

Thank you all again for your time today and appreciate the robust conversation. Your expertise in Rural Development programs was evident and we sincerely appreciate your willingness to speak to your experience navigating these programs. Through the course of the conversation, we identified a few additional opportunities based on the needs of the organization and the rural communities you serve. Below, I am providing some helpful links:

For Housing Development:

- [SFH 502 Direct](#) – you have awareness but I'd offer as a reminder on income requirements, even those incomes that "sound" as if they may be on the higher side may qualify. Part of RD's eligibility process is to adjust household income against factors such as medical expenses, childcare expense, etc., so it is not abnormal for these adjustments to result in eligibility when, on the surface, the applicant may otherwise be ineligible. For those above the threshold, the [SFH 502 Guaranteed](#) may be a more viable solution.
- Rural Development can provide housing development solutions for homeownership through the [Self-Help Housing](#) program, which makes homeownership more affordable by providing down payment assistance and working with eligible homeowners to support construction of the home through "sweat equity" essentially helping to build the home with oversight of a qualified construction manager.
- Another housing development solution is available through the RD [Site Loans](#) which allow developers to borrow funds to prepare sites for housing construction such as installation of utility infrastructure, access roads, etc.
- Finally, it remains important to support current homeowners who may require upgrades to their current home through the [504 Home Repair](#) program. This is probably our most stringent income-based programs but does offer repair solutions to current homeowners through a 1% loan (any age) OR a grant for eligible applicants of age 62 or older for essential safety and health repairs
- [Single Family Housing Programs](#) lists all the programs above and also offers tools and resources such as eligibility determinants, income limits, self-assessments, and more.
- For Multi-Family purposes, and in consideration of the fact you are already building multi-family complexes, you may have interest in the [MFH Loan Guarantees](#) program as it enhances affordability of multi-family housing developments.

We did not discuss this, but since the organization represents utilities, there may be interest in the RD [Rural Energy Savings Program](#) as it provides resources to rural electric utilities that would facilitate energy savings for end users in qualified rural areas.

You have robust experience in REDL/G and IRP, but we also discussed the [Rural Business Development Grant](#) which can support economic development activities in rural areas for a plethora of activities that support job savings and creation.

I mentioned the Joint Childcare Resource Guide, but it is currently not listed on our website. Please give us an opportunity to comb through that for updates and will provide the guide once updated and available.

Finally, you can obviously navigate the website but I thought I'd drop a direct link to the [State Directors](#) but will caveat you will want to check this frequently. It is very fluid and has not accounted for recent departures. Those updates should occur in the coming days as new SD's come aboard.

It was a pleasure to engage you all and we are happy to address any specific questions or concerns you may have including, but not limited to, program status, burdens, and more. Enjoy your time in DC and on a personal level, I'm hopeful to meet you guys in person at one of your future events!

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