



Rural Development

Nonprofit & Housing Resources Workshop Agenda

Tuesday, October 30, 2018, 1:00-3:30 p.m.
Veterans Memorial Building, 225 S. Auburn, Grass Valley

Community Facilities Resources

- 1:00-1:10 p.m.: Opening comments District 3 Supervisor Dan Miller
- 1:10-1:40 p.m.: Introduction from USDA CA State Director, Kim Dolbow Van and [Community Facilities Grant and Loan Program](#) presentation by USDA Area Specialist Sally Tripp
- 1:40- 2:10 p.m.: Question and Answer Session
- 2:10-2:20 p.m.: Break

Housing Resources

- 2:20- 2:30 p.m.: Opening comments District 3 Supervisor Dan Miller
- 2:30- 3:00 p.m.: Introduction from USDA CA State Director, Kim Dolbow Van and Single Family Housing Programs presentation by USDA Program Specialist Ron Tackett
- [Single Family Housing Direct Home Loans](#)
 - [Single Family Housing Guaranteed Loan](#)
 - [Single Family Housing Repair Loans & Grants](#)
- 3:00- 3:30 p.m.: Question and Answer Session

ABOUT USDA'S PROGRAMS

Community Facilities Direct Loan & Grant

This program provides affordable financing to develop essential community facilities in rural areas of 20,000 or less, and federally recognized tribal lands. More than 100 types of projects are eligible including healthcare, public safety, educational services, local food systems, public facilities and community support services. Funds can assist with purchasing equipment and facilities, as well as renovation and construction.

Single Family Housing Direct Loans

This program offers affordable mortgage loans to low- and very-low-income homebuyers in eligible rural areas, generally with a population less than 35,000. There are no down payment or mortgage insurance requirements, and the maximum loan for Nevada County is \$381,800. Loans are all fixed rate and can be used to purchase, build, repair or renovate an eligible home.

Single Family Home Loan Guarantees

This program is very similar to the Direct Loan program, but mortgage loans are provided by one of USDA's approved lenders (a list is available at www.rd.usda.gov/ca). Guaranteed mortgage loans are available to low- and moderate-income homebuyers in eligible rural areas, generally with a population less than 35,000. There are no down payment or mortgage insurance requirements, and there is no maximum loan amount for the county. Loans are all fixed rate and can be used to purchase, build, repair or renovate an eligible home.

Single Family Housing Repair Loans & Grants

This program helps very-low-income homeowners repair, improve, or modernize their home. Funding is available to homeowners in eligible rural areas, generally with a population less than 35,000. The maximum loan is \$20,000 and has a fixed rate of one percent. Grants up to \$7,500 are available only to homeowners age 62 or older that cannot afford a loan and need to remove health and safety hazards.