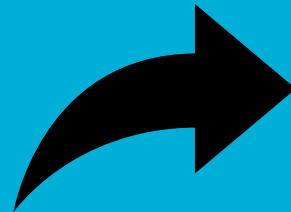




## Rural Roundtable: Resources and strategies in U.S. rural communities

**Please sign in to get all  
slides and links emailed!**



# Our agenda for today

- Three rounds of "rural roundtable" discussions:
  - Funding
  - Advocacy
  - Operational capacity building
- Three discussion prompts for each topic:
  - A specific opportunity or challenge
  - Crowdsourcing ideas, leads, and successes
  - Strategizing and prioritizing



# **FUNDING DISCUSSION:**

## **USDA Rural Development 502 Direct Home Loans**

**For those using it:**

**What have been your  
successes and challenges?**

**For those not using it:**

**What questions do you have?**

# **FUNDING DISCUSSION:**

## **USDA Rural Development 502 Direct Home Loans**

**For those using it:**

**What have been your  
successes and challenges?**

**For those not using it:**

**What questions do you have?**

# **FUNDING DISCUSSION:**

## **Other opportunities**

**What large or transformative funding opportunities are you going after?**

**Review highlighted opportunities on Rural Connections**

# **FUNDING DISCUSSION:**

## **Strategizing and prioritizing**

**How are you deciding which are the best opportunities for you?**

**What aligns most with your local community and current staff capacity/needs?**

# **ADVOCACY DISCUSSION:**

## **Minimum lot sizes**

**Does this affect affordability in your community?**

**What systemic changes could be made, and how?**

# **ADVOCACY DISCUSSION:**

## **Other systemic challenges**

**What are the most significant systemic barriers to affordable housing in your community?**

**What systemic changes could be made, and how?**

**Habitat on the Hill stories and Rural Connections resources**



# **ADVOCACY DISCUSSION:**

## **Strategizing and prioritizing**

**How are you deciding which are the best opportunities for you?**

**What aligns most with your local community and current staff capacity/needs?**

# **OPERATIONAL CAPACITY DISCUSSION:**

**Staff of zero, one, or two**

**How do you get board buy-in to invest in staffing?**

**How do you prepare to hire new staff (funding, position expectations, recruiting, etc)?**

# **OPERATIONAL CAPACITY DISCUSSION:**

## **Other challenges and opportunities**

**What other capacity restraints  
are you struggling with?**

**What success are you having  
or seeing elsewhere?**

**Review Rural Connections**

# **OPERATIONAL CAPACITY DISCUSSION:**

## **Strategizing and prioritizing**

**How are you deciding which are the best opportunities for you?**

**What aligns most with your local community and current staff capacity/needs?**

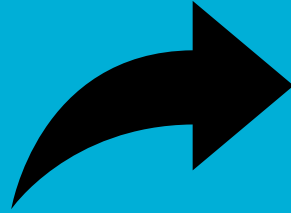
# STAYING CONNECTED

**Ken Braley**  
**Kbraley@habitat.org**  
**Microsoft Bookings**

**Rural Viva Engage**



**Thank you!**  
**Your feedback is needed!**



### National Office

Headquarters located in Washington DC | Single Family Housing Deputy Administrator and staff

### State Offices

Located in 47 states | RD State Director and staff

### Area Offices

Numbers vary by state | RD Area Director and staff

## Rural Development (RD) – Single Family Housing ([www.rd.usda.gov](http://www.rd.usda.gov))

USDA Rural Development  
U.S. DEPARTMENT OF AGRICULTURE

ABOUT USDA | ASK USDA | HELP

HOME | ABOUT RD | PROGRAMS & SERVICES | NEWSROOM | RESOURCES | CONTACT US

La Gracia DISCOUNT JEWELERS | CARSON Business Center | THE CARSON LAW OFFICE

## Browse by State

HOME | BROWSE BY STATE

Filter By:

State

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Rural Development Program Eligibility  
<https://eligibility.sc.egov.usda.gov/eligibility>

- Self- Assessment
- Adjusted Household Income limits
- Eligible Areas

[Contact Us](#) ▼



## ELIGIBILITY

[Home](#) [Tutorials](#)

[Single Family Housing Guaranteed](#)

[Single Family Housing Direct](#)

[Multi-Family Housing](#)

[Rural Business](#)

[OneRD Loan Guaranteed](#)

[Water and Environmental Guaranteed](#)

[Water and Environmental Direct](#)

[Community Facilities Guaranteed](#)

[Self-Assessment](#)

[Income Limits](#)

[Loan Basics](#)

[Property Eligibility](#)

[Previous Eligibility Areas](#)

### Rural Housing Services

#### Property Eligibility Disclaimer

Every effort is made to provide accurate and complete information regarding eligible and ineligible areas on this website, based on Rural Development rural area requirements. Rural Development, however, does not guarantee the accuracy, or completeness of any information, product, process, or determination provided by this system. Final determination of property eligibility must be made by Rural Development upon receipt of a complete application. Viewing eligibility maps on this website does not constitute a final determination by Rural Development. To proceed with viewing the eligibility map, you must accept this disclaimer.



# USDA 523 & 524 Housing Site Loans

- Two loan products for the purchase and development of housing sites for low- and moderate-income homebuyers
- 523 is for Mutual Self-Help construction, 524 for any construction
- Terms:
  - 5-year loans (recently increased from 2 years)
  - Section 523 loans: 3% interest rate
  - Section 524 loans: below-market-rate established and published monthly, fixed at closing
- Applications are accepted year-round through state/local offices



# USDA 502 Direct Home Loans

## Affordable mortgage financing through USDA Rural Development

- Habitat typically helps an applicant apply for a loan (open year-round)
- Once approved by USDA, Habitat builds or rehabs the home
- Homebuyer closes on mortgage and makes affordable mortgage payments to USDA (layered funding / "soft second" mortgages allowed)
- Below-market-rate interest is established and published monthly, fixed at closing (4.375% as of Nov 1, 2024)
- Habitat is reimbursed for housing expenses, making funds available to start another house
- 8.3% average annual increase in Habitat homes built with USDA 502



# USDA Mutual Self-Help

- Grant funding to qualified organizations (including Habitat affiliates) to help them carry out USDA-defined self-help housing construction projects
- Two-year grant, can be awarded multiple times
- No-cost support from a technical and management assistance contractor
- Funds are used to run the program, including staffing and admin
- Funding is based on how many homes you build: 15% of EVMH
- Applications are accepted year-round through state/local offices
- Since 2018, 17 Awards to 7 Habitat affiliates ranging from \$76K to **\$864K**



# USDA 504 Home Repair Loans & Grants

**Grants to elderly very-low-income homeowners to remove health and safety hazards (age 62 or older)**

- Maximum grant is \$10,000 (can be combined with a loan)
- Lifetime limit of \$10,000
- Must be repaid if the property is sold in less than 3 years

**Loans to very-low-income homeowners to repair, improve, or modernize:**

- Maximum loan is \$40,000 (can be combined with a grant)
- 20-year term, fixed 1% interest
- Full title service is required for loans exceeding \$25,000

**Homeowners apply through local USDA offices year-round**



# USDA Housing Preservation Grant (HPG)

- Grant funding to qualified organizations (including Habitat affiliates and ASOs) who then provide grants or low-interest loans to individual applicants
- Eligible expenses include labor, materials, and admin expenses
- Since 2018, 35 Habitat affiliates and ASOs were awarded 92 grants ranging between \$27K and \$450K
- Applications open annually, usually in late Spring



# USDA Loan Packaging

**Certified loan application packagers help rural homebuyers and homeowners understand and complete the USDA 502 Direct Home Loan and USDA 504 Repair Loan and Grant applications**

- Increase awareness of the program opportunities in the community
- Assist with the application process, not just Habitat applicants
- Perform quality assurance reviews

**Habitat affiliates and ASOs can become certified packagers**

- Packagers receive a fee for performing this service
- Applicants receive prioritized processing



# Rural Community Development Initiative (RCDI)

- Grants to **train sub-grantees** to improve housing, community facilities, and community and economic development projects in rural areas
- Affiliates are generally not eligible directly, but Affiliate Support Organizations (ASOs) are encouraged to apply for funding, which is used to support affiliates in the state
- Since 2017, 11 ASOs have been awarded, with grants ranging from \$88K-\$500K
- Applications open annually, usually in late Spring



# Community Facilities (CF) Loans & Grants

- Funds to purchase, construct, and / or improve essential community facilities, purchase equipment, and pay related project expenses
- Available as low interest loans, grants, or a combination
- Habitat for Humanity ReStore and office building purchases, improvements, and construction have been funded in recent years
- Nationally, averaging one CF loan/grant per year in the Habitat network
- Loans have ranged from \$89K to \$6.77M and grants have ranged from \$47K-\$323K
- Applications are open year-round





# Resources to build organizational capacity

## [Board of Directors Development](#)

Tools to build a strong and effective Board of Directors.

## [Skilled & Professional Volunteers](#)

Recruit and retain skilled volunteers, strategic leadership volunteers, and donated professional services.

## [Affiliate Sustainability and Growth Guide](#)

A detailed affiliate-driven guide to evaluate current capacity and determine next steps to serve more families.

# Funding to build organizational capacity

## AmeriCorps

AmeriCorps members increase Habitat's ability to build homes, expand services, and engage the community.

## Capacity Building Grants

Traditional 3-year organizational development grant or small and rural 2-year foundational development grant.

## Capacity Building - Training Scholarships

Sponsorships to aid in the development of the organization's board of directors and staff.



# New resources and initiatives

[Carter Work Project Rural Rally](#) - The Rural Rally will be a series of builds leveraging the Carter Work Project to grow local engagement and increase affordable housing in rural communities across America.

To participate, affiliates are committing to:

- At least one additional or significantly accelerated new build or major rehab in a rural community in their service area
- Leveraging the CWP branding and public facing event during the week of Oct 26-31

# Rural Advocacy

[Rural Advocacy Report](#) - Common themes found in rural advocacy successes at six affiliates.

[Rural Caucus](#) - Every two months, the Rural Caucus meets to facilitate peer learning opportunities on public policies and advocacy tactics for affiliates working in rural areas and small towns.

[Scholarships for Habitat on the Hill](#) - Funding for rural and small affiliates, homeowners and resident leaders, and emerging leaders to attend Habitat on the Hill 2025.

# Stay Connected

[Rural Viva Engage](#) - Over 950 rural colleagues to connect with and rural-focused updates posted 2-3 times per week

[Rural Caucus and Rural Roundtable Discussions](#)

[Microsoft Bookings](#) - Book a meeting with Ken Braley, Manager, U.S. Rural

## Resources for rural communities - slides and links

[PowerPoint slides \(with notes\)](#) - Full slide presentation and notes at the bottom of each slide.

Questions? [Schedule a meeting with Ken Braley](#), Manager, U.S. Rural, HFHI or email

kbraley@habitat.org

### Be sure to bookmark these two pages:

- [Rural Connections page](#) - A collection of rural-focused resources, including the USDA programs we talked about today and new items as they become available.
- [Rural Viva Engage](#) - Over 975 rural colleagues to connect with and rural-focused updates posted 2-3 times per week.

### USDA Rural Development:

- [Find your state and regional USDA offices](#) - Local relationships are critical and many funding applications and decisions are made locally
- [Property Eligibility](#) - Use this map to determine if your project will be eligible for USDA funding (click “Single Family Housing Direct”, then “Property Eligibility”, then “Accept”)
- [Get email updates directly from USDA Rural Development](#) including funding announcements and changes to programs
- Grant and loan opportunities: For links to eight USDA programs used by the Habitat network, visit the [Rural Connections page on MyHabitat](#), then talk to your local office for additional guidance.
- [Rural Training Collection](#) - Recorded training on rural topics, including USDA Rural Development programs

### Upcoming USDA Rural Development opportunities:

- [2025 Community of Practice - Housing Preservation Grant \(HPG\)](#)

### Resources to build organizational capacity:

- [Board of Directors Development](#) - Tools to build a strong and effective Board of Directors.
- [Skilled & Professional Volunteers](#) - Recruit and retain skilled volunteers, strategic leadership volunteers, and donated professional services.
- [Affiliate Sustainability and Growth Guide](#) (formerly Capacity Building Field Guide) - A detailed affiliate-driven guide to evaluate current capacity and determine next steps to serve more families.

### Funding to build organizational capacity:

- [AmeriCorps](#) - AmeriCorps members increase Habitat's ability to build homes, expand services, and engage the community.
- [Capacity Building Grant](#) - Support for an affiliate to hire a new high-impact staff position that will help the affiliate grow.
- [Capacity Building Scholarships](#) - Sponsorships to aid in the development of the organization's board of directors and staff.

- Remember to check the main menu of the [US Knowledge Center](#) for additional “funding and financing opportunities”

#### **New resources and initiatives:**

- [Rural Rally to amplify 2025 Jimmy and Rosalynn Carter Work Project](#) - The Rural Rally will be a series of builds leveraging the Carter Work Project to grow local engagement and increase affordable housing in rural communities across America.

#### **Rural advocacy:**

- [Rural Advocacy Report](#) - Common themes in rural advocacy successes at 6 affiliates
- [Rural Caucus](#) - Every two months, the Rural Caucus meets to facilitate peer learning opportunities on public policies and advocacy tactics for affiliates working in rural areas and small towns. (Check the [Knowledge Center events](#) page for next meetings.)
- [Scholarships for Habitat on the Hill](#) - Funding for rural and small affiliates, homeowners and resident leaders, and emerging leaders to attend Habitat on the Hill 2025.
- HFHI staff: Audrey Johnston, Director of Rural Affairs, [ajohnston@habitat.org](mailto:ajohnston@habitat.org)

#### **Stay connected:**

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- [Rural Caucus](#) - Every two months, the Rural Caucus meets to facilitate peer learning opportunities on public policies and advocacy tactics for affiliates working in rural areas and small towns. (Check the [Knowledge Center events](#) page for next meetings.)
- Rural Roundtable Discussions - Monthly discussion hosted by the Rural Advisory Committee (Check the [Knowledge Center events](#) page for next meetings.)
- [Rural Advisory Committee](#) - Network advisory group focused on rural communities
- [Schedule a meeting with Ken Braley](#), Manager, U.S. Rural, HFHI ([kbraley@habitat.org](mailto:kbraley@habitat.org))

All of these links can be accessed at: <https://tinyurl.com/bdz6zpk6> or via the QR code below

