

# Loan Packaging Express

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## Staffing Updates

### Advocating for Equity and Efficiency



Following the retirement of Barry Ramsey, I was selected as Assistant Deputy Administrator of Single Family Housing (SFH). I'm excited to join and work with this very dynamic SFH team. I come to you after spending many years focused on regional planning and public policy, including housing

finance, risk management, and process improvement. Prior to my current position, I served as a policy advisor for the Federal Housing Administration, providing counsel

on large-scale lender compliance issues, credit policy initiatives, litigation, and regulatory alignment. Being from a small rural town, I know packagers perform a vital function in helping rural Americans realize homeownership. I look forward to supporting your needs and strengthening existing coalitions with intermediaries, as well as state and local partners. My goals are to advocate for equity and the efficient delivery of our programs. Where possible, I endeavor to progressively innovate and automate certain aspects of the application packaging process, with a larger mission to improve the reach of the SFH Direct program.

#### Chasity Gatson

Assistant Deputy Administrator  
USDA Single Family Housing



The USDA Rural Development Direct Loan Application Packagers website: <https://www.rd.usda.gov/direct-loan-application-packagers> provides information related to upcoming certified loan application packager training, USDA program training, an intermediary coverage map, and other resources. Be sure to bookmark and visit the site often to check for updates.

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## We are the Thorntons!



*Alyssa, Joseph, Annabelle,  
Ezra, and Charlotte*

Our desire to become homeowners began when Joseph graduated in December 2017 and landed a great job in Utah County. We were expecting our second child any day and watching housing prices skyrocket to triple our current rent.

We knew of Self-Help Homes from prior participants, but we were initially hesitant about the workload since Joseph was already working two jobs to make ends meet and we have no

immediate family nearby to volunteer. Nevertheless, we researched and emailed to see if we would qualify. In that correspondence, we realized that the waitlist was about a year out — and that it wouldn't hurt to submit a pre-application. We were pretty excited! But again, nervous about handling the workload. Once on the waitlist, we sat down and made a determined plan to pay off our new vehicle early. This included negotiating a raise, increased hours for Joseph, and a new job for me in customer service.

A few months into our new plan, we learned we were expecting our youngest - and that's when the pressure to become homeowners truly hit as we would soon outgrow our two bedroom apartment! We continued to work hard, tightening our budget, and taking the least amount of maternity leave. Our year long waitlist timeframe was fast approaching, and with hard work - our vehicle was paid off in January 2020, just as Self-Help Homes was reaching out about our interest in being a part of Group 63. Perfect timing!

Even though we were now a family of five in our small apartment, we chose to stick it out because our landlords were kind and fair. And, we made sacrifices, like sleeping in the living room to allow the kids more room to sleep and play. Little did we know that in March 2020, Joseph would be sent home to work — bringing along his large graphic design equipment.

We adjusted to COVID regulations and continued our journey with Self-Help Homes. Between February and June, the group chose lots, closed its USDA loans, made color selections, and met our building group (and soon-to-be neighbors). In February – June 2020 the group chose lots, closed our USDA loans, made color selections, and met our building group/ soon-to-be neighbors. Though we couldn't meet traditionally, the group made efforts to get to know each other virtually and establish a great base of

communication through personality quizzes, group chats, and trainings.

Our hands-on construction began last June, and immediately, the concept of “minimum hours” was thrown out the window. We took our supervisor's advice to heart when he said that earlier move-in dates were reliant on the pace of the group. The harder and longer we worked as a group beyond our minimum hours, the sooner we could all move in.

About halfway through the build, our son Ezra was hospitalized and diagnosed with Type 1 juvenile diabetes. By this time, our future neighbors were very much our good friends. They offered to pick up our eldest from school and even volunteered to work extra hours on our behalf, so we did not get behind on our requirements. The diagnosis brought equipment we hardly had room for, and a HEFTY monthly cost as well. This is when we really knew the sacrifices and waiting time were all worth it. Because even with the unexpected diagnosis, we would have a home in just a few months that we could afford and continue to meet our son's medical needs.

The rest of the months passed in a blur as the group continued to defy traditional timelines - working double the hours at twice the speed. Joseph and I took turns at home and on the worksite. Finally, in February, we were approved to move into our beautiful, brand new homes in the greatest neighborhood and community you can imagine! It was one the hardest things we have ever done — but completely worthwhile! We are so grateful for all those involved in making it possible. Our mothers watched us through this build and had thoughts to share, as well:

Joseph's mother, Sheri, said:

*“This sweet little family of ours set a goal about three years ago: they wanted to become homeowners. They found this housing program (Self-Help Homes), figured out what they needed to do to qualify, and then they worked their butts off to get there! In the end: Ten homes – built in eight months – by 10 highly-motivated families (most of whom had no prior construction experience). If pride is one of the great sins, I will gladly suffer the price for the pride I have in my children and their spouses.”*

And my mother, Jenn, added:

*“So proud of this family I get to call my own...Goals are hard, goals take time, goals take dedication...For this family... today... goals were smashed out of the park and worth it!”*

### **Brad Bishop**

Executive Director, Self-Help Homes  
Provo, Utah

### **Written by Alyssa Thornton**

Homeowner

# Tennessee Loan Package Success Story



Since being chartered in 1998, Eastern Eight Community Development Corporation has provided numerous Northeast Tennessee families, communities, organizations, and local governments with a variety of affordable housing resources. Led by Executive Director Sherry Trent, their staff is committed to providing affordable housing, even in the face of escalating home and construction costs.

Recognized as one of their most valuable resources, the USDA Rural Development 502 Direct home loan has helped hundreds of individuals and families achieve the dream of homeownership. Eastern Eight has built close to 400 homes, with a large percentage of these financed with Single Family Housing Direct loans.

The year 2020 brought in focus the importance of having a safe, stable place to call your own. Health and safety are on everyone's minds right now. Even during the coronavirus pandemic, Eastern Eight remained focused on helping their clients achieve the homeownership dream. I think

we all can agree that our home is where we feel safe and protected. The mission of Eastern Eight is to help families know that feeling of security. In 2020 alone, they closed 49 Single Family Housing Direct loans. Most of these loans were for the purchase of existing homes, but they also built homes in Washington and Carter County. It was very rewarding to turn over keys for a new home to a family that had wanted a home for years but never thought it was possible.

The good news is 2021 has started out in similar fashion. More and more people want to buy. With prices increasing, the demand for the Single Family Housing Direct loan program has grown. They have more than 30 approved applicants currently looking for homes to buy in this market. The SFH Loan Specialist assigned to work with Eastern Eight packaged loans is Sonya Montgomery. Sonya offered the following endorsement for the agency: "Eastern Eight has been a vital partner in the delivery of the Direct Home Loan program through their continued outreach and educational services during the impact of COVID-19. Eastern Eight not only provides direct assistance to applicants for preparation of loan packages, but also offers the applicant counseling and education on credit and other eligibility factors so that when packages are submitted to Rural Development, they have the best chance of becoming successful, long-term homeowners."

We appreciate the partnership that we have with Eastern Eight as well as with the other nonprofit loan packaging agencies that we work with across Tennessee.

## **Don Harris**

Housing Program Director  
USDA Tennessee Rural Development

## **Communication is the Key**

In South Dakota, we face staffing challenges. With limited Single Family Housing staff operating in only a few offices, we needed to secure packaging partners to broaden our ability to reach customers.

We contacted Little Dixie about expanding its intermediary service area to include South Dakota, and seized an opportunity to partner and grow the program together. Regardless of the long-distance relationship, we took the plunge, and our partnership has grown.

Knowing good communication is the key to any partnership, we started with a kickoff meeting to get to know each other. From there, we agreed to holding regular meetings to discuss progress with marketing and application submissions. We continue to touch bases to review marketing and outreach, check the status of applications, and work out any issues.

Since starting this partnership, we have received six applications from Little Dixie. These families are now shopping for homes, and we have an additional 22 applications in process.

We discuss marketing, processing and funding, applications in the pipeline, and eForms submissions. We also celebrate our accomplishments! The partnership has helped reduce the number of application status calls we receive in our offices, because Little Dixie tracks the applications and knows where we are in the process. Communicating on a regular basis not only helps work out challenges in the early stages, it also builds trust and reinforces our successes.

We plan to continue to meet regularly to ensure the success of our partnership, and to celebrate helping so many clients become homeowners – even during a pandemic!

## **Shannon Kleinsasser**

Former SFH Direct team member



Did you know you can use the [Single Family Housing Eligibility Assessment tool](#) as a way to conduct a pre-eligibility assessment? Simply select an assessment type (build, purchase an existing home, or refinance) then complete the information as prompted. Once an assessment is completed, it can be saved or amended at a later date.

## Certified Packaging Course Update

As part of the certified packaging process, USDA Rural Development partners with the Housing Assistance Council, NeighborWorks America, and the Rural Community Assistance Corporation to provide Single Family Housing Direct loan application packaging training. The training is open to individuals working for housing nonprofits and public agencies who have at least one year of affordable housing loan origination and / or affordable housing counseling experience, and are interested in packaging Rural Development direct loan applications.

Completion of an approved course is required for a loan application packaging certification and provides:

- A review of the USDA Single Family Housing Direct loan program and the regulations and laws that govern it.
- A detailed discussion of the program's application process, along with borrower / property eligibility requirements.
- An examination of the agency's loan underwriting process, which includes the use of payment subsidies, and explains

the roles and responsibilities of a certified loan application packager, their qualified employer, an intermediary (as determined by a Rural Development state director) and the agency staff. Course participants must take the corresponding test within 30 days of course completion.

Additional information regarding the certified packaging process and course requirements can be found in [Handbook-1-3550, Chapter 3 "Application Processing," Attachment 3-A](#), and by visiting the [Direct Loan Application Packagers Page](#).



We appreciate hearing from you! If you have a success story that highlights the benefits of packaging for the Single Family Direct Housing Loan or Home Repair Loan and Grant programs, please contact [Tammy.Repine@usda.gov](mailto:Tammy.Repine@usda.gov).

## Contact Us

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- [www.rd.usda.gov](http://www.rd.usda.gov)
- [Single Family Housing Direct Home Loan Program](#)
- [RD Regulations and Guidance](#)



For coverage and contact information, please visit the [Single Family Housing Intermediary Map](#).