



**Rural Development**

March 11, 2021

Chad Parker  
Acting 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: Chad Parker /s/ **Chad Parker**  
Acting Administrator  
Rural Housing Service

SUBJECT: Fiscal Year 2021 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) 2021 following the signing of the Consolidated Appropriations Act, 2021.

**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 2021**

- 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, 2021

FILING INSTRUCTIONS:  
Housing Programs

- 2. Encourage Partnerships.** Increase the production of Section 502 Direct Loans as submitted by non-profit partners and intermediaries; and attain sustainable long-term growth in loan application packaging in all states. Partner with other affordable housing sources such as grants and forgivable loans to extend the impact of the program funds.
  
- 3. 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). A listing of eligible persistent poverty counties is attached to this UL.

### Section 502 Direct Loans

For FY 2021, **\$1,000,000,000** is available for Section 502 Direct Loans.

<b>Total Available</b>	<b>\$1,000,000,000</b>
Less Underserved Counties and Colonias set aside	50,000,000
Less REAP set aside	135,500
Less Self-Help set aside	90,252,708
Less Persistent Poverty County set aside	100,000,000
Less National Headquarters Reserve	259,611,792
State Formula Allocation	500,000,000

**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 2021:

- 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, 2021**, 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, **\$135,500** 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 20, 2021**, 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, **\$90,252,708** 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, 2021**, 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 20, 2021**, 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 LoanServ must match in order for the request to be considered. If these funds are not obligated by **August 20, 2021**, they shall become available for other authorized purposes.
3. **General Reserve.** For all other Agency priorities, **\$170,111,792** 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 2021, **\$27,996,756** is available for Section 504 Loans.

<b>Total Available</b>	<b>\$27,996,756</b>
Less Underserved Counties and Colonias set aside	1,399,838
Less REAP set aside	19,281
Less Persistent Poverty County set aside	2,799,676
Less National Headquarters Reserve	600,000
State Formula Allocation	23,177,961

For FY 2021, **\$30,000,000** is available for Section 504 Grants.

<b>Total Available</b>	<b>\$30,000,000</b>
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 2021:

1. **Underserved Counties and Colonias.** For designated underserved counties and colonias communities, **\$1,399,838** has been made available in 504 Loans and **\$1,500,000** in 504 Grants. Any funds not obligated **by July 31, 2021**, 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, **\$19,281** 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 20, 2021**, they shall become available for other authorized purposes.
3. **Persistent Poverty Counties.** For designated persistent poverty counties, **\$2,799,676** 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 20, 2021**, 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 LoanServ 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 **\$44,058** available - no additional funding was appropriated for FY 2021. 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 Finance Office 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, **\$3,100,000**, plus any required carryover, will be set aside and made available for designated persistent poverty counties. All Section 523 grants will be obligated by National Headquarters staff to ensure monitoring of fund utilization. Funding requests from the State Offices must include the Technical and Management Assistance (T&MA) contractor's technical review (be it a new grant, an existing grant, or a modification involving funding) and the State Office's recommendation based on a feasibility evaluation of the grantee's request. The level of National Headquarters review will be based on the amount of the grant.

- **Renewal of Existing Grantees.** Existing grantees that are performing satisfactorily may renew their grants at a funding level equal to their current Equivalent Unit (EU) cost. Only, well justified requests to increase a current per EU cost will be considered; however,

grantees who received an EU increase in their last award are not eligible for another increase in this cycle. Grant applications will be obligated on a first come, first served basis.

- **For Cost Grant Modifications.** To conserve funds, grant modifications will be considered as provided by funding levels, on a case-by-case basis and only for situations that are beyond the reasonable control of the grantee, such as weather delays or the ongoing pandemic. It is imperative that all requests for modification be well developed, documented with an explanation for the need, and realistic as it relates to accomplishing the grant goals.
- **New Grants.** Interest remains high in the Self-Help program and the T&MA contractors continue to work with perspective organizations to develop applications for the program. New grant requests will be considered only upon a recommendation from the T&MA contractor after they receive Agency authorization to work with the organization.

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; and
5. If the grantee is a marginal performer, specific actions to correct performance.

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 2021, **\$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 **\$559,351**. The states of Arizona, California, New Mexico, and Texas have received an administrative allocation for FY 2021. 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	<a href="mailto:andrea.birmingham@usda.gov">andrea.birmingham@usda.gov</a>	(202) 720-1489
	Sunceri Dade	<a href="mailto:sunceri.dade@usda.gov">sunceri.dade@usda.gov</a>	(202) 720-1485
504 Direct Loan & Grant Requests	Andrea Birmingham	<a href="mailto:andrea.birmingham@usda.gov">andrea.birmingham@usda.gov</a>	(202) 720-1489
	Sunceri Dade	<a href="mailto:sunceri.dade@usda.gov">sunceri.dade@usda.gov</a>	(202) 720-1485
Compensation for Construction Defects	Sunceri Dade	<a href="mailto:sunceri.dade@usda.gov">sunceri.dade@usda.gov</a>	(202) 720-1485
Mutual & Self-Help Technical Assistance Grants	Andria Hively	<a href="mailto:andria.hively@usda.gov">andria.hively@usda.gov</a>	(360) 999-0252
Section 523 Self-Help and Section 524 Site Loans	Andria Hively	<a href="mailto:andria.hively@usda.gov">andria.hively@usda.gov</a>	(360) 999-0252
Rural Housing Demonstration Program	Andria Hively	<a href="mailto:andria.hively@usda.gov">andria.hively@usda.gov</a>	(360) 999-0252

**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 2021 is **August 20, 2021**. 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 2021

STATE	STATE FORMULA FACTOR	TOTAL ALLOCATION	VERY LOW INCOME ALLOCATION 40 PERCENT	LOW INCOME ALLOCATION 60 PERCENT
ALABAMA	0.03220119	\$13,402,746	\$5,361,098	\$8,041,648
ALASKA	0.00782342	\$6,284,438	\$2,513,775	\$3,770,663
ARIZONA	0.01497689	\$8,373,252	\$3,349,301	\$5,023,951
ARKANSAS	0.02161454	\$10,311,446	\$4,124,579	\$6,186,868
CALIFORNIA	0.03401003	\$13,930,930	\$5,572,372	\$8,358,558
COLORADO	0.01161031	\$7,390,211	\$2,956,084	\$4,434,126
CONNECTICUT	0.00519728	\$5,517,605	\$2,207,042	\$3,310,563
DELAWARE	0.00305434	\$4,891,866	\$1,956,746	\$2,935,120
FLORIDA	0.03110015	\$13,081,244	\$5,232,498	\$7,848,746
GEORGIA	0.04378668	\$16,785,712	\$6,714,285	\$10,071,427
HAWAII	0.00310261	\$4,905,963	\$1,962,385	\$2,943,578
IDAHO	0.00834357	\$6,436,322	\$2,574,529	\$3,861,793
ILLINOIS	0.02161323	\$10,311,064	\$4,124,426	\$6,186,638
INDIANA	0.02633130	\$11,688,741	\$4,675,496	\$7,013,244
IOWA	0.01596768	\$8,662,563	\$3,465,025	\$5,197,538
KANSAS	0.01114221	\$7,253,524	\$2,901,410	\$4,352,114
KENTUCKY	0.02961791	\$12,648,428	\$5,059,371	\$7,589,057
LOUISIANA	0.02213329	\$10,462,922	\$4,185,169	\$6,277,753
MAINE	0.01268282	\$7,703,382	\$3,081,353	\$4,622,029
MARYLAND	0.01063903	\$7,106,596	\$2,842,638	\$4,263,958
MASSACHUSETTS	0.00647395	\$5,890,393	\$2,356,157	\$3,534,236
MICHIGAN	0.03852158	\$15,248,301	\$6,099,320	\$9,148,981
MINNESOTA	0.02162019	\$10,313,097	\$4,125,239	\$6,187,858
MISSISSIPPI	0.02541003	\$11,419,728	\$4,567,891	\$6,851,837
MISSOURI	0.02932102	\$12,561,736	\$5,024,695	\$7,537,042
MONTANA	0.00757014	\$6,210,479	\$2,484,192	\$3,726,288
NEBRASKA	0.00778528	\$6,273,302	\$2,509,321	\$3,763,981
NEVADA	0.00250450	\$4,731,313	\$1,892,525	\$2,838,788
NEW HAMPSHIRE	0.00772397	\$6,255,398	\$2,502,159	\$3,753,239
NEW JERSEY	0.00678288	\$5,980,602	\$2,392,241	\$3,588,361
NEW MEXICO	0.01005063	\$6,934,785	\$2,773,914	\$4,160,871
NEW YORK	0.03549276	\$14,363,887	\$5,745,555	\$8,618,332
NORTH CAROLINA	0.05789518	\$20,905,393	\$8,362,157	\$12,543,236
NORTH DAKOTA	0.00415473	\$5,213,182	\$2,085,273	\$3,127,909
OHIO	0.03745557	\$14,937,025	\$5,974,810	\$8,962,215
OKLAHOMA	0.01945927	\$9,682,108	\$3,872,843	\$5,809,265
OREGON	0.01200118	\$7,504,345	\$3,001,738	\$4,502,607
PENNSYLVANIA	0.04316155	\$16,603,172	\$6,641,269	\$9,961,903
PUERTO RICO	0.00590863	\$5,725,319	\$2,290,128	\$3,435,191
RHODE ISLAND	0.00121856	\$4,355,819	\$1,742,327	\$2,613,491
SOUTH CAROLINA	0.02914538	\$12,510,450	\$5,004,180	\$7,506,270
SOUTH DAKOTA	0.00609173	\$5,778,786	\$2,311,514	\$3,467,272
TENNESSEE	0.03522619	\$14,286,049	\$5,714,420	\$8,571,629
TEXAS	0.07436892	\$25,715,725	\$10,286,290	\$15,429,435
UTAH	0.00467133	\$5,364,030	\$2,145,612	\$3,218,418
VERMONT	0.00625320	\$5,825,934	\$2,330,373	\$3,495,560
VIRGINIA	0.03231734	\$13,436,662	\$5,374,665	\$8,061,997
WASHINGTON	0.01861518	\$9,435,632	\$3,774,253	\$5,661,379
WEST VIRGINIA	0.01588690	\$8,638,976	\$3,455,590	\$5,183,385
WISCONSIN	0.02667536	\$11,789,205	\$4,715,682	\$7,073,523
WYOMING	0.00328839	\$4,960,211	\$1,984,084	\$2,976,127
VIRGIN ISLANDS	N/A	\$2,000,000	\$800,000	\$1,200,000
WEST PAC ISLANDS	N/A	\$2,000,000	\$800,000	\$1,200,000
STATE TOTALS		\$500,000,000	\$200,000,000	\$300,000,000
GENERAL RESERVE		\$259,611,792	\$103,844,717	\$155,767,075
SET ASIDES		\$240,388,208	\$96,155,283	\$144,232,925
TOTAL		\$1,000,000,000	\$400,000,000	\$600,000,000

SECTION 504 DIRECT RURAL HOUSING LOANS  
FISCAL YEAR 2021

STATE	STATE FORMULA FACTOR	TOTAL ALLOCATION
ALABAMA	0.03376842	\$748,915
ALASKA	0.01283298	\$284,609
ARIZONA	0.02144852	\$475,684
ARKANSAS	0.02256428	\$500,430
CALIFORNIA	0.04093401	\$907,833
COLORADO	0.01133881	\$251,472
CONNECTICUT	0.00362148	\$80,317
DELAWARE	0.00272028	\$60,330
FLORIDA	0.03068055	\$680,432
GEORGIA	0.04263415	\$945,538
HAWAII	0.00473113	\$104,927
IDAHO	0.00858987	\$190,506
ILLINOIS	0.01824466	\$404,629
INDIANA	0.02275471	\$504,653
IOWA	0.01364944	\$302,717
KANSAS	0.00985319	\$218,524
KENTUCKY	0.03018279	\$669,393
LOUISIANA	0.02506475	\$555,885
MAINE	0.01256887	\$278,752
MARYLAND	0.00897271	\$198,997
MASSACHUSETTS	0.00477848	\$105,977
MICHIGAN	0.03361519	\$745,516
MINNESOTA	0.02010140	\$445,808
MISSISSIPPI	0.02792972	\$619,424
MISSOURI	0.02873209	\$637,219
MONTANA	0.00792213	\$175,697
NEBRASKA	0.00650087	\$144,176
NEVADA	0.00261536	\$58,003
NEW HAMPSHIRE	0.00671361	\$148,894
NEW JERSEY	0.00528253	\$117,156
NEW MEXICO	0.01333876	\$295,826
NEW YORK	0.03210035	\$711,920
NORTH CAROLINA	0.05816174	\$1,289,909
NORTH DAKOTA	0.00393939	\$87,368
OHIO	0.03201118	\$709,943
OKLAHOMA	0.02053790	\$455,489
OREGON	0.01220114	\$270,596
PENNSYLVANIA	0.03735851	\$828,536
PUERTO RICO	0.00876814	\$194,459
RHODE ISLAND	0.00103456	\$22,945
SOUTH CAROLINA	0.02959178	\$656,285
SOUTH DAKOTA	0.00627450	\$139,156
TENNESSEE	0.03495862	\$775,311
TEXAS	0.08436442	\$1,871,031
UTAH	0.00502449	\$111,433
VERMONT	0.00601656	\$133,435
VIRGINIA	0.03051873	\$676,843
WASHINGTON	0.01952537	\$433,033
WEST VIRGINIA	0.01538157	\$341,132
WISCONSIN	0.02414264	\$535,435
WYOMING	0.00340264	\$75,464
VIRGIN ISLANDS	N/A	\$500,000
WEST PAC ISLANDS	N/A	\$500,000
STATE TOTALS		\$23,177,961
GENERAL RESERVE		\$600,000
SET ASIDES		\$4,218,795
TOTAL		\$27,996,756

SECTION 504 RURAL HOUSING GRANTS  
FISCAL YEAR 2021

STATE	STATE FORMULA FACTOR	TOTAL ALLOCATION
ALABAMA	0.03376842	\$764,951
ALASKA	0.01283298	\$213,462
ARIZONA	0.02144852	\$409,394
ARKANSAS	0.02256428	\$516,864
CALIFORNIA	0.04093401	\$875,264
COLORADO	0.01133881	\$258,012
CONNECTICUT	0.00362148	\$107,210
DELAWARE	0.00272028	\$69,317
FLORIDA	0.03068055	\$776,278
GEORGIA	0.04263415	\$966,456
HAWAII	0.00473113	\$85,695
IDAHO	0.00858987	\$191,374
ILLINOIS	0.01824466	\$481,219
INDIANA	0.02275471	\$562,654
IOWA	0.01364944	\$358,471
KANSAS	0.00985319	\$250,912
KENTUCKY	0.03018279	\$675,710
LOUISIANA	0.02506475	\$527,165
MAINE	0.01256887	\$293,487
MARYLAND	0.00897271	\$235,795
MASSACHUSETTS	0.00477848	\$137,633
MICHIGAN	0.03361519	\$844,984
MINNESOTA	0.02010140	\$489,872
MISSISSIPPI	0.02792972	\$598,852
MISSOURI	0.02873209	\$677,743
MONTANA	0.00792213	\$179,525
NEBRASKA	0.00650087	\$171,773
NEVADA	0.00261536	\$62,294
NEW HAMPSHIRE	0.00671361	\$166,048
NEW JERSEY	0.00528253	\$144,379
NEW MEXICO	0.01333876	\$262,741
NEW YORK	0.03210035	\$792,891
NORTH CAROLINA	0.05816174	\$1,333,249
NORTH DAKOTA	0.00393939	\$98,368
OHIO	0.03201118	\$804,651
OKLAHOMA	0.02053790	\$470,795
OREGON	0.01220114	\$304,782
PENNSYLVANIA	0.03735851	\$961,331
PUERTO RICO	0.00876814	\$160,326
RHODE ISLAND	0.00103456	\$27,222
SOUTH CAROLINA	0.02959178	\$671,580
SOUTH DAKOTA	0.00627450	\$141,809
TENNESSEE	0.03495862	\$816,048
TEXAS	0.08436442	\$1,792,066
UTAH	0.00502449	\$105,952
VERMONT	0.00601656	\$140,112
VIRGINIA	0.03051873	\$741,991
WASHINGTON	0.01952537	\$444,548
WEST VIRGINIA	0.01538157	\$366,096
WISCONSIN	0.02414264	\$590,119
WYOMING	0.00340264	\$75,531
VIRGIN ISLANDS	N/A	\$145,000
WEST PAC ISLANDS	N/A	\$145,000
STATE TOTALS		\$23,485,000
GENERAL RESERVE		\$5,000,000
SET ASIDES		\$1,515,000
TOTAL		\$30,000,000

PERSISTENT POVERTY COUNTIES - FISCAL YEAR 2021

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 2021

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 2021

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 2021

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 2021

State	County	% Population below Poverty (must exceed 20%)	% Substandard Housing (must exceed 5%)	Total RHS Population	Ranking
Alabama	Greene	30.79%	5.11%	9,045	81
Alabama	Lowndes	27.33%	5.59%	11,580	98
Alabama	Perry	28.80%	5.61%	9,740	89
Alaska	Bethel CA	23.43%	71.83%	11,865	5
Alaska	Lake and Peninsula Borough	21.36%	24.49%	1,615	59
Alaska	Nome CA	32.58%	49.85%	6,170	13
Alaska	Northwest Arctic Borough	25.29%	63.43%	3,915	7
Alaska	Wade Hampton CA	31.39%	64.45%	7,360	4
Alaska	Yukon-Koyukuk CA	23.61%	48.24%	5,505	27
American Samoa	Manua District	64.91%	50.00%	1,140	3
American Samoa	Swains Island	21.05%	100.00%	19	1
Arizona	Apache	36.14%	32.98%	51,480	31
Arizona	La Paz	23.66%	11.47%	11,495	84
Arizona	Navajo	27.26%	23.40%	62,730	54
Arkansas	Phillips*	23.19%	6.17%	10,695	111
Colorado	Costilla	28.41%	6.19%	3,520	88
Colorado	Saguache*	24.43%	5.59%	5,895	108
Florida	Hardee*	21.87%	9.10%	11,660	103
Florida	Okeechobee*	20.05%	5.06%	15,860	122
Georgia	Atkinson	27.99%	5.43%	8,325	93
Georgia	Baker	30.03%	7.09%	3,630	79
Georgia	Echols	32.08%	6.56%	3,975	75
Georgia	Hancock*	24.11%	5.67%	5,890	109
Idaho	Owyhee*	23.53%	7.12%	8,435	106
Kentucky	Perry	28.57%	5.08%	21,750	92
Louisiana	Catahoula*	24.65%	6.06%	9,735	105
Louisiana	Madison	26.13%	8.00%	3,425	91
Minnesota	Mahnomen*	23.60%	5.26%	5,255	114
Mississippi	Benton	26.01%	9.53%	8,650	82
Mississippi	Coahoma	35.72%	7.48%	8,315	63
Mississippi	Holmes	45.09%	6.09%	13,740	53
Mississippi	Humphreys	36.21%	6.17%	4,115	65
Mississippi	Issaquena	39.77%	5.13%	1,735	60
Mississippi	Noxubee	35.23%	5.08%	9,055	69
Mississippi	Panola	26.23%	6.74%	25,920	96
Mississippi	Sharkey	34.66%	5.76%	4,775	68
Mississippi	Tunica	24.28%	10.70%	8,030	85
Mississippi	Wilkinson	28.07%	5.05%	8,620	95
Missouri	Schuyler*	20.92%	5.01%	4,350	121
Montana	Big horn	22.92%	11.70%	8,485	87
Montana	Pondera	30.48%	8.37%	3,625	73



Eligible Underserved Counties  
Fiscal Year 2021

State	County	% Population below Poverty (must exceed 20%)	% Substandard Housing (must exceed 5%)	Total RHS Population	Ranking
Nebraska	Thurston	29.06%	9.98%	6,780	72
New Mexico	Cibola	24.72%	14.50%	13,410	71
New Mexico	Mckinley	38.01%	27.89%	37,900	39
New Mexico	Torrance*	20.31%	8.79%	14,500	112
North Carolina	Robeson	29.97%	5.43%	86,630	83
North Dakota	Benson	35.56%	8.03%	6,595	62
North Dakota	Rolette	31.41%	7.84%	13,500	70
North Dakota	Sioux	47.25%	14.15%	4,095	45
N. Mariana Islands	Rota Municipality	43.94%	30.46%	2,435	23
N. Mariana Islands	Tinian Municipality	39.13%	45.45%	345	11
Oklahoma	Delaware*	21.71%	5.15%	33,165	120
Oklahoma	Harmon*	26.92%	5.75%	2,730	101
Oregon	Harney*	21.83%	5.88%	3,275	117
Puerto Rico	Adjuntas	60.85%	5.12%	8,850	38
Puerto Rico	Aibonito	59.50%	5.61%	3,000	42
Puerto Rico	Anasco	58.02%	9.74%	2,525	34
Puerto Rico	Arecibo	56.33%	6.15%	8,655	44
Puerto Rico	Camuy	64.75%	8.97%	5,305	25
Puerto Rico	Cayey	49.54%	18.05%	4,350	35
Puerto Rico	Ciales	62.63%	7.94%	4,495	28
Puerto Rico	Coamo	50.64%	7.21%	7,020	48
Puerto Rico	Comerio	54.63%	6.42%	3,350	46
Puerto Rico	Culebra	40.72%	16.10%	1,940	50
Puerto Rico	Guayama	57.49%	16.72%	4,905	24
Puerto Rico	Guayanilla	64.09%	23.08%	2,200	8
Puerto Rico	Jayuya	57.90%	11.53%	5,000	30
Puerto Rico	Lajas	62.08%	13.35%	5,010	20
Puerto Rico	Lares	62.65%	7.17%	8,180	29
Puerto Rico	Las Marias	60.23%	14.63%	6,425	22
Puerto Rico	Maricao	76.23%	8.57%	3,765	10
Puerto Rico	Maunabo	56.78%	28.95%	1,180	9
Puerto Rico	Mayaguez	67.69%	7.27%	1,625	21
Puerto Rico	Moca	59.32%	9.32%	2,065	32
Puerto Rico	Orocovis	72.14%	11.85%	6,335	12
Puerto Rico	Patillas	53.64%	24.51%	5,285	17
Puerto Rico	Penuelas	73.71%	41.43%	2,225	2
Puerto Rico	Ponce	54.53%	24.75%	6,950	14
Puerto Rico	Sabana Grande	54.19%	10.66%	2,030	43
Puerto Rico	Salinas	51.06%	14.71%	5,885	40
Puerto Rico	San German	57.96%	8.47%	2,890	37
Puerto Rico	San Sebastian	61.50%	14.43%	4,805	19
Puerto Rico	Santa Isabel	38.23%	9.88%	10,725	55
Puerto Rico	Utuado	60.58%	11.58%	12,975	26
Puerto Rico	Vieques	51.35%	27.59%	1,480	16

Eligible Underserved Counties  
Fiscal Year 2021

State	County	% Population below Poverty (must exceed 20%)	% Substandard Housing (must exceed 5%)	Total RHS Population	Ranking
Puerto Rico	Villalba	60.00%	18.97%	4,700	15
South Carolina	Allendale	34.39%	6.25%	4,420	67
South Carolina	Dillon	28.18%	5.12%	21,025	94
South Carolina	Marlboro*	24.48%	6.26%	13,785	104
South Dakota	Bennett	32.10%	6.64%	3,240	74
South Dakota	Buffalo	49.35%	18.81%	1,925	33
South Dakota	Charles Mix*	24.03%	5.56%	8,865	110
South Dakota	Corson	35.15%	9.42%	4,040	61
South Dakota	Dewey	30.51%	7.94%	5,245	76
South Dakota	Jackson	30.08%	16.58%	2,975	58
South Dakota	Mellette	26.98%	7.41%	2,020	90
South Dakota	Shannon	55.15%	35.81%	9,265	6
South Dakota	Todd	48.77%	16.63%	9,575	41
South Dakota	Ziebach	45.99%	12.34%	2,740	47
Tennessee	Hancock	30.33%	7.64%	6,610	78
Tennessee	Haywood	26.06%	6.68%	9,515	100
Tennessee	Perry*	24.22%	6.37%	7,660	107
Texas	Cameron	33.80%	14.07%	53,980	56
Texas	Cochran	24.88%	10.00%	3,015	86
Texas	Crosby*	23.89%	5.13%	6,070	113
Texas	Dawson*	24.40%	6.61%	1,885	102
Texas	Duval*	21.52%	6.35%	4,855	116
Texas	Gonzales	21.49%	11.27%	12,470	99
Texas	Hall	27.75%	5.21%	3,405	97
Texas	Hidalgo	46.99%	29.77%	60,680	18
Texas	Hudspeth	46.04%	6.57%	3,410	52
Texas	Reeves	24.32%	14.08%	3,700	77
Texas	Shelby*	20.44%	6.46%	20,205	119
Texas	Starr	28.91%	13.63%	16,100	64
Texas	Sterling*	20.87%	6.74%	1,150	118
Texas	Uvalde	28.44%	8.27%	8,440	80
Texas	Webb	31.54%	35.87%	5,850	36
Texas	Willacy	42.95%	11.21%	10,710	51
Texas	Zapata	33.64%	8.71%	3,300	66
Texas	Zavala	52.07%	5.30%	4,955	49
Utah	San Juan	26.80%	19.91%	11,360	57
Washington	Adams*	21.40%	6.85%	8,670	115

\*Denotes Pool County

COLONIAS ALLOCATIONS and ELIGIBLE REAP COUNTIES  
FISCAL YEAR 2021

COLONIAS ALLOCATIONS

<b>State</b>	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
<b>TOTAL</b>	<b>\$25,000,000</b>	<b>\$10,000,000</b>	<b>\$15,000,000</b>	<b>\$700,000</b>	<b>\$750,000</b>

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