

Off-Farm Labor Housing Loans and Grants

What does this program do?

USDA Rural Development provides low interest loans and grants to eligible borrowers to develop or rehabilitate affordable rental housing for very-low, low- or moderate-income domestic, migrant, and seasonal farm laborers. Borrowers must not otherwise be able to get commercial credit.

Program Features

Funding

Announced annually through a Notice of Solicitation of Applications (NOSA) placed in the *Federal Register*.

Grant Amount

Grants are available only to nonprofit entities and can fund up to 90 percent of the project cost.

Loan Amount

The maximum loan amount is indicated in the *Federal Register* NOSA.

Interest Rate

The interest rate is 1 percent per annum.

Loan Term

33 years

Rental Assistance

Rental Assistance (RA) and Operating Assistance (OA) information appears in the annual NOSA.

Who can apply for this program?

- Broad-based nonprofit organizations
- Nonprofit organization of farmworkers
- Federally recognized Indian Tribes
- Community organizations
- States or local governments

- Limited partnerships with a nonprofit general partner. Must meet 7 CFR 3560.55(d) requirements (available at this link: <https://go.usa.gov/xMfCp>)

Eligible Tenants

- Includes domestic farm laborers, individuals who earn a substantial portion of their income from farm labor and their families, retired farm laborers and their families, or disabled farm laborers and their families.
- Occupants must be U.S. citizens, permanent residents, or those legally admitted to this country and authorized to perform work in agriculture.
- Income eligibility is based on household size, and ranges from very-low to moderate-income.

What governs this program?

- Off-Farm: 7 CFR 3560 Subpart L, available at this link: <https://go.usa.gov/xe97g>
- Title V of the Housing Act of 1949, available at this link: <https://go.usa.gov/xMwFR>

For More Information

Please contact Multifamily Housing toll-free at 800-292-8293, or visit <https://www.rd.usda.gov/multifamily> and scroll to the bottom of the page to find your processing and review branch, based on the state in which your project is located.

NOTE: Because citations and other information may be subject to change, please always consult the program instructions listed in the section above titled “What Governs This Program?” You may also contact our [Multifamily Housing staff](#) for assistance. You will find additional forms, resources, and program information at rd.usda.gov. *USDA is an equal opportunity provider, employer, and lender.*