



Rural Development

February 28, 2020

Bruce W. Lammers
Administrator

TO: State Directors
Rural Development

Rural Housing Service
1400 Independence Ave, SW
Room 5014-S
Washington, D.C. 20250

ATTENTION: Single Family Housing Program Directors

Telephone: (202) 692-0268

FROM: Bruce W. Lammers /s/ Justin Domers
Administrator for
Rural Housing Service

SUBJECT: Fiscal Year 2020 Allocation and Funding Guidance
Single Family Housing Direct Loan and Grant 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 programs in Fiscal Year (FY) 2020 following the signing of the Further Consolidated Appropriations Act, 2020.

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.

IMPLEMENTATION RESPONSIBILITIES:

SFH Direct Program Funding Goals in FY 2020

- 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.

EXPIRATION DATE:
September 30, 2020

FILING INSTRUCTIONS:
Housing Programs

1. **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.
2. **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). The definition of persistent poverty has changed due to new census data. Any county that has had 20 percent or more of its population living in poverty over the past 30 years, as measured by the 1990 and 2000 decennial censuses, and 2007-2011 American Community Survey 5-year average, or any territory or possession of the United States (U.S.). Changes include an addition of 40 counties and five U.S. territories and possessions. A listing of eligible persistent poverty counties is attached to this UL.

Section 502 Direct Loans

For FY 2020, **\$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	261,750
Less Self-Help set aside	55,555,555
Less Persistent Poverty County set aside	100,000,000
Less National Headquarters Reserve	254,338,571
State Formula Allocation	539,844,124

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. The following set asides have been authorized for FY 2020:

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, 2020**, 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, **\$261,750** 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 17, 2020**, they shall become available for other authorized purposes. A listing of eligible REAP counties is attached to this UL.
3. **Self-Help Loans.** For self-help loans, **\$55,555,555** 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 30, 2020**, 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 receive an administrative allocation. 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 17, 2020**, 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 17, 2020**, 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 2020, **\$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	7,499
Less Persistent Poverty County set aside	2,800,000
Less National Headquarters Reserve	600,000
State Formula Allocation	23,192,501

For FY 2020, **\$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 2020:

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, 2020**, 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, **\$7,499** 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 17, 2020**, 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 17, 2020**, 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 **\$125,269** available - no additional funding was appropriated for FY 2020. 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, **\$31,000,000** is made available in addition to a carryover balances from previous fiscal years. Of that amount, **\$5,092,345** 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. The State Director's recommendation;
3. A copy of the conditions to be met;
4. A copy of Form RD 1940-1, Request for Obligation of Funds;
5. If the grantee is a marginal performer, specific actions to correct performance; and
6. 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 2020, **\$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 **\$649,086**. The states of Arizona, California, New Mexico and Texas have received an administrative allocation for FY 2020. Allocations will be distributed to the above states for processing individual grant applications.

National Headquarters Contacts

Program Initiatives	Contact	Email	Phone #
502 Direct Loan Requests	Andrea Birmingham	andrea.birmingham@usda.gov	(202) 720-1489
	Sunceri Dade	sunceri.dade@usda.gov	(202) 720-1485
504 Direct Loan & Grant Requests	Andrea Birmingham	andrea.birmingham@usda.gov	(202) 720-1489
	Sunceri Dade	sunceri.dade@usda.gov	(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
	Andria Hively	andria.hively@usda.gov	(360) 999-0252
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

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 2020 is **August 17, 2020**. 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 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 2020

STATE	STATE FORMULA FACTOR	TOTAL ALLOCATION	VERY LOW INCOME ALLOCATION 40 PERCENT	LOW INCOME ALLOCATION 60 PERCENT
ALABAMA	0.03220119	\$14,685,774	\$5,874,310	\$8,811,464
ALASKA	0.00782342	\$6,596,155	\$2,638,462	\$3,957,693
ARIZONA	0.01497689	\$8,969,994	\$3,587,997	\$5,381,996
ARKANSAS	0.02161454	\$11,172,659	\$4,469,064	\$6,703,595
CALIFORNIA	0.03401003	\$15,286,030	\$6,114,412	\$9,171,618
COLORADO	0.01161031	\$7,852,813	\$3,141,125	\$4,711,688
CONNECTICUT	0.00519728	\$5,724,686	\$2,289,875	\$3,434,812
DELAWARE	0.00305434	\$5,013,563	\$2,005,425	\$3,008,138
FLORIDA	0.03110015	\$14,320,402	\$5,728,161	\$8,592,241
GEORGIA	0.04378668	\$18,530,354	\$7,412,142	\$11,118,212
HAWAII	0.00310261	\$5,029,584	\$2,011,834	\$3,017,750
IDAHO	0.00834357	\$6,768,764	\$2,707,506	\$4,061,258
ILLINOIS	0.02161323	\$11,172,224	\$4,468,890	\$6,703,335
INDIANA	0.02633130	\$12,737,888	\$5,095,155	\$7,642,733
IOWA	0.01596768	\$9,298,781	\$3,719,512	\$5,579,269
KANSAS	0.01114221	\$7,697,476	\$3,078,990	\$4,618,485
KENTUCKY	0.02961791	\$13,828,528	\$5,531,411	\$8,297,117
LOUISIANA	0.02213329	\$11,344,804	\$4,537,921	\$6,806,882
MAINE	0.01268282	\$8,208,718	\$3,283,487	\$4,925,231
MARYLAND	0.01063903	\$7,530,499	\$3,012,199	\$4,518,299
MASSACHUSETTS	0.00647395	\$6,148,342	\$2,459,337	\$3,689,005
MICHIGAN	0.03852158	\$16,783,159	\$6,713,264	\$10,069,896
MINNESOTA	0.02162019	\$11,174,534	\$4,469,814	\$6,704,721
MISSISSIPPI	0.02541003	\$12,432,169	\$4,972,868	\$7,459,301
MISSOURI	0.02932102	\$13,730,007	\$5,492,003	\$8,238,004
MONTANA	0.00757014	\$6,512,105	\$2,604,842	\$3,907,263
NEBRASKA	0.00778528	\$6,583,500	\$2,633,400	\$3,950,100
NEVADA	0.00250450	\$4,831,103	\$1,932,441	\$2,898,662
NEW HAMPSHIRE	0.00772397	\$6,563,153	\$2,625,261	\$3,937,892
NEW JERSEY	0.00678288	\$6,250,860	\$2,500,344	\$3,750,516
NEW MEXICO	0.01005063	\$7,335,244	\$2,934,098	\$4,401,146
NEW YORK	0.03549276	\$15,778,065	\$6,311,226	\$9,466,839
NORTH CAROLINA	0.05789518	\$23,212,176	\$9,284,871	\$13,927,306
NORTH DAKOTA	0.00415473	\$5,378,723	\$2,151,489	\$3,227,234
OHIO	0.03745557	\$16,429,410	\$6,571,764	\$9,857,646
OKLAHOMA	0.01945927	\$10,457,446	\$4,182,978	\$6,274,468
OREGON	0.01200118	\$7,982,521	\$3,193,009	\$4,789,513
PENNSYLVANIA	0.04316155	\$18,322,906	\$7,329,162	\$10,993,743
PUERTO RICO	0.00590863	\$5,960,743	\$2,384,297	\$3,576,446
RHODE ISLAND	0.00121856	\$4,404,371	\$1,761,748	\$2,642,623
SOUTH CAROLINA	0.02914538	\$13,671,722	\$5,468,689	\$8,203,033
SOUTH DAKOTA	0.00609173	\$6,021,506	\$2,408,602	\$3,612,903
TENNESSEE	0.03522619	\$15,689,606	\$6,275,842	\$9,413,763
TEXAS	0.07436892	\$28,678,889	\$11,471,556	\$17,207,334
UTAH	0.00467133	\$5,550,155	\$2,220,062	\$3,330,093
VERMONT	0.00625320	\$6,075,087	\$2,430,035	\$3,645,052
VIRGIN ISLANDS	N/A	\$2,000,000	\$800,000	\$1,200,000
VIRGINIA	0.03231734	\$14,724,318	\$5,889,727	\$8,834,591
WASHINGTON	0.01861518	\$10,177,337	\$4,070,935	\$6,106,402
WEST VIRGINIA	0.01588690	\$9,271,975	\$3,708,790	\$5,563,185
WEST PAC ISLANDS	N/A	\$2,000,000	\$800,000	\$1,200,000
WISCONSIN	0.02667536	\$12,852,062	\$5,140,825	\$7,711,237
WYOMING	0.00328839	\$5,091,234	\$2,036,494	\$3,054,741
STATE TOTALS		\$539,844,124	\$215,937,649	\$323,906,474
GENERAL RESERVE		\$254,338,571	\$101,735,429	\$152,603,143
SET ASIDES		\$205,817,305	\$82,326,922	\$123,490,383
TOTAL		\$1,000,000,000	\$400,000,000	\$600,000,000

SECTION 504 DIRECT RURAL HOUSING LOANS
FISCAL YEAR 2020

STATE	STATE FORMULA FACTOR	TOTAL ALLOCATION
ALABAMA	0.03376842	\$749,406
ALASKA	0.01283298	\$284,796
ARIZONA	0.02144852	\$475,996
ARKANSAS	0.02256428	\$500,758
CALIFORNIA	0.04093401	\$908,428
COLORADO	0.01133881	\$251,636
CONNECTICUT	0.00362148	\$80,370
DELAWARE	0.00272028	\$60,370
FLORIDA	0.03068055	\$680,878
GEORGIA	0.04263415	\$946,158
HAWAII	0.00473113	\$104,996
IDAHO	0.00858987	\$190,631
ILLINOIS	0.01824466	\$404,895
INDIANA	0.02275471	\$504,984
IOWA	0.01364944	\$302,915
KANSAS	0.00985319	\$218,667
KENTUCKY	0.03018279	\$669,832
LOUISIANA	0.02506475	\$556,250
MAINE	0.01256887	\$278,935
MARYLAND	0.00897271	\$199,127
MASSACHUSETTS	0.00477848	\$106,046
MICHIGAN	0.03361519	\$746,005
MINNESOTA	0.02010140	\$446,100
MISSISSIPPI	0.02792972	\$619,830
MISSOURI	0.02873209	\$637,637
MONTANA	0.00792213	\$175,812
NEBRASKA	0.00650087	\$144,271
NEVADA	0.00261536	\$58,041
NEW HAMPSHIRE	0.00671361	\$148,992
NEW JERSEY	0.00528253	\$117,233
NEW MEXICO	0.01333876	\$296,020
NEW YORK	0.03210035	\$712,387
NORTH CAROLINA	0.05816174	\$1,290,754
NORTH DAKOTA	0.00393939	\$87,425
OHIO	0.03201118	\$710,408
OKLAHOMA	0.02053790	\$455,787
OREGON	0.01220114	\$270,774
PENNSYLVANIA	0.03735851	\$829,079
PUERTO RICO	0.00876814	\$194,587
RHODE ISLAND	0.00103456	\$22,960
SOUTH CAROLINA	0.02959178	\$656,716
SOUTH DAKOTA	0.00627450	\$139,247
TENNESSEE	0.03495862	\$775,819
TEXAS	0.08436442	\$1,872,257
UTAH	0.00502449	\$111,506
VERMONT	0.00601656	\$133,523
VIRGIN ISLANDS	N/A	\$500,000
VIRGINIA	0.03051873	\$677,287
WASHINGTON	0.01952537	\$433,317
WEST VIRGINIA	0.01538157	\$341,355
WEST PAC ISLANDS	N/A	\$500,000
WISCONSIN	0.02414264	\$535,786
WYOMING	0.00340264	\$75,513
STATE TOTALS		\$23,192,501
GENERAL RESERVE		\$600,000
SET ASIDES		\$4,207,499
TOTAL		\$28,000,000

PERSISTENT POVERTY COUNTIES - FISCAL YEAR 2020

ST/TERR	County Name	ST/TERR	County Name
AL	Barbour County	FL	Madison County
AL	Bullock County	FL	Putnam County
AL	Butler County	GA	Atkinson County
AL	Choctaw County	GA	Bacon County
AL	Clarke County	GA	Baker County
AL	Conecuh County	GA	Ben Hill County
AL	Dallas County	GA	Brooks County
AL	Escambia County	GA	Bulloch County
AL	Greene County	GA	Burke County
AL	Hale County	GA	Calhoun County
AL	Lowndes County	GA	Clarke County
AL	Macon County	GA	Clay County
AL	Marengo County	GA	Clinch County
AL	Monroe County	GA	Cook County
AL	Perry County	GA	Crisp County
AL	Pickens County	GA	Decatur County
AL	Pike County	GA	Dooly County
AL	Sumter County	GA	Dougherty County
AL	Wilcox County	GA	Early County
AK	Kusilvak Census Area	GA	Emanuel County
AK	Yukon-Koyukuk Census Area	GA	Evans County
AS	American Samoa	GA	Grady County
AZ	Apache County	GA	Greene County
AZ	Graham County	GA	Hancock County
AZ	Navajo County	GA	Jefferson County
AZ	Santa Cruz County	GA	Jenkins County
AR	Bradley County	GA	Johnson County
AR	Chicot County	GA	Macon County
AR	Columbia County	GA	Marion County
AR	Crittenden County	GA	Mitchell County
AR	Desha County	GA	Peach County
AR	Hempstead County	GA	Quitman County
AR	Jefferson County	GA	Randolph County
AR	Lafayette County	GA	Screven County
AR	Lee County	GA	Seminole County
AR	Mississippi County	GA	Stewart County
AR	Monroe County	GA	Sumter County
AR	Nevada County	GA	Talbot County
AR	Newton County	GA	Taliaferro County
AR	Phillips County	GA	Tattnall County
AR	Poinsett County	GA	Taylor County
AR	St. Francis County	GA	Telfair County
AR	Searcy County	GA	Terrell County
AR	Woodruff County	GA	Toombs County
CA	Fresno County	GA	Treutlen County
CA	Imperial County	GA	Turner County
CA	Tulare County	GA	Ware County
CO	Alamosa County	GA	Warren County
CO	Costilla County	GA	Washington County
CO	Saguache County	GA	Wheeler County
FL	Alachua County	GA	Wilcox County
FL	Hamilton County	GU	Guam
FL	Hardee County	ID	Madison County

PERSISTENT POVERTY COUNTIES - FISCAL YEAR 2020

ST/TERR	County Name	ST/TERR	County Name
IL	Alexander County	LA	East Feliciana Parish
IL	Jackson County	LA	Evangeline Parish
IL	Pulaski County	LA	Franklin Parish
KS	Riley County	LA	Iberia Parish
KY	Bath County	LA	Lincoln Parish
KY	Bell County	LA	Madison Parish
KY	Breathitt County	LA	Morehouse Parish
KY	Casey County	LA	Natchitoches Parish
KY	Clay County	LA	Orleans Parish
KY	Clinton County	LA	Ouachita Parish
KY	Cumberland County	LA	Red River Parish
KY	Elliott County	LA	Richland Parish
KY	Estill County	LA	Sabine Parish
KY	Floyd County	LA	St. Helena Parish
KY	Fulton County	LA	St. Landry Parish
KY	Harlan County	LA	St. Mary Parish
KY	Hart County	LA	Tangipahoa Parish
KY	Jackson County	LA	Tensas Parish
KY	Johnson County	LA	Washington Parish
KY	Knott County	LA	Webster Parish
KY	Knox County	LA	West Carroll Parish
KY	Laurel County	LA	Winn Parish
KY	Lawrence County	MI	Isabella County
KY	Lee County	MD	Baltimore city
KY	Leslie County	MS	Adams County
KY	Letcher County	MS	Amite County
KY	Lewis County	MS	Attala County
KY	Lincoln County	MS	Benton County
KY	McCreary County	MS	Bolivar County
KY	Magoffin County	MS	Chickasaw County
KY	Martin County	MS	Choctaw County
KY	Menifee County	MS	Claiborne County
KY	Monroe County	MS	Clarke County
KY	Morgan County	MS	Clay County
KY	Owsley County	MS	Coahoma County
KY	Perry County	MS	Copiah County
KY	Pike County	MS	Covington County
KY	Powell County	MS	Forrest County
KY	Robertson County	MS	Franklin County
KY	Rockcastle County	MS	Grenada County
KY	Rowan County	MS	Holmes County
KY	Russell County	MS	Humphreys County
KY	Wayne County	MS	Issaquena County
KY	Whitley County	MS	Jasper County
KY	Wolfe County	MS	Jefferson County
LA	Acadia Parish	MS	Jefferson Davis County
LA	Avoyelles Parish	MS	Kemper County
LA	Bienville Parish	MS	Lafayette County
LA	Caddo Parrish	MS	Lauderdale County
LA	Catahoula Parish	MS	Leake County
LA	Claiborne Parish	MS	Leflore County
LA	Concordia Parish	MS	Lowndes County
LA	East Carroll Parish	MS	Marion County

PERSISTENT POVERTY COUNTIES - FISCAL YEAR 2020

ST/TERR	County Name	ST/TERR	County Name
MS	Marshall County	NM	Taos County
MS	Montgomery County	NC	Bertie County
MS	Neshoba County	NC	Bladen County
MS	Noxubee County	NC	Columbus County
MS	Oktibbeha County	NC	Halifax County
MS	Panola County	NC	Martin County
MS	Pike County	NC	Northampton County
MS	Quitman County	NC	Pitt County
MS	Scott County	NC	Robeson County
MS	Sharkey County	NC	Tyrrell County
MS	Simpson County	NC	Washington County
MS	Sunflower County	ND	Benson County
MS	Tallahatchie County	ND	Rolette County
MS	Tunica County	ND	Sioux County
MS	Walthall County	OH	Athens County
MS	Washington County	OH	Vinton County
MS	Wayne County	OK	Adair County
MS	Wilkinson County	OK	Caddo County
MS	Winston County	OK	Cherokee County
MS	Yalobusha County	OK	Choctaw County
MS	Yazoo County	OK	Coal County
MO	Adair County	OK	Harmon County
MO	Carter County	OK	Hughes County
MO	Dunklin County	OK	Johnston County
MO	Mississippi County	OK	McCurtain County
MO	New Madrid County	OK	Okfuskee County
MO	Oregon County	OK	Payne County
MO	Pemiscot County	OK	Pushmataha County
MO	Reynolds County	OK	Tillman County
MO	Ripley County	PR	Puerto Rico (Rural Areas)
MO	Shannon County	SC	Allendale County
MO	Texas County	SC	Bamberg County
MO	Washington County	SC	Barnwell County
MO	Wayne County	SC	Clarendon County
MO	Wright County	SC	Colleton County
MP	Northern Mariana Islands	SC	Dillon County
MT	Big Horn County	SC	Hampton County
MT	Blaine County	SC	Jasper County
MT	Glacier County	SC	Lee County
MT	Golden Valley County	SC	Marion County
MT	Roosevelt County	SC	Marlboro County
NE	Thurston County	SC	Orangeburg County
NM	Chaves County	SC	Williamsburg County
NM	Cibola County	SD	Bennett County
NM	Dona Ana County	SD	Buffalo County
NM	Guadalupe County	SD	Charles Mix County
NM	Hidalgo County	SD	Clay County
NM	Luna County	SD	Corson County
NM	McKinley County	SD	Dewey County
NM	Quay County	SD	Jackson County
NM	Roosevelt County	SD	Mellette County
NM	San Miguel County	SD	Oglala Lakota County
NM	Socorro County	SD	Roberts County

PERSISTENT POVERTY COUNTIES - FISCAL YEAR 2020

ST/TERR	County Name	ST/TERR	County Name
SD	Todd County	VA	Dickenson County
SD	Ziebach County	VA	Lee County
TN	Campbell County	VA	Montgomery County
TN	Claiborne County	VA	Northampton County
TN	Cocke County	VA	Wise County
TN	Fentress County	VA	Norton City
TN	Grundy County	VA	Radford City
TN	Hancock County	VI	U.S. Virgin Islands
TN	Johnson County	WA	Okanogan County
TN	Lake County	WA	Whitman County
TN	Scott County	WV	Braxton County
TX	Bee County	WV	Calhoun County
TX	Brazos County	WV	Clay County
TX	Brooks County	WV	Fayette County
TX	Cameron County	WV	Gilmer County
TX	Crosby County	WV	Lincoln County
TX	Culberson County	WV	Logan County
TX	Dimmit County	WV	McDowell County
TX	Duval County	WV	Mingo County
TX	Edwards County	WV	Monongalia County
TX	El Paso County	WV	Roane County
TX	Falls County	WV	Webster County
TX	Floyd County	WI	Menominee County
TX	Frio County		
TX	Garza County		
TX	Hall County		
TX	Hidalgo County		
TX	Houston County		
TX	Hudspeth County		
TX	Jim Wells County		
TX	Karnes County		
TX	Kinney County		
TX	Kleberg County		
TX	Lamb County		
TX	La Salle County		
TX	McCulloch County		
TX	Marion County		
TX	Maverick County		
TX	Nacogdoches County		
TX	Presidio County		
TX	Real County		
TX	Reeves County		
TX	Robertson County		
TX	San Augustine County		
TX	Starr County		
TX	Uvalde County		
TX	Val Verde County		
TX	Webb County		
TX	Willacy County		
TX	Zapata County		
TX	Zavala County		
UT	San Juan County		
VA	Buchanan County		

Eligible Underserved Counties
Fiscal Year 2020

State/Territory	County	Population in Poverty (%)	Substandard Housing (%)	Total RHS Population (#)
Alaska	Petersburg Borough	19.2%	15.0%	1,410
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
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
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	50.64%	7.21%	7,020
Puerto Rico	Comerio	54.63%	6.42%	3,350
Puerto Rico	Culebra	40.72%	16.10%	1,940
Puerto Rico	Guayama	57.49%	16.72%	4,905

* Denotes Pool County

Eligible Underserved Counties
Fiscal Year 2020

State/Territory	County	Population in Poverty (%)	Substandard Housing (%)	Total RHS Population (#)
Puerto Rico	Guayanilla	64.09%	23.08%	2,200
Puerto Rico	Jayuya	57.90%	11.53%	5,000
Puerto Rico	Lajas	62.08%	13.35%	5,010
Puerto Rico	Lares	62.65%	7.17%	8,180
Puerto Rico	Las Marias	60.23%	14.63%	6,425
Puerto Rico	Maricao	76.23%	8.57%	3,765
Puerto Rico	Maunabo	56.78%	28.95%	1,180
Puerto Rico	Mayaguez	67.69%	7.27%	1,625
Puerto Rico	Orocovis	72.14%	11.85%	6,335
Puerto Rico	Patillas	53.64%	24.51%	5,285
Puerto Rico	Penuelas	73.71%	41.43%	2,225
Puerto Rico	Ponce	54.53%	24.75%	6,950
Puerto Rico	Salinas	51.06%	14.71%	5,885
Puerto Rico	San Sebastian	61.50%	14.43%	4,805
Puerto Rico	Santa Isabel	38.23%	9.88%	10,725
Puerto Rico	Utua	60.58%	11.58%	12,975
Puerto Rico	Vieques	51.35%	27.59%	1,480
Puerto Rico	Villalba	60.00%	18.97%	4,700
South Carolina	Allendale	34.39%	6.25%	4,420
South Carolina	Marlboro	24.48%	6.26%	13,785
South Dakota	Bennett	32.10%	6.64%	3,240
South Dakota	Buffalo	49.35%	18.81%	1,925
South Dakota	Corson	35.15%	9.42%	4,040
South Dakota	Dewey	30.51%	7.94%	5,245
South Dakota	Jackson	30.08%	16.58%	2,975
South Dakota	Lyman	18.97%	6.55%	3,690
South Dakota	Mellette	26.98%	7.41%	2,020
South Dakota	Shannon	55.15%	35.81%	9,265
South Dakota	Todd	48.77%	16.63%	9,575
South Dakota	Ziebach	45.99%	12.34%	2,740
Tennessee	Hancock	30.33%	7.64%	6,610
Tennessee	Haywood	26.06%	6.68%	9,515
Tennessee	Perry	24.22%	6.37%	7,660
Texas	Atascosa*	17.0%	8.2%	28,820
Texas	Cameron	33.80%	14.07%	53,980
Texas	Cochran	24.88%	10.00%	3,015
Texas	Duval	21.52%	6.35%	4,855
Texas	Ector	18.91%	10.82%	7,640
Texas	Floyd	17.79%	9.64%	3,485
Texas	Gonzales	21.49%	11.27%	12,470
Texas	Hudspeth	46.04%	6.57%	3,410
Texas	Jim Wells*	17.4%	7.5%	15,725
Texas	Mason*	16.3%	6.4%	3,930
Texas	Nueces*	16.6%	7.8%	13,305
Texas	Starr	28.91%	13.63%	16,100
Texas	Sterling	20.87%	6.74%	1,150
Texas	Webb	31.54%	35.87%	5,850
Texas	Willacy	42.95%	11.21%	10,710
Texas	Zapata	33.64%	8.71%	3,300
Utah	San Juan	26.80%	19.91%	11,360
Virginia	Norton city	34.74%	16.22%	475
Washington	Yakima	18.11%	7.06%	66,550

* Denotes Pool County

COLONIAS ALLOCATIONS and ELIGIBLE REAP COUNTIES
FISCAL YEAR 2020

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