED BYLAW IS PROHIBITED.

3. Work not specifically described or shown will not be considered unless required, then the minimum acceptable will be assumed. Work exceeding minimum requirements cannot be considered unless specifically described.

4. Include no alternates, "or equal" phrases, or contradictory items. (Consideration of a request for acceptance of substitute materials or equipment is not thereby precluded.)

5. Include signatures required at the end of this form.

6. The construction shall be completed in compliance with the related drawings and specifications, as amended during processing. The specifications include this Description of Materials and the applicable building code.

1. EXCAVATION:

Bearing soil, type ______________________

2. FOUNDATIONS:

Footings: concrete mix ____________ ; strength psi ____________ Reinforcing ____________

Foundation wall: material ____________ Reinforcing ____________

Interior foundation wall: material ____________ Party foundation wall ____________

Columns: material and sizes ____________ Piers: material and reinforcing ____________

Girders: material and sizes ____________ Sills: material ____________

Basement entrance areaway ____________ Window areaways ____________

Waterproofing ____________ Footing drains ____________

Termite protection ____________

Basementless space: ground cover ____________ ; insulation ____________ ; foundation vents ____________

Special foundations ____________

Additional information ____________

3. CHIMNEYS:

Material ____________ Prefabricated *(make and size)* ____________

Flue lining: material ____________ Heater flue size ____________ Fireplace flue size ____________

Vents *(material and size)*: gas or oil heater ____________ ; water heater ____________

Additional information: ____________

4. FIREPLACES:

Type: ☐ solid fuel; ☐ gas-buming; ☐ circulator *(make and size)* ____________ Ash dump and clean-out ____________

Fireplace: Facing ____________ ; lining ____________ ; hearth ____________ ; mantel ____________

Additional information: ____________

5. EXTERIOR WALLS:

Wood frame: wood grade, and species ____________ ☐ Comer bracing. Building paper or felt ____________

sheathing ____________ ; thickness ________ ; width ________ ☐ solid; ☐ space ________ o.c.; ☐ diagonal; ________

Siding ____________ ; grade ________ ; type ________ ; size ________ ; exposure ________ ; fastening ________

Shingles ____________ ; grade ________ ; type ________ ; size ________ ; exposure ________ ; fastening ________

Stucco ____________ ; thickness ________ ; Lath ____________ , weight ________ lb.

Masonry veneer ____________ Sills ____________ Lintels ____________ Base flashing ____________

Masonry: ☐ solid ☐ faced ☐ stuccoed; total wall thickness ________ ; facing thickness ________ ; facing material ________

Backup material ________ ; thickness ________ ; bonding ________

Door sills ____________ Window sills ____________ Lintels ____________ Base flashing ____________

Interior surfaces: dampproofing, ________ coats of ____________ ; furring ____________

Additional information: ____________

Exterior painting: material ____________ ; number of coats ________

Gable wall construction: ☐ same as main walls; ☐ other construction ____________

6. FLOOR FRAMING:

Joists; wood, grade, and species ____________ ; other ____________ ; bridging ____________ ; anchors ____________

Concrete slab: ☐ basement floor; ☐ first floor; ☐ ground supported; ☐ self-supporting; mix ____________ ; thickness ________ ,

reinforcing ____________ ; insulation ____________ ; membrane ____________

Fill under slab; material ____________ ; thickness ________ ; Additional information: ____________

7. SUBFLOORING: *(Describe underflooring for special floors under item 21.)*

Material: grade and species ____________ , size ________ , type ____________

Laid: ☐ first floor; ☐ second floor ☐ attic ________ sq. ft; ☐ diagonal; ☐ right angles. Additional information: ____________

8. FINISH FLOORING: *(Wood only. Describe other finish flooring under item 21.)*

LOCATION	ROOMS	GRADE	SPECIES	THICK-NESS	WIDTH	BLDG.PAPER	FINISH
First floor							
Second floor							
Attic floor	sq. ft.						

Additional information- ____________

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0575-0042 and 0575-0189, which expires 03/31/2026. The time required to complete this information collection is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection information. All responses to this collection of information are voluntary. Any questions on this burden can be sent to ICRMTRequests@usda.gov.

9. PARTITION FRAMING:

Studs: wood, grade, and species ____ size and spacing ____ Other ____

Additional information: ____

10. CEILING FRAMING:

Joists: wood, grade, and species ____ Other ____ Bridging ____

Additional information: ____

11. ROOF FRAMING:

Rafters: wood, grade, and species ____ Roof trusses (see detail): grade and species ____

Additional information: ____

12. ROOFING:

Sheathing: wood, grade, and species ____ ☐ solid ☐ spaced ____" o.c.

Roofing ____ ; grade ____ ; size ____ ; type ____

Underlay ____ ; weight or thickness ____ ; size ____ ; fastening ____

Built-up roofing ____ ; number of plies ____ ; surface material ____

Flashing: material ____ ; gage or weight ____ ☐ gravel stops; ☐ snow guards

Additional information: ____

13. GUTTERS AND DOWNSPOUTS:

Gutters: material ____ ; gage or weight ____ ; size ____ ; shape ____

Downspouts: material ____ ; gage or weight ____ ; size ____ ; shape ____ ; number ____

Downspouts connected to: ☐ Storm sewer; ☐ sanitary sewer; ☐ dry-well. ☐ Splash blocks: material and size ____

Additional information: ____

14. LATH AND PLASTER:

Lath ☐ walls, ☐ ceilings: material ____ ; weight or thickness ____ Plaster: coats ____ ; finish ____

Dry-wall ☐ walls, ☐ ceilings: material ____ ; thickness ____ ; finish ____

Joint treatment ____

15. DECORATING: (Paint, wallpaper, etc.)

ROOMS	WALL FINISH MATERIAL AND APPLICATION	CEILING FINISH MATERIAL AND APPLICATION
Kitchen		
Bath		
Other		

Additional information: ____

16. INTERIOR DOORS AND TRIM:

Doors: type ____ ; material ____ ; thickness ____

Door trim: type ____ ; material ____ Base: type ____ ; material ____ ; size ____

Finish: doors ____ ; trim ____

Other trim *(item, Type and location)* ____

Additional information: ____

17. WINDOWS:

Windows: type ____ ; make ____ ; material ____ ; sash thickness ____

Glass: grade ____ ☐ sash weights; ☐ balances, type ____ ; head flashing ____

Trim: type ____ ; material ____ Paint ____ ; number coats ____

Weatherstripping; type ____ ; material ____ Storm sash, number ____

Screens: ☐ full; ☐ half-, type ____ ; number ____ ; screen cloth material ____

Basement windows: type ____ ; material ____ ; screens, number ____ ; Storm sash, number ____

Special windows ____

Additional information: ____

18. ENTRANCES AND EXTERIOR DETAIL:

Main entrance door: material ____ ; width ____ ; thickness ____" Frame: material ____ ; thickness ____"

Other entrance doors: material ____ , width ____ thickness ____ Frame: material ____ ; thickness ____

Head flashing ____ Weatherstripping: type ____ ; saddles ____

Screen doors: thickness ____ ; number ____ ; screen cloth material ____ Storm doors: thickness ____ ; number ____

Combination storm and screen doors: thickness ____ ; number ____ ; screen cloth material ____

Shutters: ☐ hinged; ☐ fixed. Railings ____ ; Attic louvers ____

Exterior millwork: grade and species ____ Paint ____ ; number coats ____

Additional information: ____

19. CABINETS AND INTERIOR DETAIL:

Kitchen cabinets, wall units: material ____ ; lineal feet of shelves ____ ; shelf width ____

Base units: material ____ ; counter top ____ ; edging ____

Back and end splash ____ Finish of cabinets ____ ; number coats ____

Medicine cabinets: make ____ ; model ____

Other cabinets and built-in furniture ____

Additional information: ____

20. STAIRS:

STAIR	TREADS		RISERS		STRINGS		HANDRAIL		BALUSTERS	
	Material	Thickness	Material	Thickness	Material	Thickness	Material	Thickness	Material	Thickness
Basement										
Main										
Attic										

Disappearing: make and model number ____

Additional information: ____

21. SPECIAL FLOORS AND WAINSCOT: (Describe carpet as listed in Certified Products Directory.)

	Location	Material, Color, Border, Sizes, Gage, Etc.	Threshold Material	Wall Base Material	Underfloor Material
Floors	Kitchen				
	Bath				

	Location	Material, Color, Border, Sizes, Gage, Etc.	Height	Height Over Tub	Height in Showers (From Floor)
Wainscot	Bath				

Bathroom accessories: ☐ Recessed; material ________; number ____; ☐ Attached; material ________; number ______

Additional information: ____________________

22. PLUMBING

Fixture	Number	Location	Make	Mfr's Fixture Identification No.	Size	Color
Sink						
Lavatory						
Water closet						
Bathtub						
Shower over tub						
Stall shower						
Laundry trays						

A ☐ Curtain rod A ☐ Door ☐ Shower pan: material ____________

Water supply: ☐ public; ☐ community system: ☐ individual (private) system.*

Sewage disposal ☐ public; ☐ community system: ☐ individual (private) system.*

** Show and describe individual system in complete detail in separate drawings and specifications according to requirements.*

House drain (inside); ☐ cast iron; ☐ tile; ☐ other ________ House sewer (outside): ☐ cast iron; ☐ tile; ☐ other ________

Water piping: ☐ galvanized steel; ☐ copper tubing; ☐ other ____________ Still cocks, number ______

Domestic water heater: type ________; make and model ____________; heating capacity ________

________gph. 100' rise. Storage tank: material ____________; capacity ________gallons.

Gas service: ☐ utility company; ☐ liq. pet. gas; ☐ other ____________ Gas piping: ☐ cooking; ☐ house heating.

Footing drains connected to ☐ storm sewer; ☐ sanitary sewer; ☐ dry well. Sump pump; make and model ________

________; capacity ________; discharges into ____________

23. HEATING

☐ Hot water. ☐ Steam. ☐ Vapor. ☐ One-pipe system. ☐ Two-pipe system.

☐ Radiators. ☐ Convectors. ☐ Baseboard radiation. Make and model ____________

Radiant panel: ☐ floor; ☐ wall; ☐ ceiling. Panel coil: material ____________

☐ Circulator. ☐ Return pump. Make and model ____________; capacity ______gpm.

Boiler: make and model ____________ Output ________Btuh.; net rating ______ Btuh.

Additional information: ____________

Warm air: ☐ Gravity. ☐ Forced. Type of system ____________

Duct material: supply ________ return ________ Insulation ______; thickness ______ ☐ Outside air intake.

Fumance: make and model ____________ Input ________Btuh.;output ________Btuh.

Additional information: ____________

☐ Space heater; ☐ floor furnace; ☐ wall heater. Input ________Btuh.; output ________Btuh.; number units ______

Make, model ____________ Additional information: ____________

Controls: make and types ____________

Additional information: ____________

Fuel: ☐ Coal; ☐ oil; ☐ gas; ☐ liq. pet. gas; ☐ electric; ☐ other ____________; storage capacity ______

Additional information: ____________

Firing equipment furnished separately: Gas burner, conversion type. Stoker: hopper feed ;bin feed

Oil burner: ☐ pressure atomizing; ☐ vaporizing ____________

Make and model ____________ Control ____________

Additional information: ____________

Electric heating system: type ____________ Input ______ watts;@ ______volts; output ________Btuh.

Additional information: ____________

Ventilating equipment: attic fan, make and model ____________, capacity ______ cfm.

Kitchen exhaust fan, make and model ____________

Other heating, ventilating, or cooling equipment ____________

24. ELECTRIC WIRING:

Service; ☐ overhead; ☐ underground. Panel: ☐ fuse box; ☐ circuit-breaker; make ________AMP's ______No. circuits ______

Wiring: ☐ conduit: ☐ armored cable; ☐ nonmetallic cable; ☐ knob and tube; ☐ other ____________

Special outlets: ☐ range; ☐ water heater; ☐ other ____________

☐ Doorbell. ☐ Chimes. Push-button locations. ________ Additional information: ____________

25. LIGHTING FIXTURES:

Total number of fixtures ________ Total allowance for fixtures, typical installations, $ ________

Nontypical installation ____________

Additional information: ____________

26. **INSULATION:**

Location	Thickness	Material, Type, and Method of Installation	Vapor Barrier
Roof			
Ceiling			
Wall			
Floor			

27. **MISCELLANEOUS:** *(Describe any main dwelling materials, equipment, or construction items not shown elsewhere; or use to provide additional information where the space provided was inadequate. Always reference by item number to correspond to numbering used on this form.)*

HARDWARE: *(make, material, and finish.)*

SPECIAL EQUIPMENT: *(State material or make, model and quantity. Include only equipment and appliances which are acceptable by local law, custom and applicable FHA standards. Do not include items which, by established custom, are supplied by occupant and removed when he vacates premises or chattels prohibited by law from becoming realty.)*

PORCHES:

TERRACES:

GARAGES:

WALKS AND DRIVEWAYS:

Driveway: width ___________; base material _________________; thickness ______; surfacing material _____________________; thickness ______

Front walk: width __________; material ______________ thickness _____; Service walk: width __________; material _________; thickness ______

Steps: material ________________________________; treads _______; risers _______; Check walls ______________________

OTHER ONSITE IMPROVEMENTS:

(Specify all exterior onsite improvements not described elsewhere, including items such as unusual grading, drainage structures, retaining walls, fence, railings, and accessory structures.)

LANDSCAPING, PLANTING, AND FINISH GRADING:

Topsoil ______" thick: ☐ front yard: ☐ side yards; ☐ rear yard to _________________ feet behind main building.

Lawns *(seeded, sodded, sprigged)*:. ☐ front yard __________ ☐ side yards _______________ ☐ rear yard ______________________

Planting: ☐ as specified and shown on drawings; ☐ as follows:

____________ Shade trees, deciduous. _________" caliper.

____________ Low flowering trees, deciduous. __________, to __________

____________ High-growing shrubs, deciduous. __________, to __________

____________ Medium-growing shrubs, deciduous, __________, to __________

____________ Low-growing shrubs, deciduous. __________, to __________

____________ Evergreen trees __________, to __________', B & B.

____________ Evergreen shrubs ________ to __________', B & B.

____________ Vines, 2-years

IDENTIFICATION. This exhibit shall be identified by the signature of the builder, or sponsor, and/or the proposed mortgagor if the latter is known at the time of application.

Date ______________________________ Signature ______________________________

Signature ______________________________

Instructions for RD1924-0002

DESCRIPTION OF MATERIALS

Applicant/borrowers, architects/designers, or contractors may be required to complete this form. Contact your RD servicing office before completing it. Rural Development (RD) provides this form to applicant/borrowers, architects/designers, or contractors to specify materials, equipment, or fixtures to be provided in the construction of buildings or projects. RD uses the form to process loan/grant applications and inspect the construction.

Submit the original of the completed form to the appropriate RD servicing office with the loan/grant application. Customers who have established electronic access credentials with USDA may electronically transmit this form to the USDA servicing office. Features for transmitting the form electronically are available to those customers with access credentials only. If you would like to establish online access credentials with USDA, complete form AD-2016 or visit your local servicing office. AD-2016 is available from the USDA eForms service and must be notarized before mailing or faxing the form to USDA. It will not be accepted electronically.

Applicant/borrowers, architects/designers, and Contractors must complete all of the items specified in the following table.

Fld Name / Item No.	Instruction
1 Proposed Construction	Check this box if documenting proposed construction.
2 Under Construction	Check this box if documenting ongoing construction.
3 Property address	Enter the address of the property.
4 City	Enter the City of the property.
5 State	Enter the State of the property.

6 Mortgagor or Sponsor	Enter the name and address of the mortgagor or sponsor.
7 Contractor or Builder	Enter the name and address of the contractor or builder.

Material Description.

- If additional space is needed in any item, enter "See Misc" and describe under item 27 or on an attached sheet. If an item is not applicable for the work proposed, leave blank.

Fld Name / Item No.	Instruction
1 Excavation	Enter the bearing soil, type.
2 Foundations	Enter requested information about the foundation materials.
3 Chimneys	Enter requested information about the chimney materials.
4 Fireplaces	Enter requested information about the fireplace materials, if applicable.
5 Exterior Walls	Enter requested information about the exterior wall materials.
6 Floor Framing	Enter requested information about the floor framing materials.
7	Enter requested information about the sub-flooring materials. Describe underflooring for special floors under Item 21.

Sub- Flooring	
8 Finish Flooring	Enter requested information for wood only flooring. Describe other finish flooring under Item 21.
9 Partition Framing	Enter requested information about the partition framing materials.
10 Ceiling Framing	Enter requested information about the ceiling framing materials.
11 Roof Framing	Enter requested information about the roof framing materials.
12 Roofing	Enter requested information about the roofing materials.
13 Gutters and Downspouts	Enter requested information about the gutters and downspout materials.

Fld Name / Item No.	Instruction
14 Lath and Plaster	Enter requested information about the lath and plaster materials.
15 Decorating	Enter requested information about the decorating materials such as paint and wallpaper.
16 Interior Doors and Trim	Enter requested information about the interior doors and trim materials.

17 Windows	Enter requested information about the window materials.
18 Entrances and Exterior Detail	Enter requested information about entrances and exterior detail materials.
19 Cabinets and Interior Detail	Enter requested information about the cabinets and interior detail materials.
20 Stairs	Enter requested information about the stair materials, if applicable.
21 Special Floors and Wainscot	Enter requested information about any special floors and wainscot materials. Describe carpet as listed in Certified Products Directory.
22 Plumbing	Enter requested information about the plumbing materials.
23 Heating	Enter requested information about the heating materials.
24 Electric Wiring	Enter requested information about electric wiring materials.
25 Lighting Fixtures	Enter requested information about the lighting fixture materials.
26 Insulation	Enter requested information about the insulation materials.
27 Miscellaneous	Describe any main dwelling materials, equipment, or construction items not shown elsewhere or use to provide additional information where the space provided was inadequate. Always reference by item number to correspond to the numbering used on this form.

Fld Name / Item No.	Instruction
28 Hardware	Describe the make, material, and finish of any hardware not previously listed.
29 Special Equipment	State the material or make, model and quantity of any special equipment. Include only equipment and appliances which are acceptable by local law, custom and applicable FHA standards.
30 Porches	Describe the porch material not previously listed, if applicable.
31 Terraces	Describe the terrace materials not previously listed, if applicable.
32 Garages	Describe the garage materials not previously listed, if applicable.
33 Walkways and Driveways	Enter requested information about the walkway and driveway materials.
34 Other Onsite Improvements	Specify all exterior onsite improvements not described elsewhere, including items such as unusual grading, drainage structures, retaining walls, fence, railings, and accessory structures.
35 Landscaping, Planting, and Finish Grading	Enter requested information about the landscaping, planting and finish grading materials.

Identification

Fld Name / Item No.	Instruction

1 Date	Enter the date signed.
2 Signature	Enter the signature of the builder, sponsor, and/or the proposed mortgagor if the latter is known at the time of application.
3 Signature	Enter the signature of the builder, sponsor, and/or the proposed mortgagor if the latter is known at the time of application.

USDA
Form RD 1924-25
(Rev. 01-2022)

U.S. DEPARTMENT OF AGRICULTURE
RURAL DEVELOPMENT
FARM SERVICE AGENCY

Form Approved
OMB No. 0575-0042
OMB No. 0575-0189
Exp. Date: 3/31/2026

PLAN CERTIFICATION

(Property Name/Applicants Name and Case Number)	
(Property Address)	(City)
(County)	(State)

BUILDING TYPE: ☐ Single Family ☐ Multi-Family

PLANS: ☐ Original ☐ Modifications

I, ______________________ being a ______________________
(type or print) *(licensed architect, engineer, or authorized building official, etc.)*

in the State of ______________________ , hereby certify that I have reviewed:

☐ the plans and specifications dated ____________ prepared by ______________________ *(name of firm or individual)* for the above property

☐ the thermal performance plans, specifications and calculations dated ____________ prepared by ______________________ *(name of firm or individual)* for the above property

☐ the seismic design (plans and specifications) dated ____________ prepared by ______________________ *(name of firm or individual)* for the above property

☐ modifications listed below, that have been clearly indicated on the drawings and specifications dated ____________ prepared by ______________________ *(name of firm or individual)* and certified by ______________________ *(name of firm or individual)* and related to the above property

MODIFICATIONS

Based upon this review, to the best of my/our knowledge, information, and belief, these documents comply with the:

______________________________ and

(name and edition of the applicable development standard)

____

(name and edition of the applicable energy standards/requirements in accordance with RD Instruction 1924-A, Exhibit D)

designated as the applicable Rural Development or Farm Service Agency development standards for this project.

I understand the purpose of this certification is to induce United States Government to finance the construction of the above project and plan. I further understand that false certification constitutes a violation of 18 U.S.C. Section 1001 punishable by fine and/or imprisonment and, in addition, may result in debarment from participating in future government programs.

______________________________ (Signature)

______________ (Date)

______________________________ (Type or print name)

______________________________ (Professional Registration No.)

______________________________ (Title)

______________ (Expiration Date if applicable)

______________ (Area Code + Telephone Number)

Instructions for RD1924-0025

PLAN CERTIFICATION

Architects, Engineers or authorized building officials who are qualified may be required to complete this form. Contact your Rural Development (RD) servicing office to obtain list of qualification requirements. RD provides this form to qualified persons to certify that the referenced plans and specifications for a specific construction project are in compliance with identified building code requirements. RD uses the form to approve loan/grant applications.

Features for transmitting the form electronically are available to those customers with access credentials only. If you would like to establish online access credentials with USDA, follow the instructions provided at the USDA eForms web site.

Qualified persons must complete all of the items specified in the following table.

Fld Name / Item No.	Instruction
1 Property Name/ Applicants Name and Case Nbr	Enter the applicant/borrowers name and if known, case number.
2 Property Address	Enter the property address where the work is to be performed.
3 City	Enter the City the property is located in.
4 County	Enter the County the property is located in.
5 State	Enter the State the property is located in.
6	Check appropriate box for building type and building plans.

Building	
7 Name	Enter the name of the person completing the certification.
8 Being a	Enter whether the person is a licensed architect, engineer, or authorized building official, etc.
9 State of	Enter the State where person is licensed or authorized.
10 Have Reviewed	Check the appropriate boxes indicating which documents were reviewed. Enter the dates of the documents and the name of the firms or individuals who created the documents.
11 Modifications	Enter description of any modifications to the plans or specifications referenced by this certification.
12 Comply with the	Enter the name and edition of the applicable development standards the certification is based upon.
13 And	Enter name and edition of the applicable energy standards/requirements.
14 Signature	Enter the signature of the person making the certification.
15 Date	Enter the date of certification.
16 Name	Enter the name of the person making the certification.
17 Professional Registration	Enter the professional registration number of license or authorization, if applicable.

FORM RD 3560-7A
(02-05)

UNITED STATES DEPARTMENT OF AGRICULTURE
RURAL HOUSING SERVICE

FORM APPROVED
OMB NO. 0575-0189
Exp. Date: 3/31/2026

ON-FARM LABOR HOUSING PROJECT BUDGET

1. BORROWER NAME: ______________ 2. CASE NO. ______________ 3. PROJECT NO. ______________

4. LABOR HOUSING PROPERTY LOCATION: ______________ 5. NO. UNITS: ______________

6. OCCUPANCY: ☐ SEASONAL ☐ YEAR AROUND 7. AGREEMENT FOR OCCUPANCY OR LEASE YES ☐ NO ☐

8. REFUNDABLE SECURITY DEPOSIT: ☐ YES ☐ NO 9. AMOUNT OF SECURITY DEPOSIT: $ ______________

INCOME or TENANT CHARGES:		**PROPOSED** ( )	**ACTUAL** ( )
10.	Tenant Rent ($ ________ x ________ unit x 12 months)	$	$
11.	Other Tenant Shelter Cost ________ (Specify)	$	$
12.	**ACTUAL CHARGES (Paid by Tenants)**	$	$

ANNUAL OPERATING AND MAINTENANCE EXPENSES:			
13.	Maintenance & Repairs	$	$
14.	Painting	$	$
15.	Electricity	$	$
16.	Water	$	$
17.	Sewer	$	$
18.	Fuel (Oil or Gas or Wood)	$	$
19.	Garbage & Trash Removal	$	$
20.	Real Estate Taxes	$	$
21.	Property & Liability Insurance	$	$
22.	Rural Housing Service Loan Payment	$	$
23.	Other ________ (Specify)	$	$
24.	**TOTAL EXPENSES**	$	$
25.	**UNAUTHORIZED RENT REBATE or CREDIT (TOTAL UNAUTHORIZED RENT CHARGES: $ ________)**	$	$

26. BORROWER: ______________ 27. DATE: ______________
(Signature)

28. AGENCY APPROVAL: ______________ 29. DATE: ______________
(Signature of Servicing Official)

30. TITLE: ______________

FORM RD 3560-7A
(02-05)

UNITED STATES DEPARTMENT OF AGRICULTURE
RURAL HOUSING SERVICE

FORM APPROVED
OMB NO. 0575-0189

ON-FARM LABOR HOUSING PROJECT BUDGET

1. BORROWER NAME: ____________ 2. CASE NO. ____________ 3. PROJECT NO. ________

4. LABOR HOUSING PROPERTY LOCATION: ____________________ 5. NO. UNITS: ________

6. OCCUPANCY: ☐ SEASONAL ☐ YEAR AROUND 7. AGREEMENT FOR OCCUPANCY OR LEASE ☐ YES ☐ NO

8. REFUNDABLE SECURITY DEPOSIT: ☐ YES ☐ NO 9. AMOUNT OF SECURITY DEPOSIT: $ ____________

INCOME/TENANT CHARGES:		**PROPOSED** (__/__/__)	**ACTUAL** (__/__/__)
10.	Tenant Rent ($________ x ________unit x 12 months)	$__________	$__________
11.	Other Tenant Shelter Cost ______________________ (Specify)	$__________	$__________
12.	**ACTUAL CHARGES (Paid by Tenants)**	$__________	$__________

ANNUAL OPERATING AND MAINTENANCE EXPENSES:

13.	Maintenance & Repairs	$__________	$__________
14.	Painting	$__________	$__________
15.	Electricity	$__________	$__________
16.	Water	$__________	$__________
17.	Sewer	$__________	$__________
18.	Fuel (Oil/Gas/Wood)	$__________	$__________
19.	Garbage & Trash Removal	$__________	$__________
20.	Real Estate Taxes	$__________	$__________
21.	Property & Liability Insurance	$__________	$__________
22.	Rural Housing Service Loan Payment	$__________	$__________
23.	Other ______________________ (Specify)	$__________	$__________
24.	**TOTAL EXPENSES**	$__________	$__________
25.	**UNAUTHORIZED RENT REBATE/CREDIT (TOTAL UNAUTHORIZED RENT CHARGES: $____________)**	**$__________**	**$__________**

26. BORROWER: ______________________________ 27. DATE: ____________
(Signature)

28. AGENCY APPROVAL: ______________________________ 29. DATE: ____________
(Signature of Servicing Official)

30. TITLE: ______________________________

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0575-0189. The time required to complete this information collection is estimated to average 1 hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

Used by applicant/borrower to plan and report financial activity of on-farm labor housing and to request Agency approval to charge rent or to describe special servicing budgets.

PROCEDURE FOR PREPARATION : 7 CFR part 3560.

PREPARED BY : On-Farm Labor Housing borrowers.

NUMBER OF COPIES : Original and two.

SIGNATURES REQUIRED : Original by borrower and Servicing Official.

DISTRIBUTION COPIES : Original to be returned to the Servicing Official, copy to borrower.

PAGE 2 OF FORM RD 3560-7A

General Instructions for Completing Form RD 3560-7A, On-Farm Labor Housing Project Budget

Use Of This Form:

Applicant/Borrowers use this form to plan and report the financial activity of their on-fam labor housing project as required by Agency regulations found at 7 CFR 3560.630.

All specific operation and maintenance (O&M) expense line items may not need to be completed, provided that applicable O&M expenses are reflected.

Use of this form is to request Agency approval to charge rent or to describe special servicing budgets (credit/rebates of rents, etc.).

The two budget columns are used as follows:

INITIAL BUDGETS	- Use PROPOSED BUDGET column only
ANNUAL REPORTS OF ACTUALS	- Use both columns: ACTUAL COLUMN = this period's activity PROPOSED BUDGET = next year's planned activity
ANNUAL BUDGETS PROPOSALS AND RENT CHARGES	- Use both columns: ACTUAL - Year to date plus estimated actuals for the periods actual and planned activity PROPOSED - Next year's planned activity

INSTRUCTIONS FOR PREPARATION

PROJECT AND BORROWER IDENTIFICATION: Enter the following general information:

1. Insert name of Borrower.

2. Insert case number: (Example 987654321 01-2)

3. Insert project number: (Example 987654321 01-2)

4. Insert property address.

5. Insert the number of units in the project (example, a duplex would be "2" units).

PAGE 3 OF FORM RD 3560-7A

Instructions for Completing Form RD 3560-7A, On-Farm Loabor Housing Project Budget (Continued)

6 - 8. Check the most appropriate box.

9. Insert the amount of security deposit paid, if applicable.

INCOME/TENANT CHARGES - Enter the following:

10. Tenant Rent: (1a) - Insert the monthly rental charge per unit.
(1b) - Insert the number of units.
(1c) - Insert the total annual income for all units.

11. Insert the total of any additional charges made by a landlord to a tenant household for the use and occupancy of the housing including all utility charges such as electricity, heat, water, waste disposal, etc., or require that the tenant pay directly to the utility provider.

12. ACTUAL CHARGES (Paid by Tenants): Insert the amount the tenant will actually pay for the housing.
NOTE: The actual charges to the tenant cannot exceed the total expenses on line 15.

If the borrower is requesting authorization to charge full rent, this amount would be the same as line 1 (Tenant Rent).

If the borrower is requesting authorization to charge the tenant only for the cost of utilities, this amount should be the same as line 2 (Other Tenant Shelter Cost).

If the borrower is requesting approval to credit forward unauthorized charges to the tenant, this amount would be the same as line 1 (Tenant Rent).

If the borrower is requesting both the authorization to charge rent and approval to credit forward former unauthorized rent charges, this amount would be line 1 (Tenant Rent) less line 2 (Other Tenant Shelter Cost). **NOTE: In this case, this figure only reflects the amount of credit available to forward.**

13. Insert the total cost of labor and materials for maintaining the project.

14. Insert the total cost of labor and supplies for painting the project.

15. Insert the total electric cost for the year/season. Cost could be for heating, cooling, security lighting, water well, and septic system pumps, etc.

PAGE 4 OF FORM RD 3560-7A

16. Insert the total cost for water usage or water well repairs during any one year/season.

17. Insert the total sewage cost or maintenance repairs to a septic system during any one year/season.

18. Insert the total cost of oil, propane/natural gas, or wood needed for heating or cooling during any one year/season.

19. Insert the total cost for garbage removal.

20. Insert the yearly cost of property taxes affiliated with labor house.

21. Insert the cost for maintaining yearly insurance policies.

22. Insert the amount of the Borrower's yearly loan payment.

23. Insert the total cost of lawn services, management fees, etc.

24. Insert the total operational maintenance cost for the labor housing unit(s).

25. Enter the actual or proposed rebate/credit of former rent charges made to tenants. Insert the total amount of current unauthorized rent charges to tenant(s).

26. Signature of Borrower.

27. Insert date Borrower signed form.

28. Signature of Servicing Official.

29. Insert date Servicing Official signed form.

30. Insert title of Servicing Official.

UNITED STATES DEPARTMENT OF AGRICULTURE
RURAL DEVELOPMENT

FORM APPROVED
OMB No. 0575-0042

ESTIMATE AND CERTIFICATE OF ACTUAL COST

This form is to be used by the contractor and borrower to estimate the cost of construction and total PROJECT NUMBER *(Borrower ID Number)* **development cost, or to certify the actual cost of project construction and development**.

BORROWER/OWNER-BUILDER	CONTRACTOR
NAME OF PROJECT	LOCATION

This certificate is made pursuant to existing regulations of the United States of America acting through the Rural Development in order to induce the Government to provide or extend assistance. As part of that inducement, the following certifications are made:

Check and Complete Applicable Box:

☐ A. ESTIMATE

I certify that the estimates of costs as set forth through line 44 in the ESTIMATED COST column are true and correct as computed by me___________________________ or as given to me by the subcontractors or payees named, as general contractor or owner-builder for the development of the project described above, as determined from the plans and specifications accepted, signed and dated by the Rural Development State Director of Rural Development or the State Directors's delegated representative, on _________________ 20____. As borrower or owner-builder for the development of the project described above, I certify that the estimates of cost as set forth from line 44 in the ESTIMATED COST column are true and correct as computed by me or as given to me by the subcontractors or payees named. Subsequent to this estimate and prior to final payment, when directed by Rural Development, I agree to furnish a certification of actual cost. The estimate and the final certification will be in accordance with Rural Development regulations requiring estimates and certifications.

☐ B. ACTUAL COST

I certify that the actual cost of labor, materials, and necessary services for the construction of the physical improvements in connection with the project described above, after deduction of all rebates, adjustments, or discounts made or to be made to the undersigned borrower or general contractor, or any corporation, trust partnership, joint venture, or other legal or business entity in which the undersigned borrower or general contractor, or any of their members, stockholders, officers, directors, beneficiaries, or partners hold any interest, is as represented herein. The deduction of such rebates, adjustments, or discounts from actual hard costs will not be used to increase builder's profit over and above the final estimated amount. I further certify that all soft costs associated with construction of the project as set forth on lines 45 through 57 are correct as represented herein.

	% Diff. Est. Actual	Exceed 15%	Justification Attached?

For Rural Development Use Only

Line	Div	Trade Item	Estimated Cost	Actual Cost Paid	To Be Paid	Total	Name of Subcontractor or Payee	101 *
1	3	Concrete						
2	4	Masonry						
3	5	Metals						
4	6	Rough Carpentry						
5	6	Finish Carpentry						
6	7	Waterproofing						
7	7	Insulation						
8	7	Roofing						
9	7	Sheet Metal						
10	8	Doors						
11	8	Windows						
12	8	Glass						
13	9	Drywall						
14	9	Tile Work						
15	9	Acoustical						
16	9	Resilient Flooring						
17	9	Painting and Decorating						
18	10	Specialties						
19	11	Special Equipment						
20	11	Cabinets						
21	11	Appliances						
22	12	Blinds and Shades, Artwork						
23	12	Carpets						
24	13	Special Construction						
25	14	Elevators						
26	15	Plumbing and Hot Water						
27	15	Heat and Ventilation						
28	15	Air Conditioning						
29	16	Electrical						
30	2	Earth Work						
31	2	On-Site Utilities						
32	2	Roads and Walks						
33	2	On-Site Improvements						
34	2	Lawns and Planting						
35	2	Unusual On-Site Conditions						
36	2	Off-Site Development						
37		Miscellaneous (Labor and Materials)						
38		Total Hard Costs						
39	1	General Requirements *						
40		General Overhead *						
41		Other Fees Paid By Contractor *						
42		Total Costs	$0.00	$0.00	$0.00	$0.00		

NOTE: *(If additional space is required for these other items, append Rider thereto, with references and initial. When more than one subcontractor is performing a trade item, the attached work sheet must he completed giving the information indicated.)* Form RD 1924-13 (Rev. 12-98)

* Breakdown on page 4.

CONTRACTOR'S AND BORROWER'S ESTIMATE AND CERTIFICATE OF ACTUAL COST						
Line	Trade Item	Estimated Cost	Paid	Actual Cost To Be Paid	Total	Name of Subcontractor or Payee
	Balance Brwt. Forward (line 42)	0.00		0.00		
43	Builder's Profit					
44	Total Construction Cost					
45	Architectural Fees					
46	Survey and Engineering					
47	Financing Costs Loan Fees					
48	Interest During Construction					
49	Closing Costs & Legal Fees					
50	Land Cost or Value					
51	Nonprofit O&M Capital					
52	Tap and or Impact Fees					
53	Tax Credit Fees					
54	Environmental Fees					
55	Market Study Cost					
56						
57						
		0.00			0.00	
58	Total Development Cost	$0.00				

"Whoever, in any matter, with the jurisdiction of any department or agency of the United States knowingly and willfully falsifies, conceals or covers up by trick, scheme, or device a material fact, or makes any false, fictitious or fraudulent statements or representations; or makes or uses any false writing or statement or entry, shall be fined under this title or imprisoned not more than five years, or both."

WARNING: Section 1001 of Title 18, United States Code provides: Furthermore, submission of false information relating to the content of this Estimate and Certificate of Actual Cost will subject the submitter to any and all administrative remedies available to USDA. Such remedies may include suspension and debarment from participating in any Rural Development or other Federal program.

ITEMIZED BREAKDOWN - ESTIMATED COSTS

CONTRACTOR'S GENERAL REQUIREMENTS
(Job Overhead)

ITEM	TOTAL
	$
	$
	$ 0.00
	$
	$ 0.00
	$
	$ 0.00
	$

TOTAL (Line 39) $

CONTRACTOR'S GENERAL OVERHEAD

ITEM	TOTAL
	$ 0.00
	$ 0.00
	$ 0.00
	$ 0.00
	$ 0.00
	$ 0.00
	$ 0.00
	$ 0.00
	$
	$
	$

TOTAL (Line 40) $

OTHER FEES - PAID BY CONTRACTOR

ITEM	TOTAL
	$
	$
	0.00
	0.00
	0.00

TOTAL (Line 41) $

ITEMIZED BREAKDOWN - ACTUAL COST

CONTRACTOR'S GENERAL REQUIREMENTS
(Job Overhead)

ITEM	TOTAL
	$
	$
	$
	$
	$
	$
	$
	$

TOTAL (Line 39) $

CONTRACTOR'S GENERAL OVERHEAD

ITEM	TOTAL
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$

TOTAL (Line 40) $

OTHER FEEDS - PAID BY CONTRACTOR

ITEM	TOTAL
	$
	$

TOTAL (Line 41) $

The undersigned hereby certifies that: *(check as appropriate)*

☐ There has not been and is not now any identity of interest between or among the borrower and/or general contractor on the one hand and any subcontractor, material supplier, equipment lessor, or payee on the other (including any of their members, officers, directors, beneficiaries, or partners).

☐ Attached to and made part of this certificate is a signed statement fully describing any rebates, adjustments, discounts, or any other devices which may have or have had the effect of reducing cost, and all amounts shown above as "to be paid in cash" will be so paid within forty-five (45) days.

ESTIMATES:

Date ______________________

____
Lines I through 44 *(Name of Contractor)*

By: ______________________
(Signature)

Title: ______________________

Date ______________________

____
Lines 44 through 58 *(Name of Mortgagor)*

By: ______________________
(Signature)

Title: ______________________

ACTUAL

Date ______________________

____
Lines I through 44 *(Name of Contractor)*

By: ______________________
(Signature)

Title: ______________________

Date ______________________

____
Lines 44 through 58 *(Name of Mortgagor)*

By: ______________________
(Signature)

Title: ______________________

Instructions for RD1924-0013

ESTIMATE AND CERTIFICATE OF ACTUAL COST

Contractors and borrowers complete this form. Contractors and borrowers use this form to estimate the cost of construction and total development cost, or to certify the actual cost of project construction and development.

Features for transmitting the form electronically are available to those customers with access credentials only. If you would like to establish online access credentials with USDA, follow the instructions provided at the USDA eForms web site.

The contractor and borrower must complete all of the items specified in the following tables.

Page 1

General Borrower and Contractor Information

Fld Name / Item No.	Instruction
1 Borrower/ Owner-Builder	Enter the name of the borrower or owner-builder.
2 Contractor	Enter the name of the contractor.
3 Name of Project	Enter the name of the project.
4 Location	Enter the address of the project location.
5 Estimate	Check if this is an estimate.
6 Actual Cost	Check if this is the actual cost.

Page 1A For Rural Development Use Only

Pages 2 & 3 Contractors and Borrowers Estimate and Certificate of Actual Cost ?

For each line number listed, provide information requested if applicable.

Fld Name / Item No.	**Instruction**
1 Concrete	Cast in place or precast concrete work within the structure, including foundations, piers, floors, walls, etc.
2 Masonry	Brick, concrete brick, or stone work within a structure, mortar reinforcement, wall lies, masonry windowsills, grouting, cleaning.
3 Metals	Metal fasteners, structural steel, metal studs, decking stairs, handrails.
4 Rough Carpentry	Wood framing, sheathing, subflooring, wood decking, wood trusses, glued laminated construction stairs, aluminum, steel, vinyl or wood siding, soffit/gable vents, fasteners and adhesives.
5 Finish Carpentry	Interior and exterior trim and millwork, shelving, counter tops, prefinished paneling, exterior shutters, custom casework, ornamental items, wood windowsills, and handrails.
6 Waterproofing	Sheet or panel waterproofing, bituminous or cementritious dampproofing, building paper, foundation drain tile, sealants and caulkings.
7 Insulation	Perimeter, floor, wall, and ceiling insulation, vapor barriers, fire proofing.
8 Roofing	Roofing felt, shingles, roofing tile, membrane roofing, attic/roof ventilators.
9 Sheet Metal	Sheet metal roofing, downspouts, gutters, drip edge, flashing, soffits.
10 Doors	Interior and exterior wood/metal doors and frames, sliding doors, screen/storm doors, glazing hardware, thresholds, weather stripping.
11 Windows	Wood, steel, aluminum, vinyl or clad windows and screens, storm windows, glazing weather stripping, hardware.
12 Glass	Mirrors, window walls, special glazing, not included in doors or windows.
13 Drywall	Gypsum board systems for walls and ceilings, taped and finished, resilient clips, channels, wall texture.
14 Tile Work	Ceramic tilt for floors and wall, grout quarry tile terrazzo.
15 Acoustical	Ceiling tiles, sound absorbing panels in walls or floors.
16 Resilient Flooring	Floor underlayment, all types of resilient or sheet good flooring, coves base, adhesive, stair treads and riser edging.

Fld Name / Item No.	Instruction
17 Painting and Decorating	Priming and painting exterior and interior walls, ceilings, doors, windows, trim and other surfaces, caulking.
18 Specialties	Toilet and shower compartments, corner guards, bulletin boards, signs and mailboxes (within or detached to the structure), prefabricated shelves, bathroom and closet accessories, fire extinguishers.
19 Special Equipment	Clothes washers and dryers, central food service equipment, cold storage rooms.
20 Cabinets	Kitchen, all, and base cabinets, bath vanities, hardware, and special cabinets.
21 Appliances	Apartment ranges and refrigerators, built in appliances.
22 Blinds and Shades, Artwork	Window blinds, shades, drapes, drapery rods, attached artwork.
23 Carpets	Sheet carpet, carpet tile, padding, adhesives, edging.
24 Special Construction	Pre-Engineered structures free standing canopies, gazebos.
25 Elevators	Elevators, chutes, lifts.
26 Plumbing and Hot Water	All water and gas pipe fittings within structures, pipe insulation, bathtubs, water closets, sinks, lavatories, laundry trays, water heaters, pumps, fire, sprinkler systems.
27 Heat and Ventilation	Warm air heating systems, including boilers, furnaces and ducts. Electric resistance heating systems, heat pump systems, kitchen, bath, and laundry ventilation systems, duct insulation.
28 Air Conditioning	Individual room air conditioning units, stack-on air conditioning units, compressor(s) with pad(s).
29 Electrical	Transformers, service equipment, raceways, conductors, wiring devices, lighting, fire and smoke alarm systems, communication systems, telephone service, television systems, including signal reception devices.
30 Earth Work	Site preparation, clearing and grubbing, top soil striping or piling, rough site grading, with normal amount of cut and fill, termite protection treatment, structure excavation and backfill (no rock excavation), finish grading.

Fld Name / Item No.	Instruction
31 On-Site Utilities	Gas, water, sanitary/storm sewers, and electrical lines outside building perimeters, including excavation and backfill, site lighting, drainage systems.
32 Roads and Walks	Paving for streets, drives, and park areas, curbs and gutters, walks, and steps, surfacing for playgrounds and other special areas, patios.
33 On-Site Improvements	Equipment for playground and other special areas, fences and walls, signs, dumpsters, trash enclosures, free standing mailboxes.
34 Lawns and Planting	Tress, tree walls, shrubs, grass and other ground covers, irrigation systems, edging.
35 Unusual On-Site Conditions	Unusual amount of cut and fill, retaining walls, extensive erosion control and storm culverts, rock excavation.
36 Off-Site Development	Streets, walks, utility lines, drainage, lighting, landscaping.
37 Miscellaneous (Labor and Materials)	Materials and labor not allocated to a specific trade item. Cost amount cannot exceed $1000.
38 Total Hard Costs	Enter the sum of lines 1 through 37.
39 General Requirements	Enter any items that are required as part of the construction contract for the contractor to provide for the specific project. Do not include items that pertain to a specific trade nor overhead expenses of the contractor's general operation. Items may include, but not limited to the following: Field Supervision Field Engineering Field Office, Sheds, Toilets, Phones, etc. Performance and Payment/Latent Defects Bonds Cost Certification Building Permits Site Security Temporary Utilities Property Insurance Cleaning/Rubbish Removal.

Fld Name / Item No.	Instruction
40 General Overhead	Enter any general operation items necessary for the contractor to be in business. Do not include items that pertain to a specific project. Items may include, but are not limited to the following: Tools and Minor Equipment Worker's Compensation and Employers Liability Unemployment Tax Social Security and Medicare Manager's Clerical, and Estimators Salaries Profit Sharing, Pension, and Bonus Plan Main Office Insurance, Rental Utilities, Misc Expenses General Liability Insurance Legal Accounting and Data Processing Automobile and Light Truck Expense Vehicle Expenses Depreciation of Overhead Capital Expenditures Office Equipment Maintenance .
41 Other Fees Paid By Contractor	Enter the fees and allowances assessed to the contractor after construction has started and not included in the General Requirements.
42 Total Costs	Enter the sum of lines 38 through 41. It represents the total general overhead, for all improvements and work to be completed by the contractor.
43 Builders Profit	The total amount of profit to be earned by the contractor for the specific project.
44 Total Construction Cost	The sum of lines 42 and 43. This represents the total cost for all items of construction. Except in cases involving the owner-builder method of construction, this sum also represents the construction contract sum.
45 Architectural Fees	Architectural design, negotiation, and contract administration fees which are included in the owner-architect agreement(s). The amount will also include fees for engineering design services if contracted separately.
46 Survey and Engineering	Fees for land or topographical surveys, and special engineering services such as soil evaluations, which are not provided by the contractor or the firm(s) included in line 45 above.
47 Financing Costs Loan Fees	Interim Lenders points and loan fees not including interest on the interim construction loan. When multiple advances of Rural Development loan funds are used, this line should be left blank.

Fld Name / Item No.	Instruction
48 Interest During Construction	Interest on the interim construction loan or Rural Development loan that will accrue during the construction period.
49 Closing Costs & Legal Fees	Owners and Mortgage Title insurance premiums, escrow fees, appropriate attorney fees for loan closing, recording fees, and other costs necessary to closing the Rural Development loan. Do not include legal fees necessary to create applicant-organizations other than non-profit corporations using Rural Development sample articles of incorporation and by-laws, legal fees for amending organization documents in order for the applicant to be eligible for a Rural Development loan, or any costs associated with syndicating and applicant organization.
50 Land Cost or Value	The cost or purchasing the proposed building site. If the applicant will contribute free and clear title to the building site, this amount will be the Rural Development recognized value of the land.
51 Nonprofit O&M Capital	Initial operation and maintenance capital for nonprofit organization and public body applicants.
52 Tap and or Impact Fees	Fees charged to the applicant for tapping into existing utility systems and for impacting on local community facilities and services.
53 Tax Credit Fees	The charge to apply for Low Income Housing Tax Credits (Tax Credit Application Fee) and the necessary professional expenses to file the Tax Credit Application. No other fee or expense associated with Low Income Housing Tax Credits will be included.
54 Environmental Fees	The fee charged to the applicant for the preparation of a professional Environmental or Historical Preservation assessment, permits and other charges to comply with the National Historic Preservation Act of 1966, the Archaeological and Historical Preservation Act of 1974, and Executive Order 11593 dated May 13, 1971.
55 Market Study Cost	The fee charged to the applicant for developing and preparing an assessment of the housing market.
58 Total Development Cost	The sum of lines 44 through 57. This sum represents the total cost of completing the entire project.

Page 4

Itemized Breakdown-Estimated Costs

Fld Name / Item No.	Instruction
1 Contractors General Requirements	Enter each specific item and the total for each item. Also enter total of all items listed.
2 Contractors General Overhead	Enter each specific item and the total for each item. Also enter total of all items listed.
3 Other Fees Paid by Contractor	Enter each specific item and the total for each item. Also enter total of all items listed.

Page 5

Fld Name / Item No.	Instruction
1 Identity of Interest	Check box if applicable.
2 Attachment	Check box if applicable.

Estimates

Fld Name / Item No.	Instruction
3 Date	Enter the date signed by the contractor.
4 Name of Contractor	Enter the name of the contractor.
5 Signature	Contractors Signature.
6 Title	Contractors Title.

Fld Name / Item No.	Instruction
7 Date	Enter the date signed by the mortgagor.
8 Name of Mortgagor	Enter the name of the mortgagor.
9 Signature	Mortgagors Signature.
10 Title	Mortgagors Title.

Actual

Fld Name / Item No.	Instruction
11 Date	Enter the date signed by the contractor.
12 Name of Contractor	Enter the name of the contractor.
13 Signature	Contractors Signature.
14 Title	Contractors Title.
15 Date	Enter the date signed by the mortgagor.
16 Name of Mortgager	Enter the name of the mortgagor.
17 Signature	Mortgagors Signature.
18 Title	Mortgagors Title.

ON FARM LABOR HOUSING
MANAGEMENT PLAN

This plan is to be submitted every 3-years by all On-Farm Labor Housing (FLH) Borrowers, or immediately, if any changes are made in the management of the Labor Housing Unit(s).

Name of Property: ___________________________
No. of units: ___________________________
Breakdown of units: 1 BR ___________
2 BR ___________
____

How many buildings and explain the style of housing (single house, bunk house, apartment style, etc.):

____
____
____

1. **Personal policy and staffing arrangements**

Choose One:
_____ I am solely responsible for the oversight of the On-Farm Labor House.
_____ I have staff that assists in the oversight/management of the On-Farm Labor House.
Complete: Name / Contact Information of staff person(s):

____
____
____

☐ **YES** ☐ **NO** ☐ **NA** : Staff is aware of the responsibilities with applicable Rural Development requirements for On-Farm Labor Housing. (If no staff, then omit.)

☐ **YES** ☐ **NO** : The On-Farm Labor Housing project is 5 units or greater.

2. **Leasing and occupancy policies**

☐ **YES** ☐ **NO**: Eligible tenant(s) live at the On-Farm Labor Housing.

☐ **YES** ☐ **NO**: This On-Farm Labor Housing is for migrant or seasonal occupancy.
[If migrant or seasonably occupied, explain the terms of season opening and closing dates.]

____
____
____

☐ **YES** / ☐ **NO** : Tenant(s) have a rental agreement for occupancy. (Attach a copy of the rental agreement to this plan.)

☐ **YES** / ☐ **NO** : A set of established rules and regulations for the On-Farm Labor Housing have been created. (Attach a copy of the rules and regulations to this plan.)

☐ **YES** / ☐ **NO** (circle one): Language(s), other than English is spoken, and all documents have been translated to ensure persons will understand rental agreements, rules, and other notices.

If YES above, what procedures are used to explain rental agreements, rules, and other notices.

____
____
____

Describe how the owner will make known to tenant(s) that reasonable accommodations may be requested.

____
____
____

How may a tenant request a reasonable accommodation?

____
____
____

Who determines if the reasonable accommodation will be completed and not cause an undue financial burden?

____
____
_
____

3. **Occupancy Charges**

The term "Rent" means any charge made by the landlord to an eligible tenant household for the use and occupancy of the housing and includes utilities (i.e. electric, gas (propane or natural), water, waste disposal, etc.) or the requirement that the tenant pay the utilities directly to the utility provider.

All requests for rent and/or utility charges and any other fees associated with the On-Farm Labor Housing will receive prior Rural Development approval and will follow 7 CFR 3560, Subpart M and HB 2-3560, 3.23. All rent charges and fees must also follow State and Local laws and regulations.

A. We ☐ **WILL /** ☐ **WILL NOT** charge rent / utilities to the tenant of the On-Farm Labor Housing.
<u>IF</u> rent / utilities are charged, explain the collection of the rent / utilities, including due date, where paid, late charges, etc.:

____
____
____

B. We ☐ **WILL /** ☐ **WILL NOT** direct tenants to pay utilities directly to the utility provider. **
** If utilities are paid by the tenant directly to the utility company:
Are the utilities in the name of the tenant? **YES /** **NO**
NAME OF UTILITY COMPANY: ____

C. We **WILL /** **WILL NOT** charge a Security Deposit or other fees to a tenant of an On-Farm Labor Housing.
<u>Explain</u>: If a Security Deposit or other fees are charged:
____
____

4. **Procedures for requesting and implementing a rent or occupancy charge change**

Annual budgets will be submitted in ______________________ (month) each year.

Annual income and expenses will be submitted in __________________ (month) each year.

☐ **YES /** ☐ **NO**: Documentation to request a change in rent and/or utility charges will be provided with the annual budget. (If no charges to tenants, then omit.) If a rent increase is requested, the budget will need to be submitted at least 60 days prior to the increasing going into effect. Tenants need to be notified 60 days before the effective date.

5. **Maintenance and Repair**

Explain maintenance procedures, including performing safety check on appliances, smoke/fire/CO2 alarms, fire extinguishers, outside lighting, snow removal (as applicable), etc.

____
____
____

Explain interior / exterior painting.

____
____
____

Explain maintenance with a tenant move-in / move-out.

___
___
___

Explain major repairs and grounds maintenance

___
___
___

Explain garbage and trash removal.

___
___
___

Explain how a tenant requests maintenance

___
___
___

6. **Supplemental services**

☐ **YES** / ☐ **NO** Laundry machines are provided.
☐ **YES** / ☐ **NO** Are the machines coin-operated?
☐ **YES** / ☐ **NO** Will the machines be owner operated?
☐ **YES** / ☐ **NO** Will the machines be vendor operated? (if YES describe the general terms of the consignment contract below.)

___
___
___

Describe how this equipment will be maintained, internal control of cash collections, and who is responsible:

___
___
___

7. **Accounting, Record Keeping, Reporting Requirements**

☐ **YES** / ☐ **NO** The project has 12 or more units. (if YES a reserve account is required to be maintained)

Describe the accounting method and records that will be used, how they will be maintained, and who is responsible:

Describe how interest earned on project reserve funds will be prorated and accounted "separately" if such funds are deposited jointly with funds of another project owned by the same borrower. (if applicable):

Describe who will be responsible for preparing and submitting annual reports required by Rural Development:

Describe the record maintenance system, retention of records, where records will be kept, and who will be responsible for maintaining these records:

8. **Energy Conservation Measures and Practices**

Describe the plan to inform and encourage tenants/members in use of energy conservation practices they can use in their unit to save utility expense:

Describe the plan to utilize energy conservation practices in the common areas of the project:

Describe the project objective in implementing energy conservation measures:

9. **Tenant Grievance Procedure**

Describe where the Tenant Grievance and Appeals Procedure will be posted in the project and otherwise made available to tenants:

Describe who will be responsible for responses to and consideration of a tenant/member grievance:

10. **Termination of leases or occupancy agreements and eviction**

Describe who is responsible for knowing and administering State and local laws and Rural Development's requirements regarding termination of leases or occupancy agreements and evictions:

Describe who is responsible for knowing and administering State and local laws and Rural Development's requirements regarding the notification that must be given to a tenant or member when termination of lease or occupancy agreement is proposed and subsequent eviction procedures through the State or local judicial process:

11. **Insurance**

Who is responsible for complying with Rural Development’s insurance requirements?

12. **Violence Against Women Act (VAWA)**

Describe the policies and procedures covering VAWA rights and protections that support and assist actual and imminent victims of domestic violence, dating violence, sexual assault or stalking as well as children and members of the household from being denied housing or from losing their housing as a consequence of domestic violence, dating violence, sexual assault or stalking, including a person or position in the owner's organization that is the key contact:

____
____
____

We understand that our Loan Agreement, Real Estate Mortgage and Promissory Note contain additional requirements and conditions which we will adhere to in the management and operation of the On-Farm Labor Housing unit(s).

Borrowers will promptly notify USDA-Rural Development (or successor agencies) of any change in the manner this Labor Housing Unit(s) is managed.

This plan is not in effect until acknowledged by a USDA-Rural Development.

______________________________________ ______________
SIGNATURE OF BORROWER DATE

PHONE NO.: __________________________
EMAIL ADDRESS: __________________________
MAILING ADDRESS: __________________________
____
____

______________________________________ ______________
ACKNOWLEDGEMENT: DATE
USDA-RURAL DEVELOPMENT

Unable to Obtain Credit

Evidence that credit is unable to be obtained elsewhere from any source upon terms and conditions, applicant could reasonably be expected to fulfill and that in accordance with **HB-1-3560 12.6.**

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**).

Agency may 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.

Position 3

OMB NO. 0570-0062
Exp. Date 8/31/2024

UNITED STATES DEPARTMENT OF AGRICULTURE
RURAL DEVELOPMENT

APPLICANT CERTIFICATION
FEDERAL COLLECTION POLICIES FOR CONSUMER OR COMMERCIAL DEBTS

The Federal Government is authorized to check credit information about the applicant(s) including using the federal Credit Alert Interactive Voice Response System (CAIVRS) or its successors to check to see if the applicant(s) are delinquent or in default on a Federal debt.

The Federal Government is also authorized by law to take any or all of the following actions in the event your loan payments become delinquent or you default on your loan:

- Report your name and account information to a credit reporting agency, and the Credit Alert Interactive Voice Response System (CAIVRS).
- Assess interest and penalty charges for the period of time that payment is not made.
- Assess charges to cover additional administrative costs incurred by the government to service your account.
- Offset amounts to be paid to you from your Federal income tax refund.
- Offset amounts to be paid to you under other Federal Programs.
- Refer your account to a private collection agency to collect the amount due.
- Foreclose on any security you have given for the loan.
- Pursue legal action to collect through the courts.
- Report any written off debt to the Internal Revenue Service as taxable income.
- If you are a current or retired Federal employee, take action to offset your salary, or civil service retirement benefits.
- Debar or suspend you from doing business with the Federal Government either as a participant or principal throughout the executive branch of the Federal Government for the period of debarment or suspension.
- Refer any debt that is delinquent to the Treasury Offset Program (TOP) in accordance with the Debt Collection Improvement Act of 1996.
- Refer any eligible debt that is delinquent to the Treasury for cross servicing in accordance with the Debt Collection Improvement Act of 1996.
- Garnish your wages as allowed by the Debt Collection Improvement Act of 1996.

Any or all of these actions may be used to recover any debts owed when it is determined to be in the interest of the Government to do so.

CERTIFICATION: I/we have read and I/we understand the actions the Federal Government may take in the event that I/we fail to meet my/our scheduled payments in accordance with the terms and conditions of my/our agreement. I/we understand that the above list is not all inclusive and that the Federal Government may deem additional actions necessary to collect should I/we become delinquent.

(Signature-Individual(s))	(Date)	*(Signature-Individual(s))*	(Date)

(Date)

(Name of Applicant)

(SEAL)

(Signature of Authorized Entity Official)

ATTEST:

(Title of Authorized Entity Official)

(Signature of Attesting Official)

(Address)

(Title of Attesting Official)

(City, State, and Zip Code)

Form RD 3550-1
(Rev. 06-06)

Form Approved
OMB No. 0575-0172
Exp. Date: 02/28/2025

United States Department of Agriculture
Rural Development
Rural Housing Service

AUTHORIZATION TO RELEASE INFORMATION

TO: ______________________________

RE: ______________________________
Account or Other Identifying Number

____
Name of Customer

I, and/or adults in my household, have applied for or obtained a loan or grant from the Rural Housing Service (RHS), part of the Rural Development mission area of the United States Department of Agriculture. As part of this process or in considering my household for interest credit, payment assistance, or other servicing assistance on such loan, RHS may verify information contained in my request for assistance and in other documents required in connection with the request.

I, or another adult in my household, authorize you to provide to RHS for verification purposes the following applicable information:

- Past and present employment or income records.
- Bank account, stock holdings, and any other asset balances.
- Past and present landlord references
- Other consumer credit references.

If the request is for a new loan or grant, I further authorize RHS to order a consumer credit report and verify other credit information.

I understand that under the Right to Financial Privacy Act of 1978, 12 U.S.C. 3401, **et seq.**, RHS is authorized to access my financial records held by financial institutions in connection with the consideration or administration of assistance to me. I also understand that financial records involving my loan and loan application will be available to RHS without further notice or authorization, but will not be disclosed or released by RHS to another Government agency or department or used for another purpose without my consent except as required or permitted by law.

This authorization is valid for the life of the loan.

The recipient of this form may rely on the Government's representation that the loan is still in existence.

The information RHS obtains is only to be used to process my request for a loan or grant, interest credit, payment assistance, or other servicing assistance. I acknowledge that I have received a copy of the Notice to Applicant Regarding Privacy Act Information. I understand that if I have requested interest credit or payment assistance, this authorization to release information will cover any future requests for such assistance and that I will not be renotified of the Privacy Act information unless the Privacy Act information has changed conceming use of such information.

A copy of this authorization may be accepted as an original.

Your prompt reply is appreciated.

______________________________ ______________________
Signature *(Applicant or Adult Household Member)* Date

RHS Is An Equal Opportunity Lender

SEE ATTACHED PRIVACY ACT NOTICE

NOTICE TO APPLICANT REGARDING PRIVACY ACT INFORMATION

The information requested on this form is authorized to be collected by the Rural Housing Service (RHS), Rural Business-Cooperative Services (RBS), Rural Utilities Service (RUS) or the Farm Service Agency (FSA) ("the agency") by title V of the Housing Act of 1949, as amended (42 U.S.C. 1471 et seq.) or by the Consolidated Farm and Rural Development Act (7 U.S.C. 1921 et seq.), or by other laws administered by RHS, RBS, RUS or FSA.

Disclosure of information requested is voluntary. However, failure to disclose certain items of information requested, including your Social Security Number or Federal Identification Number, may result in a delay in the processing of an application or its rejection. Information provided may be used outside of the agency for the following purposes:

1. When a record on its face, or in conjunction with other records, indicates a violation or potential violation of law, whether civil, criminal or regulatory in nature, and whether arising by general statute or particular program statute, or by regulation, rule, or order issued pursuant thereto, disclosure may be made to the appropriate agency, whether Federal, foreign, State, local, or tribal, or other public authority responsible for enforcing, investigating or prosecuting such violation or charged with enforcing or implementing the statute, or rule, regulation, or order issued pursuant thereto, if the information disclosed is relevant to any enforcement, regulatory, investigative, or persecutive responsibility of the receiving entity.

2. A record from this system of records may be disclosed to a Member of Congress or to a Congressional staff member in response to an inquiry of the Congressional office made at the written request of the constituent about whom the record is maintained.

3. Rural Development will provide information from this system to the U.S. Department of the Treasury and to other Federal agencies maintaining debt servicing centers, in connection with overdue debts, in order to participate in the Treasury Offset Program as required by the Debt Collection Improvement Act, Pub. L. 104-134, Section 31001.

4. Disclosure of the name, home address, and information concerning default on loan repayment when the default involves a security interest in tribal allotted or trust land. Pursuant to the Cranston-Gonzales National Affordable Housing Act of 1990 (42 U.S.C. 12701 et seq.), liquidation may be pursued only after offering to transfer the account to an eligible tribal member, the tribe, or the Indian Housing Authority serving the tribe(s).

5. Referral of names, home addresses, social security numbers, and financial information to a collection or servicing contractor, financial institution, or a local, State, or Federal agency, when Rural Development determines such referral is appropriate for servicing or collecting the borrower's account or as provided for in contracts with servicing or collection agencies.

6. It shall be a routine use of the records in this system of records to disclose them in a proceeding before a court or adjudicative body, when: (a) the agency or any component thereof; or (b) any employee of the agency in his or her official capacity; or (c) any employee of the agency in his or her individual capacity where the agency has agreed to represent the employee, or (d) the United States is a party to litigation or has an interest in such litigation, and by careful review, the agency determines that the records are both relevant and necessary to the litigation, provided; however, that in each case, the agency determines that disclosure of the records is a use of the information contained in the records that is compatible with the purpose for which the agency collected the records.

7. Referral of names, home addresses, and financial information for selected borrowers to financial consultants, advisors, lending institutions, packagers, agents and private or commercial credit sources, when Rural Development determines such referral is appropriate to encourage the borrower to refinance the Rural Development indebtedness as required by title V of the Housing Act of 1949, as amended (42 U.S.C. 1471), or to assist the borrower in the sale of the property.

8. Referral of legally enforceable debts to the Department of the Treasury, Internal Revenue Service (IRS), to be offset against any tax refund that may become due the debtor for the tax year in which the referral is made, in accordance with the IRS regulations at 26 C.F.R. 301.6402-6T, Offset of Past Due Legally Enforceable Debt Against Overpayment, and under the authority contained in 31 U.S.C. 3720A.

9. Referral of information regarding indebtedness to the Defense Manpower Data Center, Department of Defense, and the United States Postal Service for the purpose of conducting computer matching programs to identify and locate individuals receiving Federal salary or benefit payments and who are delinquent in their repayment of debts owed to the U.S. Government under certain programs administered by Rural Development in order to collect debts under the provisions of the Debt Collection Act of 1982 (5 U.S.C. 5514) by voluntary repayment, administrative or salary offset procedures, or by collection agencies.

10. Referral of names, home addresses, and financial information to lending institutions when Rural Development determines the individual may be financially capable of qualifying for credit with or without a guarantee.

11. Disclosure of names, home addresses, social security numbers, and financial information to lending institutions that have a lien against the same property as Rural Development for the purpose of the collection of the debt. These loans can be under the direct and guaranteed loan programs.

12. Referral to private attorneys under contract with either Rural Development or with the Department of Justice for the purpose of foreclosure and possession actions and collection of past due accounts in connection with Rural Development.

13. It shall be a routine use of the records in this system of records to disclose them to the Department of Justice when: (a) The agency or any component thereof; or (b) any employee of the agency in his or her official capacity where the Department of Justice has agreed to represent the employee; or (c) the United States Government, is a party to litigation or has an interest in such litigation, and by careful review, the agency determines that the records are both relevant and necessary to the litigation and the use of such records by the Department of Justice is therefore deemed by the agency to be for a purpose that is compatible with the purpose for which the agency collected the records.

NOTICE TO APPLICANT REGARDING PRIVACY ACT INFORMATION- CONTINUED

14 Referral of names, home addresses, social security numbers, and financial information to the Department of Housing and Urban Development (HUD) as a record of location utilized by Federal agencies for an automatic credit prescreening system.

15. Referral of names, home addresses, social security numbers, and financial information to the Department of Labor, State Wage Information Collection Agencies, and other Federal, State, and local agencies, as well as those responsible for verifying information furnished to qualify for Federal benefits, to conduct wage and benefit matching through manual and/or automated means, for the purpose of determining compliance with Federal regulations and appropriate servicing actions against those not entitled to program benefits, including possible recovery of improper benefits.

16. Referral of names, home addresses, and financial information to financial consultants, advisors, or underwriters, when Rural Development determines such referral is appropriate for developing packaging and marketing strategies involving the sale of Rural Development loan assets.

17. Rural Development, in accordance with 31 U.S.C. 3711(e)(5), will provide to consumer reporting agencies or commercial reporting agencies information from this system indicating that an individual is responsible for a claim that is current.

18. Referral of names, home addresses, home telephone numbers, social security numbers, and financial information to escrow agents (which also could include attorneys and title companies) selected by the applicant or borrower for the purpose of closing the loan.

19. Disclosures pursuant to 5 U.S.C. 552a(b)(12): Disclosures may be made from this system to consumer reporting agencies as defined in the Fair Credit Reporting Act (15 U.S.C. 168a(f) or the Federal Claims Collection Act (31U.S.C. 3701(a)(3)).

Instructions for RD3550-0001

AUTHORIZATION TO RELEASE INFORMATION

Applicants and borrowers may be required to complete this form for specific loan applications or requested servicing actions as specified by your Rural Development (RD) servicing office. Contact your RD servicing office before completing it. RD uses the form to authorize release of needed information from employers, creditors, landlords, commercial banks, etc., to RD. A separate form should be completed for each applicant or borrower.

Submit the original of the completed form in hard copy to the appropriate RD servicing office with your loan application or other loan servicing documents.

Features for transmitting the form electronically are available to those customers with access credentials only. If you would like to establish online access credentials with USDA, follow the instructions provided at the USDA eForms web site.

Applicants and borrowers must complete all of the items specified in the following table.

Fld Name / Item No.	Instruction
1 To	Leave blank.
2 Re	Leave blank.
3 Name of Customer	Enter your name.
4 Signature	Enter your signature.
5 Date	Enter the date the form has been signed.

Form RD 1910-5
(Rev. 03-21)

UNITED STATES DEPARTMENT OF AGRICULTURE
HOUSING AND URBAN DEVELOPMENT
VETERANS ADMINISTRATION
(Community Planning and Development, and
Housing - Federal Housing Commissioner)

Form Approved
OMB No. 0575-0172
Exp. Date: 2/28/2025

REQUEST FOR VERIFICATION OF EMPLOYMENT

LENDER, LOCAL PROCESSING AGENCY (LPA), AND LOAN PACKAGER: Complete items 1 through 7. Have the applicant sign. Forward the completed form directly to the employer named in item 1. CONTRACTOR: Complete items 1 through 7. Have applicant or borrower sign. Forward the completed form directly to the USDA or lender office identified in item 2. EMPLOYER/PROVIDER: Complete either parts II and IV or parts III and IV. Return form directly to the office identified in item 2 of Part I.

PART I - REQUEST

1. TO: (Name and Address of Employer)

2. FROM: *(Name and Address of Lender or Local Processing Agency)*
This item must be completed before sending to employer.

3. I certify that this verification has been sent directly to the employer and has not passed through the hands of the applicant or any other interested party.

(Signature of Lender, Official of LPA, USDA Official/USDA Loan Packager or Government

4. TITLE OF LENDER OFFICIAL OF LPA, USDA OFFICIAL, MFH PROJECT MGR., OR USDA LOAN PACKAGER

5. DATE

6. HUD/FHA/CPD, VA OR USDA NO.

7. NAME AND ADDRESS OF APPLICANT

I have applied for a mortgage loan, a farm loan or a rehabilitation loan or to be an occupant in an MFH project and stated that I am or was employed by you. My signature in the block below authorizes verification of my employment information.

SIGNATURE OF APPLICANT

PART II - VERIFICATION OF PRESENT EMPLOYMENT/INCOME

EMPLOYMENT DATA

8. APPLICANT'S DATE OF EMPLOYMENT

9. PRESENT POSITION

10. PROBABILITY OF CONTINUED EMPLOYMENT

12. IF OVERTIME OR BONUS IS APPLICABLE IS ITS CONTINUANCE LIKELY?

OVERTIME ☐ Yes ☐ No
BONUS ☐ Yes ☐ No

PAY DATA

11A. BASE PAY *(Current)* OR OTHER INCOME

$ ______ ☐ Annual $ ______ ☐ Hourly
$ ______ ☐ Monthly $ ______ ☐ Weekly
$ ______ ☐ Other *(Specify)*

11B. EARNINGS

Type	Year to Date as of______	Past Year
BASE PAY	$	$
OVERTIME	$	$
COMMISSIONS	$	$
BONUS	$	$

For Military Personnel Only

Type	Monthly Amount
BASE PAY	$
RATIONS	$
FLIGHT OR HAZARD	$
CLOTHING	$
QUARTERS	$
PRO PAY	$
OVERSEAS OR COMBAT	$

13. REMARKS *(If paid hourly, please indicate average hours worked each week during current and past year)*

a. Number of hours worked per week	b. Anticipated increase or decrease in salary in next 12 months	c. Anticipated overtime hours to be worked in next 12 months	d. If seasonal employment, anticipated number of weeks in the next 12 months

PART III - VERIFICATION OF PREVIOUS EMPLOYMENT

14. DATES OF EMPLOYMENT

15. SALARY/WAGE AT TERMINATION PER ☐ YEAR ☐ MONTH ☐ WEEK

BASE PAY	OVERTIME	COMMISSIONS	BONUS
$	$	$	$

16. REASONS FOR LEAVING

17. POSITION HELD

PART IV

Federal statutes provide severe civil and criminal penalties for any person who knowingly makes false or fraudulent statements or representations to a government agency or officer with the intention of influencing any action by such agency or officer.

18. SIGNATURE

Printed name and phone number

19. TITLE OF EMPLOYER

20. DATE

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0575-0172. The time required to complete this information collection is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

SEE ATTACHED PRIVACY ACT NOTICE

Position 3

UNITED STATES DEPARTMENT OF AGRICULTURE

Rural Development

PRIVACY ACT STATEMENT TO REFERENCES

Rural Development is authorized by the Consolidated Farm and Rural Development Act (7 U.S.C. 1921 et. seq.); and Title V of the Housing Act of 1949, as amended (42 U.S.C. 1471 et. seq.), to solicit the information requested.

Disclosure of the information requested is voluntary. However, information provided is of considerable value to the Agencies in determining the repayment ability of individuals and their eligibility for Agency programs. There will be no consequences to you if you do not provide the information requested.

Your name, and the information you provide, will be released to the applicant at the applicant's request. Some information will be available to any requester under the provisions of the Freedom of Information Act.

The information you provide may be referred to another agency, whether Federal, State, local or foreign, charged with the responsibility of investigating or prosecuting a violation of law, or of enforcing or implementing the statue, rule, regulation, or order issued pursuant thereto, of any record within this system when information available indicates a violation of law, whether civil, criminal or regulatory in nature, and whether arising by general statue or particular program statue, or by rule, regulation or order issued pursuant thereto.

NOTICE TO APPLICANT REGARDING PRIVACY ACT INFORMATION

The information requested on this form is authorized to be collected by the Rural Housing Service (RHS), Rural Business-Cooperative Services (RBS), Rural Utilities Service (RUS) or the Farm Service Agency (FSA) ("the agency") by title V of the Housing Act of 1949, as amended (42 U.S.C. 1471 et seq.) or by the Consolidated Farm and Rural Development Act (7 U.S.C. 1921 et seq.), or by other laws administered by RHS, RBS, RUS or FSA.

Disclosure of information requested is voluntary. However, failure to disclose certain items of information requested, including your Social Security Number or Federal Identification Number, may result in a delay in the processing of an application or its rejection. Information provided may be used outside of the agency for the following purposes:

1. When a record on its face, or in conjunction with other records, indicates a violation or potential violation of law, whether civil, criminal or regulatory in nature, and whether arising by general statute or particular program statute, or by regulation, rule, or order issued pursuant thereto, disclosure may be made to the appropriate agency, whether Federal, foreign, State, local, or tribal, or other public authority responsible for enforcing, investigating, or prosecuting such violation or charged with enforcing or implementing the statute, or rule, regulation, or order issued pursuant thereto, if the information disclosed is relevant to any enforcement, regulatory, investigative, or prosecutive responsibility of the receiving entity.

2. A Record from this system of records may be disclosed to a Member of Congress or to a congressional staff member in response to an inquiry of the congressional office made at the written request of the constituent about whom the record is maintained.

3. Rural Development will provide information from this system to the U.S. Department of the Treasury and to other Federal agencies maintaining debt servicing centers, in connection with overdue debts, in order to participate in the Treasury Offset Program as required by the Debt Collection Improvement Act, Pub. L. 104-134, Section 31001.

4. Disclosure of the name, home address, and information concerning default on loan repayment when the default involves a security interest in tribal allotted or trust land. Pursuant to the Cranston-Gonzales National Affordable Housing Act of 1990 (42 U.S.C. 12701 et seq.), liquidation may be pursued only after offering to transfer the account to an eligible tribal member, the tribe, or the Indian Housing Authority serving the tribe(s).

5. Referral of names, home addresses, social security numbers, and financial information to a collection or servicing contractor, financial institution, or a local, State, or Federal agency, when Rural Development determines such referral is appropriate for servicing or collecting the borrower's account or as provided for in contracts with servicing or collection agencies.

6. It shall be a routine use of the records in this system of records to disclose them in a proceeding before a court or adjudicative body, when: (a) the agency or any component thereof; or (b) any employee of the agency in his or her official capacity; or (c) any employee of the agency in his or her individual capacity where the agency has agreed to represent the employee; or (d) the United States is a party to litigation or has an interest in such litigation, and by careful review, the agency determines that the records are both relevant and necessary to the litigation, provided; however, that in each case, the agency determines that disclosure of the records is a use of the information contained in the records that is compatible with the purpose for which the agency collected the records.

7. Referral of names, home addresses, and financial information for selected borrowers to financial consultants, advisors, lending institutions, packagers, agents and private or commercial credit sources, when Rural Development determines such referral is appropriate to encourage the borrower to refinance the Rural Development indebtedness as required by title V of the Housing Act of 1949, as amended (42 U.S.C. 1471), or to assist the borrower in the sale of the property.

8. Referral of legally enforceable debts to the Department of the Treasury, Internal Revenue Service (IRS), to be offset against any tax refund that may become due the debtor for the tax year in which the referral is made, in accordance with the IRS regulations at 26 C.F.R. 301.6402-6T, Offset of Past Due Legally Enforceable Debt Against Overpayment, and under the authority contained in 31 U.S.C. 3720A.

9. Referral of information regarding indebtedness to the Defense Manpower Data Center, Department of Defense, and the United States Postal Service for the purpose of conducting computer matching programs to identify and locate individuals receiving Federal salary or benefit payments and who are delinquent in their repayment of debts owed to the U.S. Government under certain programs administered by Rural Development in order to collect debts under the provisions of the Debt Collection Act of 1982 (5 U.S.C. 5514) by voluntary repayment, administrative or salary off set procedures, or by collection agencies.

10. Referral of names, home addresses, and financial information to lending institutions when Rural Development determines the individual may be financially capable of qualifying for credit with or without a guarantee.

11. Disclosure of names, home addresses, social security numbers, and financial information to lending institutions that have a lien against the same property as Rural Development for the purpose of the collection of the debt. These loans can be under the direct and guaranteed loan programs.

12. Referral to private attorneys under contract with either Rural Development or with the Department of Justice for the purpose of foreclosure and possession actions and collection of past due accounts in connection with Rural Development.

13. It shall be a routine use of the records in this system of records to disclose them to the Department of Justice when: (a) The agency or any component thereof; or (b) any employee of the agency in his or her official capacity where the Department of Justice has agreed to represent the employee; or (c) the United States government, is a party to litigation or has an interest in such litigation, and by careful review, the agency determines that the records are both relevant and necessary to the litigation and the use of such records by the Department of Justice is therefore deemed by the agency to be for a purpose that is compatible with the purpose for which the agency collected the records.

NOTICE TO APPLICANT REGARDING PRIVACY ACT INFORMATION - CONTINUED

14. Referral of names, home addresses, social security numbers, and financial information to the Department of Housing and Urban Development (HUD) as a record of location utilized by Federal agencies for an automatic credit prescreening system.

15. Referral of names, home addresses, social security numbers, and financial information to the Department of Labor, State Wage Information Collection Agencies, and other Federal, State, and local agencies, as well as those responsible for verifying information furnished to qualify for Federal benefits, to conduct wage and benefit matching through manual and/or automated means, for the purpose of determining compliance with Federal regulations and appropriate servicing actions against those not entitled to program benefits, including possible recovery of improper benefits.

16. Referral of names, home addresses, and financial information to financial consultants, advisors, or underwriters, when Rural Development determines such referral is appropriate for developing packaging and marketing strategies involving the sale of Rural Development loan assets.

17. Rural Development, in accordance with 31 U.S.C. 3711(e)(5), will provide to consumer reporting agencies or commercial reporting agencies information from this system indicating that an individual is responsible for a claim that is current.

18. Referral of names, home and work addresses, home telephone numbers, social security numbers, and financial information to escrow agents (which also could include attorneys and title companies) selected by the applicant or borrower for the purpose of closing the loan.

19. Disclosures pursuant to 5 U.S.C. 552a(b)(12): Disclosures may be made from this system to consumer reporting agencies as defined in the Fair Credit Reporting Act (15 U.S.C. 1681a(f) or the Federal Claims Collection Act (31 U.S.C. 3701(a)(3)).

Instructions for RD1910-0005

REQUEST FOR VERIFICATION OF EMPLOYMENT

LENDER, LOCAL PROCESSING AGENCY (LPA), AND LOAN PACKAGER: Complete items 1 through 7. Have the applicant complete item 8 and sign. Forward the completed form directly to the employer named in item 1.

CONTRACTOR: Complete items 1 through 7. Have applicant or borrower complete item 8 and sign. Forward the completed form directly to the USDA or lender office identified in item 2.

EMPLOYER/PROVIDER: Complete either parts II and IV or parts III and IV. Return form directly to the office identified in item 2 of Part I.

Features for transmitting the form electronically are available to those customers with access credentials only. If you would like to establish online access credentials with USDA, follow the instructions provided at the USDA eForms web site.

PART I - REQUEST

Fld Name / Item No.	Instruction
1	Enter the name and Address of Employer
2	Enter Name and Address of Lender or Local Processing Agency. This item must be completed before sending to employer.
3	(Signature of Lender, Official of LPA, USDA Official/USDA Loan Packager or Government contractor)
4	Title of lender official of LPA, USDA official, MFH project manager, or USDA loan packager.
5	Date
6	HUD/FHA/CPD, VA or USDA no.
7	Name and address of applicant
8	Taxpayer's identification no. Or social security no.
	Signature of applicant

PART II - VERIFICATION OF PRESENT EMPLOYMENT/INCOME

Fld Name / Item No.	Instruction
9	Applicants date of employment
10	Present position
11	Probability of continued employment
12	If overtime or bonus is applicable is its continuance likely?
13	REMARKS (If paid hourly, please indicate average hours worked each week during current and past year)
14	Dates of employment
14a	Number of hours worked per week
14b	Anticipated increase or decrease in salary in next 12 months
14c	Anticipated overtime hours to be worked in next 12 months

PART III - VERIFICATION OF PREVIOUS EMPLOYMENT

Fld Name / Item No.	Instruction
15	Print your name and your phone number
16	Enter your SALARY/WAGE at termination per Year, Month, or Week and By Base Pay, Overtime, Commissions, and Bonus.
17	Enter your reasons for leaving.
18	Enter the title of the position that you held.

PART IV

Fld Name / Item No.	Instruction
19	Signature

20	Enter the Title of employer
21	Enter the date the form is completed.