



Rural Development

April 12, 2019

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Acting Administrator

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TO: State Directors
Rural Development

ATTENTION: Single Family Housing Program Directors

FROM: Richard A. Davis /s/ *Curtis Anderson*
Acting Administrator
Rural Housing Service

SUBJECT: Fiscal Year 2019 Allocation and Funding Guidance
Single Family Housing Direct Loan and Grant and
Guaranteed Loan Programs

PURPOSE:

The purpose of this Unnumbered Letter (UL) is to provide allocation and funding guidance for the Single Family Housing (SFH) direct loan and grant and guaranteed loan programs in Fiscal Year (FY) 2019 following the signing of the Consolidated Appropriations Act, 2019.

BACKGROUND:

Allocation computations have been made in accordance with RD Instruction 1940-L, § 1940.563 through 1940.568. This UL includes information on program goals, basic formula criteria, set asides, administrative allocation, pooling of funds, and program contacts.

EXPIRATION DATE:
September 30, 2019

FILING INSTRUCTIONS:
Housing Programs

IMPLEMENTATION RESPONSIBILITIES:

SFH Direct Program Funding Goals in FY 2019

1. **Full Funds Usage.** The Federal Government has a fundamental responsibility to be effective stewards of the taxpayers' money. For the SFH direct programs, this means responsibly, effectively, and fully utilizing funds appropriated by Congress to address the housing needs of very low- and low-income persons in rural areas.
2. **Encourage Partnerships.** Increase the production of Section 502 Direct Loans as submitted by current non-profit partners and intermediaries and attain sustainable long-term growth in loan application packaging in all states.
3. **Focus on Persistent Poverty Counties.** Provide targeted assistance to persistent poverty counties to the maximum extent possible by utilizing a variety of outreach tools such as social media, events, success stories, and collaborating with affordable housing partners (packagers, intermediaries, Self-Help grantees).

Section 502 Direct Loans

For FY 2019, **\$1,000,000,000** is available for Section 502 Direct Loans.

Total Available	\$1,000,000,000
Less Underserved Counties and Colonias set aside	50,000,000
Less REAP set aside	439,450
Less Self-Help set aside	73,855,244
Less Persistent Poverty County set aside	100,000,000
Less National Headquarters Reserve	254,338,571
State Formula Allocation	521,366,735

State Formula Allocations. Each state will receive the balance of their full year allocation based on the methodology described below. States which have already exceeded their full year allocation will receive an administrative allocation of funds.

1. **Base Allocation.** Each state will receive a base allocation of **\$4,000,000** with the exception of the Virgin Islands and Western Pacific territories which will each receive an administrative allocation of **\$2,000,000**.
2. **Formula Allocation.** Each state will also receive a formula allocation based on the weighted criteria with the exception of the Virgin Islands and Western Pacific territories.

Very Low-Income Requirement. Nationally not less than 40 percent of funds, and not less than 30 percent of funds for an individual state, will be made available for very low-income applicants. State funding distributed using the basic formula allocation will be provided as a 60% low-income and 40% very-low income split.

Set Asides.

- 1. Underserved Counties and Colonias.** For eligible underserved counties and colonias communities, **\$50,000,000** has been made available. If these funds are not obligated by **July 31, 2019**, they shall be added to the National Headquarters reserve and made available on a priority basis to applicants whose homes will be built by working with mutual Self-Help grantees and to applicants whose application was submitted through an Agency-approved intermediary under the certified loan application packaging process.
 - **Colonias.** Colonias funds will be administratively allocated to states with qualifying areas (i.e. AZ, CA, NM, and TX). States that fully utilize their allocations may request additional funding on a first-come, first-serve basis using the survey tool.
 - **Underserved.** States may request funding for eligible counties on a first-come, first-serve basis using the survey tool. A listing of eligible Underserved counties is attached to this UL.
- 2. Rural Economic Area Partnership (REAP) Zones.** For REAP Zones, **\$439,450** has been made available. Each state with qualifying areas will receive an administrative allocation. States that fully utilize allocations may request additional funding on a first-come, first-serve basis using the survey tool. If these funds are not obligated by **August 15, 2019**, they shall become available for other authorized purposes. A listing of eligible REAP counties is attached to this UL.
- 3. Self-Help Loan.** For Self-Help Loans, **\$73,855,244** has been made available. States may request Self-Help funding on a first-come, first-serve basis using the survey tool. If these funds are not obligated by **June 1, 2019**, they shall be added to the National Headquarters reserve and made available on a priority basis to applicants whose homes will be built by working with mutual Self-Help grantees and to applicants whose application was submitted through an Agency-approved intermediary under the certified loan application packaging process.
- 4. Persistent Poverty Counties.** For loans in persistent poverty counties, **\$100,000,000** has been made available. States with persistent poverty counties will be ‘over allocated’ with funding which will allow states to obligate funding on an as-needed-basis so long as funding remains available nationally. A listing of eligible Persistent Poverty counties is attached to this UL.

National Headquarters Reserve.

- 1. Loan Applications Packaged through an Agency-Approved Intermediary.** For loan applications packaged through an Agency-approved intermediary, **\$87,500,000** will be held in reserve. States may request funding from this reserve on a first-come, first-serve basis using the survey tool. If these funds are not obligated by **August 15, 2019**, they shall become available for other authorized purposes.

2. **Program Real Estate Owned (REO) Sales.** For REO sale loans, **\$2,000,000** will be held in reserve. States may request funding from this reserve on a first-come, first-serve basis using the National Office Reserve Funds (NORF) system. The requested amount and the amount reflected in the FiServ Loan Servicing Platform (formerly MortgageServ) must match in order for the request to be considered. If these funds are not obligated **by August 15, 2019**, they shall become available for other authorized purposes.

3. **General Reserve.** For all other Agency priorities, \$164,838,571 will be held in reserve. States that have fully utilized their allocations may request amounts using the survey tool in accordance with periodic instructions from National Headquarters.

Section 504 Loans and Grants

For FY 2019, **\$28,000,000** is available for Section 504 Loans.

Total Available	\$28,000,000
Less Underserved Counties and Colonias set aside	1,400,000
Less REAP set aside	15,145
Less Persistent Poverty County set aside	2,800,000
Less National Headquarters Reserve	600,000
State Formula Allocation	23,184,855

For FY 2019, **\$30,000,000** is available for Section 504 Grants.

Total Available	\$30,000,000
Less Underserved Counties and Colonias set aside	1,500,000
Less REAP set aside	15,000
Less Persistent Poverty County set aside	3,000,000
Less National Headquarters Reserve	5,000,000
State Allocation - Administrative	20,485,000

State Formula Allocations. For 504 grants, each state will receive an administrative allocation. For 504 loans, each state will receive the balance of their full year formula allocation based on methodology described below. States which have already exceeded their full year allocation will receive an administrative allocation of funds.

- **Base Allocation.** There is no base allocation for 504 loans. An administrative allocation of **\$500,000** will be provided to the Virgin Islands and Western Pacific territories.
- **Formula Allocation.** Each state will receive a formula allocation of 504 loan funds based on the weighted criteria with the exception of the Virgin Islands and Western Pacific territories.

Set Asides. The following set asides have been authorized for FY 2019.

1. **Underserved Counties and Colonias.** For designated underserved counties and colonias communities, **\$1,400,000** has been made available in 504 Loans and **\$1,500,000** in 504 Grants. Any funds not obligated **by July 31, 2019**, will be added to the National Headquarters reserve.
 - **Colonias.** Colonias funds will be administratively allocated to states with qualifying areas (i.e. AZ, CA, NM, and TX). States that fully utilize their allocations may request additional funding on a first-come, first-serve basis using the survey tool.
 - **Underserved.** States may request funding for eligible counties on a first-come, first-serve basis using the survey tool. A listing of eligible Underserved counties is attached to this UL.

2. **Rural Economic Area Partnership (REAP) Zones.** For REAP Zones, **\$15,145** has been made available in 504 Loans and **\$15,000** in 504 Grants. All funds will be held in reserve. States may request funding on a first-come, first-serve basis using the survey tool. If these funds are not obligated **by August 15, 2019**, they shall become available for other authorized purposes.

3. **Persistent Poverty Counties.** For designated persistent poverty counties, **\$2,800,000** has been made available in 504 Loans and **\$3,000,000** in 504 Grants. States may request funding from this reserve for properties located in persistent poverty counties on a first-come, first-serve basis using the survey tool. If these funds are not obligated **by August 15, 2019**, they shall be added to the National Headquarters reserve.

National Headquarters Reserve. For the National Headquarters reserve, **\$600,000** will be held in reserve for 504 Loans and **\$5,000,000** for 504 Grants. States that have fully utilized their allocations may request amounts using the survey tool in accordance with periodic instructions from National Headquarters.

Other SFH Direct Programs

Credit Sale Authority. For non-program credit sales, **\$10,000,000** has been made available. Of that amount, **\$1,000,000** will be held in reserve for designated persistent poverty counties. Credit sale funds are provided under a separate funding allotment and are available only for non-program sales of REO property. States may request funding from this reserve on a first-come, first-serve basis using the NORF system. The requested amount and the amount reflected in the FiServ Loan Servicing Platform must match in order for the request to be considered.

Section 509 Compensation for Construction Defects. For construction defects, there is a carryover balance of **\$126,369** available - no additional funding was appropriated for FY 2019. All claims for compensation for construction defects, along with the borrower's case file, must be submitted to National Headquarters for authorization of funds prior to approval. After receipt of the authorization, claims may be approved and submitted to the National Financial and Accounting Operations Center (NFAOC) for funding.

Section 523 Mutual and Self-Help Technical Assistance Grants. For Section 523 Mutual and Self-Help Technical Assistance Grants, **\$30,000,000** is made available in addition to a carryover balance **\$868,441.00**. Of that amount, **\$3,086,844.10** will be set aside and made available for designated persistent poverty counties. All Section 523 grants will be obligated in National Headquarters to enable National Headquarters staff to better monitor fund utilization. The State Director must request funding approval from National Headquarters for all requests. A technical review and analysis must be completed by the Technical and Management Assistance (T&MA) contractor on all new, and existing (refunding) grant applications. In addition to the T&MA contractor's review, Agency personnel must also review and evaluate the feasibility of the grantee's request and make the appropriate recommendation. The level of National Headquarters review will be based on the amount of the grant.

For grant requests of \$300,000 or less, the State Director should submit:

1. The analysis from the T&MA contractor;
2. Statement indicating whether or not the grant recipient will be working in Rural Economic Area Partnerships (REAP) and census tract designation of area;
3. The State Director's recommendation;
4. A copy of the conditions to be met;
5. A copy of Form RD 1940-1, Request for Obligation of Funds;
6. If the grantee is a marginal performer, specific information showing actions to correct performance; and
7. USDA Survey on Ensuring Equal Opportunity for Applicants.

For grant requests that exceed \$300,000, the complete application docket along with the items mentioned above, must be sent to National Headquarters.

Section 523 Self-Help Site Loans and Section 524 RH Site Loans. The State Director must request and receive funding authority from National Headquarters prior to obligating loan funds. For FY 2019, **\$5,000,000** was appropriated for Section 523 Site Loans and **\$5,000,000** for Section 524 Site Loans. For **Section 523 Site Loans**, **\$500,000** will be set aside and made available for designated persistent poverty counties and for **Section 524 Site Loans**, **\$500,000** will be set aside and made available for designated persistent poverty counties.

Section 306C Water and Waste Disposal (WWD) Grants to Individuals in Colonias. The objective of the Section 306C WWD individual grant program is to facilitate the use of community water or waste disposal systems for the residents of the Colonias along the U.S. Mexico border. Eligible areas under Section 306C WWD may be different from areas under the 5 percent set-aside for the 100 underserved counties and Colonias. There is a carryover balance available of **\$697,365.39**. The states of Arizona, California, New Mexico and Texas have received an administrative allocation for FY 2019. Allocations will be distributed to the above states for processing individual grant applications.

Section 502 Guaranteed Loans

For FY 2019, a total of **\$23,520,000,000** is available for Section 502 Guaranteed Purchase Loans.

Total Available	\$23,520,000,000
Less National Headquarters Reserve	5,520,000,000
Less State Allocation	18,000,000,000

An additional **\$480,000,000** is available at National Headquarters Reserve for Section 502 Guaranteed Refinance Loans.

General Information

National Headquarters Contacts

Program Initiatives	Contact	email	Phone #
502 Direct Loan Requests	Andrea Birmingham	andrea.birmingham@usda.gov	(202) 720-1489
504 Direct Loan & Grant Requests	Andrea Birmingham Sunceri Dade	andrea.birmingham@usda.gov sunceri.dade@usda.gov	(202) 720-1489 (202) 720-1485
Compensation for Construction Defects	Danielle Eason	danielle.eason@usda.gov	(202) 690-1530
Mutual & Self-Help Technical Assistance Grants	Myron Wooden	myron.wooden@usda.gov	(202) 720-1532
Section 523 Self-Help and Section 524 Site Loans	Myron Wooden	myron.wooden@usda.gov	(202) 720-1532
Rural Housing Demonstration Program	Myron Wooden	myron.wooden@usda.gov	(202) 720-1532
502 Guaranteed Loans	Ana Placencia	ana.placencia@usda.gov	(254) 721-0770

Pooling. At the time of pooling, funds within a state's allocation that have not been obligated by the state are placed in the National Headquarters reserve.

- **Year-end:** This pooling is used to ensure maximum use of program funds on a national basis. The year-end pooling for FY 2019 is **August 15, 2019**. To the extent funds are available to redistribute after pooling, an administrative re-allocation will be made to states with priorities such as Self-Help and Agency-approved intermediaries under the certified loan application packaging process.

- **Emergency:** The Administrator may pool funds at any time that it is determined the conditions upon the initial allocation was based have changed to such a degree that it is necessary to pool funds in order to efficiently carry out the Agency mission.

State Sub Allocations. While not generally recommended, states may choose to sub allocate their funding in accordance with RD Instruction 1940-L.

- **Sub allocation by the State Director.** The State Director may sub allocate funding to each area office using the methodology and formulas in accordance with RD Instruction 1940-L, §1940.563 through 1940.568. If the sub allocation is to the area level, the Area Director will make funds available on a first-come, first-served basis to offices at the field or area level. No Field Office will have its access to funds restricted without the prior written approval of the Administrator. State Directors may hold funds in reserve for leveraging and other initiatives.
- **State Office Pooling.** If pooling is conducted within a state, it must not take place within the first 30 calendar days of the first, second, or third quarter; there are no restrictions on pooling in the fourth quarter. Pooled funds may be redistributed by the State Director provided the State Director has determined that the pooled funds could not be used in the Field Offices receiving the funds allocated in accordance with the instruction. This determination will be in writing, filed in the State Office, and will include a statement that all appropriate efforts were made to use the funds, as allocated.

Attachments

SECTION 502 DIRECT RURAL HOUSING LOANS
FISCAL YEAR 2019

STATE	STATE FORMULA FACTOR	TOTAL ALLOCATION	VERY LOW INCOME ALLOCATION 40 PERCENT	LOW INCOME ALLOCATION 60 PERCENT
ALABAMA	0.03220119	\$14,090,780	\$5,636,312	\$8,454,468
ALASKA	0.00782342	\$6,451,599	\$2,580,640	\$3,870,959
ARIZONA	0.01497689	\$8,693,260	\$3,477,304	\$5,215,956
ARKANSAS	0.02161454	\$10,773,279	\$4,309,311	\$6,463,967
CALIFORNIA	0.03401003	\$14,657,613	\$5,863,045	\$8,794,568
COLORADO	0.01161031	\$7,638,285	\$3,055,314	\$4,582,971
CONNECTICUT	0.00519728	\$5,628,654	\$2,251,462	\$3,377,193
DELAWARE	0.00305434	\$4,957,127	\$1,982,851	\$2,974,276
FLORIDA	0.03110015	\$13,745,753	\$5,498,301	\$8,247,452
GEORGIA	0.04378668	\$17,721,290	\$7,088,516	\$10,632,774
HAWAII	0.00310261	\$4,972,256	\$1,988,902	\$2,983,354
IDAHO	0.00834357	\$6,614,597	\$2,645,839	\$3,968,758
ILLINOIS	0.02161323	\$10,772,868	\$4,309,147	\$6,463,721
INDIANA	0.02633130	\$12,251,354	\$4,900,542	\$7,350,813
IOWA	0.01596768	\$9,003,740	\$3,601,496	\$5,402,244
KANSAS	0.01114221	\$7,491,597	\$2,996,639	\$4,494,958
KENTUCKY	0.02961791	\$13,281,266	\$5,312,507	\$7,968,760
LOUISIANA	0.02213329	\$10,935,838	\$4,374,335	\$6,561,503
MAINE	0.01268282	\$7,974,372	\$3,189,749	\$4,784,623
MARYLAND	0.01063903	\$7,333,917	\$2,933,567	\$4,400,350
MASSACHUSETTS	0.00647395	\$6,028,720	\$2,411,488	\$3,617,232
MICHIGAN	0.03852158	\$16,071,381	\$6,428,552	\$9,642,829
MINNESOTA	0.02162019	\$10,775,050	\$4,310,020	\$6,465,030
MISSISSIPPI	0.02541003	\$11,962,658	\$4,785,063	\$7,177,595
MISSOURI	0.02932102	\$13,188,231	\$5,275,292	\$7,912,938
MONTANA	0.00757014	\$6,372,229	\$2,548,891	\$3,823,337
NEBRASKA	0.00778528	\$6,439,648	\$2,575,859	\$3,863,789
NEVADA	0.00250450	\$4,784,826	\$1,913,930	\$2,870,896
NEW HAMPSHIRE	0.00772397	\$6,420,434	\$2,568,174	\$3,852,261
NEW JERSEY	0.00678288	\$6,125,530	\$2,450,212	\$3,675,318
NEW MEXICO	0.01005063	\$7,149,534	\$2,859,814	\$4,289,721
NEW YORK	0.03549276	\$15,122,251	\$6,048,901	\$9,073,351
NORTH CAROLINA	0.05789518	\$22,142,424	\$8,856,970	\$13,285,455
NORTH DAKOTA	0.00415473	\$5,301,955	\$2,120,782	\$3,181,173
OHIO	0.03745557	\$15,737,328	\$6,294,931	\$9,442,397
OKLAHOMA	0.01945927	\$10,097,889	\$4,039,156	\$6,058,734
OREGON	0.01200118	\$7,760,771	\$3,104,308	\$4,656,463
PENNSYLVANIA	0.04316155	\$17,525,393	\$7,010,157	\$10,515,236
PUERTO RICO	0.00590863	\$5,851,567	\$2,340,627	\$3,510,940
RHODE ISLAND	0.00121856	\$4,381,855	\$1,752,742	\$2,629,113
SOUTH CAROLINA	0.02914538	\$13,133,191	\$5,253,276	\$7,879,915
SOUTH DAKOTA	0.00609173	\$5,908,946	\$2,363,579	\$3,545,368
TENNESSEE	0.03522619	\$15,038,718	\$6,015,487	\$9,023,231
TEXAS	0.07436892	\$27,304,746	\$10,921,898	\$16,382,847
UTAH	0.00467133	\$5,463,841	\$2,185,536	\$3,278,304
VERMONT	0.00625320	\$5,959,544	\$2,383,818	\$3,575,726
VIRGIN ISLANDS	N/A	\$2,000,000	\$800,000	\$1,200,000
VIRGINIA	0.03231734	\$14,127,178	\$5,650,871	\$8,476,307
WASHINGTON	0.01861518	\$9,833,377	\$3,933,351	\$5,900,026
WEST VIRGINIA	0.01588690	\$8,978,427	\$3,591,371	\$5,387,056
WEST PAC ISLANDS	N/A	\$2,000,000	\$800,000	\$1,200,000
WISCONSIN	0.02667536	\$12,359,171	\$4,943,668	\$7,415,502
WYOMING	0.00328839	\$5,030,473	\$2,012,189	\$3,018,284
STATE TOTALS		\$521,366,735	\$208,546,694	\$312,820,041
GENERAL RESERVE		\$254,338,571	\$101,735,429	\$152,603,143
SET ASIDES		\$224,294,694	\$89,717,877	\$134,576,816
TOTAL		\$1,000,000,000	\$400,000,000	\$600,000,000

SECTION 504 DIRECT RURAL HOUSING LOANS
FISCAL YEAR 2019

STATE	STATE FORMULA FACTOR	TOTAL ALLOCATION
ALABAMA	0.03376842	\$749,148
ALASKA	0.01283298	\$284,698
ARIZONA	0.02144852	\$475,832
ARKANSAS	0.02256428	\$500,585
CALIFORNIA	0.04093401	\$908,115
COLORADO	0.01133881	\$251,550
CONNECTICUT	0.00362148	\$80,342
DELAWARE	0.00272028	\$60,349
FLORIDA	0.03068055	\$680,644
GEORGIA	0.04263415	\$945,832
HAWAII	0.00473113	\$104,959
IDAHO	0.00858987	\$190,565
ILLINOIS	0.01824466	\$404,755
INDIANA	0.02275471	\$504,810
IOWA	0.01364944	\$302,811
KANSAS	0.00985319	\$218,592
KENTUCKY	0.03018279	\$669,601
LOUISIANA	0.02506475	\$556,058
MAINE	0.01256887	\$278,839
MARYLAND	0.00897271	\$199,058
MASSACHUSETTS	0.00477848	\$106,010
MICHIGAN	0.03361519	\$745,748
MINNESOTA	0.02010140	\$445,947
MISSISSIPPI	0.02792972	\$619,617
MISSOURI	0.02873209	\$637,417
MONTANA	0.00792213	\$175,751
NEBRASKA	0.00650087	\$144,221
NEVADA	0.00261536	\$58,021
NEW HAMPSHIRE	0.00671361	\$148,940
NEW JERSEY	0.00528253	\$117,192
NEW MEXICO	0.01333876	\$295,918
NEW YORK	0.03210035	\$712,142
NORTH CAROLINA	0.05816174	\$1,290,310
NORTH DAKOTA	0.00393939	\$87,395
OHIO	0.03201118	\$710,163
OKLAHOMA	0.02053790	\$455,630
OREGON	0.01220114	\$270,681
PENNSYLVANIA	0.03735851	\$828,793
PUERTO RICO	0.00876814	\$194,520
RHODE ISLAND	0.00103456	\$22,952
SOUTH CAROLINA	0.02959178	\$656,489
SOUTH DAKOTA	0.00627450	\$139,199
TENNESSEE	0.03495862	\$775,552
TEXAS	0.08436442	\$1,871,612
UTAH	0.00502449	\$111,468
VERMONT	0.00601656	\$133,477
VIRGIN ISLANDS	N/A	\$500,000
VIRGINIA	0.03051873	\$677,054
WASHINGTON	0.01952537	\$433,167
WEST VIRGINIA	0.01538157	\$341,238
WEST PAC ISLANDS	N/A	\$500,000
WISCONSIN	0.02414264	\$535,601
WYOMING	0.00340264	\$75,487
STATE TOTALS		\$23,184,855
GENERAL RESERVE		\$600,000
SET ASIDES		\$4,215,145
TOTAL		\$28,000,000

SECTION 504 RURAL HOUSING GRANTS
FISCAL YEAR 2019

504 grant funds distributed administratively.

PERSISTENT POVERTY COUNTIES - FISCAL YEAR 2019

State	County_name	State	County_name	State	County_name	State	County_name
AL	Barbour County	GA	Treutlen County	MS	Coahoma County	OK	Coal County
AL	Bullock County	GA	Turner County	MS	Copiah County	OK	Harmon County
AL	Butler County	GA	Ware County	MS	Covington County	OK	Hughes County
AL	Choctaw County	GA	Warren County	MS	Forrest County	OK	Johnston County
AL	Clarke County	GA	Washington County	MS	Franklin County	OK	McCurain County
AL	Conecuh County	GA	Wheeler County	MS	Grenada County	OK	Okfuskee County
AL	Dallas County	GA	Wilcox County	MS	Holmes County	OK	Pushmataha County
AL	Escambia County	ID	Madison County	MS	Humphreys County	OK	Tillman County
AL	Greene County	IL	Alexander County	MS	Issaquena County	PA	Philadelphia County
AL	Hale County	IL	Jackson County	MS	Jasper County	SC	Allendale County
AL	Lowndes County	IL	Pulaski County	MS	Jefferson County	SC	Bamberg County
AL	Macon County	KY	Bath County	MS	Jefferson Davis County	SC	Clarendon County
AL	Marengo County	KY	Bell County	MS	Kemper County	SC	Colleton County
AL	Monroe County	KY	Breathitt County	MS	Lafayette County	SC	Dillon County
AL	Perry County	KY	Casey County	MS	Lauderdale County	SC	Hampton County
AL	Pickens County	KY	Clay County	MS	Leake County	SC	Jasper County
AL	Pike County	KY	Clinton County	MS	Leflore County	SC	Lee County
AL	Sumter County	KY	Cumberland County	MS	Lowndes County	SC	Marion County
AL	Wilcox County	KY	Elliott County	MS	Marion County	SC	Marlboro County
AK	Kusilvak Census Area	KY	Estill County	MS	Marshall County	SC	Orangeburg County
AK	Yukon-Koyukuk Census Area	KY	Floyd County	MS	Montgomery County	SC	Williamsburg County
AZ	Apache County	KY	Fulton County	MS	Neshoba County	SD	Bennett County
AZ	Navajo County	KY	Harlan County	MS	Noxubee County	SD	Buffalo County
AR	Bradley County	KY	Hart County	MS	Oktibbeha County	SD	Charles Mix County
AR	Chicot County	KY	Jackson County	MS	Panola County	SD	Corson County
AR	Columbia County	KY	Johnson County	MS	Pike County	SD	Dewey County
AR	Crittenden County	KY	Knott County	MS	Quitman County	SD	Jackson County
AR	Desha County	KY	Knox County	MS	Scott County	SD	Mellette County
AR	Jefferson County	KY	Laurel County	MS	Sharkey County	SD	Roberts County
AR	Lafayette County	KY	Lawrence County	MS	Simpson County	SD	Shannon County
AR	Lee County	KY	Lee County	MS	Sunflower County	SD	Todd County
AR	Mississippi County	KY	Leslie County	MS	Tallahatchie County	SD	Ziebach County
AR	Monroe County	KY	Letcher County	MS	Tunica County	TN	Campbell County
AR	Nevada County	KY	Lewis County	MS	Walthall County	TN	Claiborne County
AR	Newton County	KY	Lincoln County	MS	Washington County	TN	Cocke County
AR	Phillips County	KY	McCreary County	MS	Wayne County	TN	Fentress County
AR	Poinsett County	KY	Magoffin County	MS	Wilkinson County	TN	Grundy County
AR	St. Francis County	KY	Martin County	MS	Winston County	TN	Hancock County
AR	Searcy County	KY	Menifee County	MS	Yalobusha County	TN	Johnson County
AR	Woodruff County	KY	Monroe County	MS	Yazoo County	TN	Lake County
CO	Alamosa County	KY	Morgan County	MO	Carter County	TN	Scott County
CO	Costilla County	KY	Owsley County	MO	Dunklin County	TX	Bee County
CO	Saguache County	KY	Perry County	MO	Mississippi County	TX	Brazos County
FL	Alachua County	KY	Powell County	MO	New Madrid County	TX	Brooks County
FL	Hamilton County	KY	Robertson County	MO	Oregon County	TX	Cameron County
FL	Hardee County	KY	Rockcastle County	MO	Pemiscot County	TX	Crosby County
FL	Madison County	KY	Rowan County	MO	Reynolds County	TX	Dimmit County
GA	Atkinson County	KY	Russell County	MO	Ripley County	TX	Duval County
GA	Bacon County	KY	Wayne County	MO	Shannon County	TX	Edwards County
GA	Baker County	KY	Whitley County	MO	Texas County	TX	El Paso County
GA	Ben Hill County	KY	Wolfe County	MO	Washington County	TX	Falls County
GA	Brooks County	LA	Acadia Parish	MO	Wayne County	TX	Floyd County
GA	Bulloch County	LA	Avoyelles Parish	MO	Wright County	TX	Frio County
GA	Burke County	LA	Bienville Parish	MO	St. Louis city	TX	Hall County
GA	Calhoun County	LA	Catahoula Parish	MT	Big Horn County	TX	Hidalgo County
GA	Clarke County	LA	Claiborne Parish	MT	Blaine County	TX	Houston County
GA	Clay County	LA	Concordia Parish	MT	Glacier County	TX	Hudspeth County
GA	Clinch County	LA	East Carroll Parish	MT	Golden Valley County	TX	Jim Wells County
GA	Crisp County	LA	East Feliciana Parish	NE	Thurston County	TX	Karnes County
GA	Decatur County	LA	Evangeline Parish	NM	Cibola County	TX	Kinney County
GA	Dooly County	LA	Franklin Parish	NM	Dona Ana County	TX	Kleberg County
GA	Dougherty County	LA	Lincoln Parish	NM	Guadalupe County	TX	Lamb County
GA	Early County	LA	Madison Parish	NM	Luna County	TX	La Salle County
GA	Emanuel County	LA	Morehouse Parish	NM	McKinley County	TX	McCulloch County
GA	Evans County	LA	Natchitoches Parish	NM	Roosevelt County	TX	Marion County
GA	Grady County	LA	Orleans Parish	NM	San Miguel County	TX	Maverick County
GA	Greene County	LA	Ouachita Parish	NM	Socorro County	TX	Presidio County
GA	Hancock County	LA	Red River Parish	NM	Taos County	TX	Real County
GA	Jefferson County	LA	Richland Parish	NY	Bronx County	TX	Reeves County
GA	Jenkins County	LA	Sabine Parish	NY	Kings County	TX	Robertson County
GA	Johnson County	LA	St. Helena Parish	NC	Bertie County	TX	San Augustine County
GA	Macon County	LA	St. Landry Parish	NC	Bladen County	TX	Starr County
GA	Marion County	LA	Tangipahoa Parish	NC	Columbus County	TX	Uvalde County
GA	Mitchell County	LA	Tensas Parish	NC	Halifax County	TX	Val Verde County
GA	Peach County	LA	Washington Parish	NC	Martin County	TX	Webb County
GA	Quitman County	LA	West Carroll Parish	NC	Northampton County	TX	Willacy County
GA	Randolph County	LA	Winn Parish	NC	Pitt County	TX	Zapata County
GA	Screven County	MD	Baltimore city	NC	Robeson County	TX	Zavala County
GA	Seminole County	MS	Adams County	NC	Tyrrell County	UT	San Juan County
GA	Stewart County	MS	Amite County	NC	Washington County	VA	Lee County
GA	Sumter County	MS	Attala County	ND	Benson County	VA	Northampton County
GA	Talbot County	MS	Benton County	ND	Rolette County	WV	Braxton County
GA	Taliaferro County	MS	Bolivar County	ND	Sioux County	WV	Calhoun County
GA	Tattnall County	MS	Chickasaw County	OH	Athens County	WV	Clay County
GA	Taylor County	MS	Choctaw County	OK	Adair County	WV	Gilmer County
GA	Telfair County	MS	Claiborne County	OK	Caddo County	WV	Lincoln County
GA	Terrell County	MS	Clarke County	OK	Cherokee County	WV	McDowell County
GA	Toombs County	MS	Clay County	OK	Choctaw County	WV	Mingo County
						WV	Webster County

ELIGIBLE UNDERSERVED COUNTIES

FISCAL YEAR 2019

State	County	% below Poverty	% Substandard Housing	Total RHS Population
Alaska	Bethel Census Area	23.4%	71.8%	11,865
Alaska	Dillingham Census Area	18.1%	27.7%	4,800
Alaska	Lake and Peninsula Borough	21.4%	24.5%	1,615
Alaska	Nome Census Area	32.6%	49.9%	6,170
Alaska	Northwest Arctic Borough	25.3%	63.4%	3,915
Alaska	Wade Hampton Census Area	31.4%	64.5%	7,360
Alaska	Yukon-Koyukuk Census Area	23.6%	48.2%	5,505
American Samoa	Manua District	64.9%	50.0%	1,140
American Samoa	Swains Island	21.1%	100.0%	19
American Samoa	Western District	63.1%	71.3%	3,060
Arizona	Apache	36.1%	33.0%	51,480
Arizona	Coconino	18.3%	16.1%	39,870
Arizona	La Paz	23.7%	11.5%	11,495
Arizona	Navajo	27.3%	23.4%	62,730
Arkansas	Bradley	18.9%	9.0%	6,160
Arkansas	Phillips	23.2%	6.2%	10,695
Arkansas	Yell*	16.7%	9.1%	17,930
Colorado	Conejos*	17.8%	7.4%	8,080
Colorado	Costilla	28.4%	6.2%	3,520
Florida	Hardee	21.9%	9.1%	11,660
Georgia	Baker	30.0%	7.1%	3,630
Georgia	Echols	32.1%	6.6%	3,975
Georgia	Miller*	18.2%	6.8%	5,880
Georgia	Schley	19.2%	7.7%	4,740
Georgia	Turner*	18.5%	6.6%	3,910
Hawaii	Hawaii	17.5%	11.1%	67,795
Idaho	Owyhee	23.5%	7.1%	8,435
Kentucky	Nicholas*	18.3%	6.4%	6,965
Louisiana	Catahoula	24.7%	6.1%	9,735
Louisiana	Madison	26.1%	8.0%	3,425
Mississippi	Benton	26.0%	9.5%	8,650
Mississippi	Coahoma	35.7%	7.5%	8,315
Mississippi	Holmes	45.1%	6.1%	13,740
Mississippi	Tunica	24.3%	10.7%	8,030
Missouri	Morgan*	17.0%	6.5%	20,030
Montana	Big horn	22.9%	11.7%	8,485
Montana	Pondera	30.5%	8.4%	3,625
Nebraska	Thurston	29.1%	10.0%	6,780
New Mexico	Cibola	24.7%	14.5%	13,410
New Mexico	Harding	19.1%	14.1%	945
New Mexico	Mckinley	38.0%	27.9%	37,900
New Mexico	Sandoval	19.4%	10.9%	21,715
New Mexico	Torrance	20.3%	8.8%	14,500
North Dakota	Benson	35.6%	8.0%	6,595
North Dakota	Rolette	31.4%	7.8%	13,500
North Dakota	Sioux	47.3%	14.2%	4,095
Northern Mariana Islands	Rota Municipality	43.9%	30.5%	2,435
Northern Mariana Islands	Tinian Municipality	39.1%	45.5%	345
Puerto Rico	ANASCO	58.0%	9.7%	2,525
Puerto Rico	CAYEY	49.5%	18.1%	4,350
Puerto Rico	CIALES	62.6%	7.9%	4,495
Puerto Rico	COAMO	50.6%	7.2%	7,020
Puerto Rico	COMERIO	54.6%	6.4%	3,350
Puerto Rico	CULEBRA	40.7%	16.1%	1,940
Puerto Rico	GUAYAMA	57.5%	16.7%	4,905
Puerto Rico	GUAYANILLA	64.1%	23.1%	2,200
Puerto Rico	JAYUYA	57.9%	11.5%	5,000

* Denotes Pool County

ELIGIBLE UNDERSERVED COUNTIES
FISCAL YEAR 2019

State	County	% below Poverty	% Substandard Housing	Total RHS Population
Puerto Rico	LAJAS	62.1%	13.4%	5,010
Puerto Rico	LARES	62.7%	7.2%	8,180
Puerto Rico	LAS MARIAS	60.2%	14.6%	6,425
Puerto Rico	MARICAO	76.2%	8.6%	3,765
Puerto Rico	MAUNABO	56.8%	29.0%	1,180
Puerto Rico	MAYAGUEZ	67.7%	7.3%	1,625
Puerto Rico	OROCOVIS	72.1%	11.9%	6,335
Puerto Rico	PATILLAS	53.6%	24.5%	5,285
Puerto Rico	PENUELAS	73.7%	41.4%	2,225
Puerto Rico	PONCE	54.5%	24.8%	6,950
Puerto Rico	SALINAS	51.1%	14.7%	5,885
Puerto Rico	SAN SEBASTIAN	61.5%	14.4%	4,805
Puerto Rico	SANTA ISABEL	38.2%	9.9%	10,725
Puerto Rico	UTUADO	60.6%	11.6%	12,975
Puerto Rico	VIEQUES	51.4%	27.6%	1,480
Puerto Rico	VILLALBA	60.0%	19.0%	4,700
South Carolina	Allendale	34.4%	6.3%	4,420
South Carolina	Marlboro	24.5%	6.3%	13,785
South Dakota	Bennett	32.1%	6.6%	3,240
South Dakota	Buffalo	49.4%	18.8%	1,925
South Dakota	Corson	35.2%	9.4%	4,040
South Dakota	Dewey	30.5%	7.9%	5,245
South Dakota	Jackson	30.1%	16.6%	2,975
South Dakota	Lyman*	19.0%	6.6%	3,690
South Dakota	Mellette	27.0%	7.4%	2,020
South Dakota	Shannon	55.2%	35.8%	9,265
South Dakota	Todd	48.8%	16.6%	9,575
South Dakota	Ziebach	46.0%	12.3%	2,740
Tennessee	Hancock	30.3%	7.6%	6,610
Tennessee	Haywood	26.1%	6.7%	9,515
Tennessee	Perry	24.2%	6.4%	7,660
Texas	Atascosa*	17.0%	8.2%	28,820
Texas	Cameron	33.8%	14.1%	53,980
Texas	Cochran	24.9%	10.0%	3,015
Texas	Dawson	24.4%	6.6%	1,885
Texas	Duval	21.5%	6.4%	4,855
Texas	Ector	18.9%	10.8%	7,640
Texas	Floyd	17.8%	9.6%	3,485
Texas	Gonzales	21.5%	11.3%	12,470
Texas	Hudspeth	46.0%	6.6%	3,410
Texas	Jim wells*	17.4%	7.5%	15,725
Texas	Nueces*	16.6%	7.8%	13,305
Texas	Reeves	24.3%	14.1%	3,700
Texas	Shelby	20.4%	6.5%	20,205
Texas	Sterling	20.9%	6.7%	1,150
Texas	Uvalde	28.4%	8.3%	8,440
Texas	Webb	31.5%	35.9%	5,850
Texas	Willacy	43.0%	11.2%	10,710
Texas	Zapata	33.6%	8.7%	3,300
Utah	San Juan	26.8%	19.9%	11,360
Virginia	Emporia city	37.8%	6.5%	675
Virginia	Norton city	34.7%	16.2%	475

* Denotes Pool County

COLONIAS ALLOCATIONS and ELIGIBLE REAP COUNTIES
FISCAL YEAR 2019

COLONIAS ALLOCATIONS

State	502 Total	502 Very Low Income	502 Low Income	504 Loan	504 Grant
ARIZONA	\$5,000,000	\$2,000,000	\$3,000,000	\$150,000	\$150,000
CALIFORNIA	\$5,000,000	\$2,000,000	\$3,000,000	\$150,000	\$150,000
NEW MEXICO	\$5,000,000	\$2,000,000	\$3,000,000	\$150,000	\$150,000
TEXAS	\$5,000,000	\$2,000,000	\$3,000,000	\$150,000	\$150,000
RESERVE	\$5,000,000	\$2,000,000	\$3,000,000	\$100,000	\$150,000
TOTAL	\$25,000,000	\$10,000,000	\$15,000,000	\$700,000	\$750,000

ELIGIBLE REAP COUNTIES

REAP Zone	State	Counties Include
CONAC	ND	McHenry, Bottineau, Rolette, Towner, Pierce and Benson; and the Indian reservations of the Turtle Mountain Chippewa and Spirit Lake Sioux
Southwest	ND	Dunn, Stark, Hettinger, Adams, Bowman, Slope, Golden Valley, Billings, and part of the Fort Berthold Indian Reservation
Sullivan-Wawarsing	NY	Sullivan and the Town of Wawarsing
Tioga	NY	Tioga
Northeast Kingdom	VT	Caledonia, Essex & Orleans

SECTION 502 GUARANTEED PURCHASE LOANS
FISCAL YEAR 2019

STATE	TOTAL FY 2019 PURCHASE ALLOCATION
Alabama	\$531,240,401
Alaska	\$142,131,200
Arizona	\$260,890,080
Arkansas	\$416,947,602
California	\$649,536,640
Colorado	\$202,372,271
Connecticut	\$99,607,963
Delaware	\$101,064,868
Florida	\$595,151,026
Georgia	\$733,575,360
Hawaii	\$128,834,287
Idaho	\$181,333,103
Illinois	\$317,593,280
Indiana	\$525,783,808
Iowa	\$232,922,880
Kansas	\$164,505,440
Kentucky	\$484,183,177
Louisiana	\$560,964,201
Maine	\$228,125,292
Maryland	\$380,788,128
Massachusetts	\$107,478,836
Michigan	\$605,599,420
Minnesota	\$384,451,034
Mississippi	\$412,240,480
Missouri	\$576,506,659
Montana	\$134,014,396
Nebraska	\$112,369,280
Nevada	\$70,334,975
New Hampshire	\$124,075,200
New Jersey	\$119,151,796
New Mexico	\$163,271,360
New York	\$584,398,400
North Carolina	\$988,124,800
North Dakota	\$69,061,079
Ohio	\$570,416,800
Oklahoma	\$298,827,200
Oregon	\$269,217,643
Pennsylvania	\$640,005,280
Puerto Rico	\$205,061,346
Rhode Island	\$18,419,840
South Carolina	\$485,395,855
South Dakota	\$132,432,537
Tennessee	\$733,757,302
Texas	\$1,179,957,440
Utah	\$247,285,799
Vermont	\$109,953,760
Virgin Islands	\$1,500,000
Virginia	\$599,889,154
Washington	\$317,640,160
West Virginia	\$250,671,298
Western Pacific	\$8,000,000
Wisconsin	\$410,320,320
Wyoming	\$132,619,544
STATE TOTALS	\$18,000,000,000
NATIONAL RESERVE	\$5,520,000,000
TOTAL	\$23,520,000,000