

## **Self-Help Housing Program**

# **FEASIBILITY WORKBOOK**



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# Introduction

This workbook is intended to help organizations determine the feasibility of Mutual Self-Help Housing and the Self-Help Purchase/Repair Program in their area. Both of these are funded under Rural Development's Section 523 Program. The grant process for this program is divided into two stages — the Preapplication and the Final Application. The entire process to obtain an operating grant can take 9-18 months and a considerable financial investment of an organization. Up front, this workbook will assist organizations with assessing their eligibility and capability to administer this program, the need for self-help housing, interest and desire of potential participants, availability of building sites, and the level of community support. For returning grantees, it is important to periodically reassess the area's feasibility and that of the program and product you are offering.

Each section provides Rural Development's regulatory requirements that will impact the answers to the feasibility questions. General guidelines, best practices and information will assist in conducting the study, and questions will help lead organizations through an analysis of feasibility for a self-help program in your designated area. NCALL has provided guidance about where to find the answers beside a number of the questions. Additionally, NCALL is available to provide assistance with the process. Please do not hesitate to contact us.

This feasibility guide is designed ask questions in each section to enable organizations to make definitive decisions about the possibility of operating a successful Self-Help Housing Program. For refunding grantees, the questions will help them to get back to basics and to refocus on the important issues.



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# Organizational Status

## REGULATORY REQUIREMENTS

- The mission of the organization must include “The production of affordable housing...”
- Organizations must have the financial, legal, administrative and actual capacity to assume and carry out the responsibilities of the Grant Agreement by:
  - \* Having the necessary background or experience with proven ability, other business management, or administrative ventures which indicate an ability to perform responsibly in mutual self-help; OR
  - \* Being sponsored by an organization with background experience and ability, which agrees in writing to help applicant carry out its responsibilities. (NCALL does not recommend this practice. Please discuss with NCALL if this method is being considered.)
- Organizations must legally obligate itself to administer TA funds, provide adequate accounting of the expenditure of TA funds, and comply with Grant Agreement and Rural Development regulations.
- For the application, organizations must submit their organizational documents and financial statements. These documents include:
  - \* Copy of an accurate reference to the specific provisions of state law under which the organization was created
  - \* Articles of Incorporation
  - \* Bylaws
  - \* Tax Exempt 501(c)(3) certificate (if a nonprofit)
  - \* Certificate of Incorporation
  - \* Evidence of Good Standing from the State
  - \* Proof of 5 or more Board members
  - \* Recent financial statement or audit

## GENERAL GUIDELINES

- Strong organizational capacity to carryout a self-help program comes from having experience in housing and land development. Also, it includes having discretionary funds available to invest in the development and operation of the Self-Help Housing Program. The Preapplication and Final Application stages can take 9-18 months, with an additional costs to the applicant of a minimum of \$30,000.

# Organizational Status - Questions

1. How long has the organization been in business?
2. How many staff does the agency have?
3. Is the mission of the organization consistent with Self-Help Housing?
4. Review the organizational documents to determine if they meet regulatory requirements.
5. Is the organization affiliated with CHDO, NeighborWorks, a network of community action agencies or any other affiliations?
6. What housing programs has the organization operated? What were the proposed and actual units? (Single family housing development, multi-family, rehab/weatherization, other)
7. Has the organization developed land in the past five years? Is any land (for development) owned by the organization now?
8. What other programs does the organization operate?
9. Has the organization worked with Rural Development? With what programs?
10. Does the staff have experience with single family housing construction? Multi-family? Rehab or weatherization? Site development? Homeownership education?
11. If not, is there reasonable evidence that there are qualified people within the area available for employment?
12. Are there licensed contractors and subcontractors available in the program area?
13. Who will prepare the application\*?
14. Is there sufficient funding to prepare the application? (Does the organization have \$30,000-\$50,000 to put into application development?)
15. Does the organization have a continuity (succession) plan?
16. Does the organization have reviews from any of the following agencies? (NW, CARS, HAC, FHLB)
17. Does the organization have a direct or indirect cost plan? Who is the cognizant agency?
18. Can the organization demonstrate that it has the necessary background, experience and proven ability to operate a mutual self-help housing program?

# Area Demographics

## REGULATORY REQUIREMENTS

- Narrative description of area is required for the application.
- Site must be designated as a rural area.
- Rural Area Designation: *(Contact Rural Development for eligible areas.)*
  - \* Open country and communities up to a population of 10,000, OR
  - \* Cities between 10,000 and 20,000 population, outside Metropolitan Statistical Areas (MSA's) that have a lack of mortgage credit.
- Participants must meet county income limits for low and very low income, which can be found on Rural Development's website. *(See Supplemental Resources.)*

## GENERAL GUIDELINES

- Chamber of Commerce (COC) and the office of local government are good sources for this information.
- Census data provides information for area demographics. *(See Supplemental Resources for more information.)*
- The US Census data can pull reports for more than one county area, allowing for a comparison of data. This should be used when looking at the feasibility of a large area or a multiple county service area.
- At a minimum the US Census reports that you pull should include the following data:
  - \* Social Characteristics
    - Total households
    - Total population
  - \* Economic Characteristics
    - Total employed
    - Total households
    - Numbers that commute to work
    - Travel time to work
    - Employment by industry
    - Income by industry
    - Number of households by income ranges
  - \* Household Characteristics
    - Total housing units
    - Housing units occupied
    - Homeowner vacancy rates
    - Rental vacancy rates
    - Age of units
    - Value of owner occupied units
    - Monthly owner costs
    - Owner cost as % of household income
    - Gross rents

# Area Demographics – Questions

1. What county/counties or towns are you looking to target?
2. Is this area within your designated service area of operation?
3. Is that area RD eligible? *(RD website or local RD Office)*
4. What are Rural Development’s income limits for low and very low income in that county? *(RD Website)*

# in Household	VLI	LI
1 Person Household		
2 Person Household		
3 Person Household		
4 Person Household		

5. What is the area population? County? Town? *(US Census)*
6. What is the population of low and very low income in the target area? *(US Census)*
7. Has there been a general stability, growth or decline of population in past years? *(US Census)*
8. What is this growth or decline attributed to? *(Local government or COC)*
9. What is the economic climate of the area? *(COC)*
10. Has there been a general stability, strengthening or decline over past years? *(COC)*
11. What is the economic forecast? *(COC)*
12. What is the area unemployment rate? *(US Census)*
13. How many live and work in the county? *(US Census)*
14. How many live in the county and work elsewhere? *(US Census)*
15. How many live outside the county but work inside the county? *(US Census)*
16. Who are the major employers by industry? *(US Census)*
17. Who are the major employers by name in the area? *(COC)*

# Area Housing Market

## REGULATORY REQUIREMENTS

- Evidence of need for self-help housing in the target area is required for an application.
- Housing conditions of low-income households in the area and reasons why households need self-help assistance is required for an application.
- If census materials, local planning studies, and surveys indicate a need in the area for the type and cost of housing that can be provided by the Self-Help Program, then it can be included in the application.
- Equivalent value of modest housing is the typical cost of a recent (within 12 mos.) contractor-built 502 financed house in the area plus actual or projected costs of site and site development.
- If there has been no Rural Development 502 financed contractor built homes within the past 12 mos., the value will be established by Marshall and Swift Cost Handbook or a similar type of handbook.
- Equivalent value is established by Rural Development.
- Program feasibility is tied to TA cost per equivalent unit; TA cost per equivalent unit is tied to the equivalent value and the average self-help mortgage (self-help construction cost plus site cost).

## GENERAL GUIDELINES

- Study the area housing market, both rental and ownership.
- Local Realtors, ministers, bankers, developers, local government, and the local Housing Authority are good sources of information.
- Current census materials, local planning studies, and surveys are additional sources of information. (See *Supplemental Resources* for more information.)
- Local need may be shown when the vacancy rate is extremely low, available rents are too expensive for people with low incomes, or if available rental units are substandard.
- Existing home stock should also be examined for affordable, quality homeownership opportunities.
- Need may also be established when low income households are unable to afford the median priced home in the area or when people are unable to afford financed contractor built homes.

## MORTGAGE AFFORDABILITY FORMULA

1. Enter maximum adjusted income limit for 1 person VLI into the all formulas.
2. Calculate the monthly PITI at 24% of adjusted income.
3. Enter estimated mortgage amounts into the 1% of Mtg. formula until the Mo. PITI at 1% is within \$1 of the PITI at 24% of adjusted income.

### Self-Help Mortgage Amounts Needed for Affordability of a:

<u>1 P VLI @ 38 yr. Term</u>	Adj. Inc. 1 P VLI \$ _____ x.24/12	= \$ _____ Mo. PITI
Estimated Mtg. Amt\$	= Adj. Inc. 1 P VLI \$ _____ x.00264 + Mo. Tx&Ins. =	\$ _____ Mo. PITI
<u>1 P VLI @ 33 yr. Term</u>	Adj. Inc. 1 P VLI \$ _____ x.24/12	= \$ _____ Mo. PITI
Estimated Mtg. Amt\$	= Adj. Inc. 1 P VLI \$ _____ x.00297 + Mo. Tx&Ins. =	\$ _____ Mo. PITI



# Area Housing Market Questions



1. What is the Area Loan Limit? (*RD Website*) \_\_\_\_\_
2. What is an affordable mortgage amount for low and very low income families in your area? (*Formula on Page 8*)
3. What are the comprehensive housing strategies in the area for the upcoming year? (*State or local housing study*)
4. What is the current local housing stock? (Include information on age, number, type of housing, size and condition.) (*Realtor, US Census, Multiple Listing (MLS)*)
5. How many existing homes are on the market in your affordability range? (*MLS*)
6. What are the prices of homes that are for sale, especially at the lower end of the market? (*Realtor, US Census, MLS*)
7. Is there substandard or existing housing on the market in need of repair? (*Realtor, MLS*)
8. Are there standard quality homes available and affordable for low and very low income households to purchase?
9. What rents are being charged in the different areas of the community (including public housing units)? (*Realtor, US Census*)
10. What is the average rent on the lower end of the market? (*Realtor, US Census*)
11. What is the current rental vacancy rate? (*State or local housing study*)
12. Is there a waiting list for assisted rental housing?      How long?      (*State or local housing study*)
13. What are the market rents currently being paid by the income group you want to serve? (*US Census*)
14. What is the condition of rental properties, especially at the lower end of the market? (*Realtor*)
15. What is the current supply of available, adequate and affordable rental housing (including public housing) for low and very low income households? (*Realtor*)
16. How many 502 homes were built last year by contractors? (*RD Local Office*)
17. Is there an active 502 contractor building program in the target area? (*RD Local Office*)
18. What is the cost of new contractor-built single family units? (*Realtor, RD Local Office*)
19. What is the housing cost at the lower end of the ownership market? (*Realtor, MLS*)
20. How many single and multi family units were built during the past year? (*Local Government*)
21. What is the general level of housing construction activity in the community? (*Realtor*)
22. What county, counties or towns are you going to target?

# Land

## REGULATORY REQUIREMENTS

- The minimum adequate building site cannot be subdivided into two or more adequate sites under the existing zoning ordinance requirements.
- Subdivisions must have local approvals (i.e. city government, planning committee).
- Sites must have direct access to street, road or driveway.
- A preliminary survey of available lots and projected costs of the sites is required for the application.
- The appropriate Rural Development official will review each site, developed or undeveloped, to determine if it is acceptable.
- Each site will be reviewed with the appropriate level of environmental review.
- Market value of lot cannot exceed 30% of appraised value of total house and lot package.
- Scattered sites are acceptable.

## GENERAL GUIDELINES

- Desirable Site Features:
  - \* Flat or mildly sloped land
  - \* Appropriate zoning
  - \* Accessible to public services (schools, shopping, hospitals, churches etc.)
  - \* Access to public roads which are hard surface and maintained
  - \* Existing water and sewer lines
  - \* Reasonable tap and impact fees
  - \* Soil suitable for on site septic systems, if necessary
  - \* Adequate ground water supply for wells, if necessary
  - \* Adequate community garbage and trash service
- Undesirable Features
  - \* Site in flood plain or wetlands
  - \* Steep terrain
  - \* Forested lands or prime farmlands
  - \* Site adjacent to or near airports, railroads, major highways, factories, landfills
  - \* Soil unsuitable for on-site septic systems or construction in general
  - \* Underlying rock
  - \* Existing easements through the site which could restrict, interfere or be detrimental to the proposed project
  - \* Previous land use which raises environmental concerns
- Be aware of the local zoning and variance requirements.
- Subdivision development is not encouraged for the first self-help grant unless the organization has the experience and financial capacity for subdivision development.
- A “best practice” is to keep scattered sites of a building group within a 10 mile radius.

# Land - Questions



1. What is the supply of developed lots?
2. What is the cost of a developed lot?
3. How many suitable building lots are available?
4. If there is not an adequate supply of developed lots, what is the inventory of undeveloped sites?
5. Is there an adequate quantity of available land for the construction of moderately priced homes?
6. Will the lots need to be developed?
7. What are the county requirements to develop raw land for single family housing construction?
8. What are the costs for underground infrastructure and street lighting?
9. If you need to develop the lots, estimate the total site cost to the participant.
10. How long do you anticipate the site development process to be prior to construction start?
11. Who will be doing the developing?
12. If it's your organization, do you have the resources in staffing and funding available to cover developing and carrying the lots?
13. Has this organization done land development in the last five years?
14. Does the organization own any land currently?
15. Are subdivisions approved by local entities?
16. Is public water and sewer available?
17. Is the cost for land/lots within acceptable ranges for moderately priced homes?
18. Will it be necessary for your organization to purchase or acquire land/lots for immediate use and/or future availability?
19. Will the groups build within a subdivision or on scattered sites?
20. If sites will be scattered, how large of an area would be feasible for a group of participants to travel?
21. Do the locations of available sites meet the needs and desires of your target households (distance from work, school, family, etc.)?



# Self-Help Design & Cost (New Construction)

## REGULATORY REQUIREMENTS

- Participants will be required to perform 65% of construction tasks as outlined in 1944-I, Exhibit B-2.
- Houses must meet the building codes formally adopted by your state, or at a minimum of the CABO one and two family dwelling code.
- The appraised value cannot exceed the area loan limit.

## GENERAL GUIDELINES

- House design and type will depend largely on climate, neighboring properties, local housing market and skill level of the construction group and supervisory staff.
- The best plans are those that are basic and easy to build. Design details that require additional skill, time, and materials should be kept to a minimum.
- Plans should be as consistent as possible from model to model in order to reduce the learning time for group members.
- NCALL's "best practice" is to limit house size to 1350 sq. ft. or less.
- Another NCALL "best practice" is to consider designing all homes to be Energy Star rated.
- Large groups of volunteers building self-help houses does not meet the requirement or intent of the mutual self-help program.
- Stick built or unsheathed modular construction allows for 65% of construction tasks to be accomplished by participants.

# Self-Help Design & Cost - Questions

1. What style of basic home design is typical for the target area?
2. Are basements and/or garages typical in the area?
3. What type of construction is appropriate for the area?
4. What foundations are appropriate for the area: slab, crawl or basement?
5. What is the estimated self-help cost to build? (*Use Marshall Swift less estimated sweat equity.*)
6. What are the local zoning ordinances (i.e. setbacks, typical lot frontage, minimum sq. ft. requirements, etc.)?
7. What is the average property tax cost for your typical area house design and type?
8. What are the housing needs of your target households? Family size, family composition, age, handicapped accessible?

# Purchase/Repair Program

## REGULATORY REQUIREMENTS

- 1944-I, 1944.403 (l) defines Self-Help Housing in conjunction with repair and rehabilitation type construction, and 1944.403 (i) defines Mutual Self-Help Housing in conjunction with new construction.

## GENERAL GUIDELINES

- Seek homes built post January 1, 1978, within the area affordability price range not to exceed the area loan limit, up to 1350 sq. ft. for a ranch and up to 1850 sq.ft. for a 2-story. The home should be structurally sound.
- Each home will be inspected on an individual basis with repairs that will vary. These may include:
  - \* Energy-rated furnace
  - \* Duct cleaning and wrapping
  - \* Electrical
  - \* Plumbing
  - \* Energy-rated water heater
  - \* Stools, sinks and faucets
  - \* Roof replacement
  - \* Exterior and/or interior paint
  - \* Floor covering
  - \* Windows
  - \* Insulation
  - \* Fill dirt
- Average repairs will be in the \$10,000 range.
- The homeowner will contribute a minimum of 125-150 hours family labor.
- Repairs will be completed by the new homeowner over an 8-9 week period, with Technical Assistance provided by the Self-Help Construction Manager, Project Manager and administrative staff.
- The feasibility study should indicate whether the grant will be all new construction, all purchase repair or a combination of the two.

# Purchase/Repair Program - Questions

1. The Area Loan Limit is \$\_\_\_\_\_. *(RD Website)*
2. Is this a high-cost area?
3. How many quality, lower-cost existing homes are on the market that fall within the mortgage affordability range, determined on Page 8? (Within the appropriate age range, the type of needed repairs, that meet the size guidelines and within the area loan limit.) *(MLS)*
4. What is the cost of existing houses in need of repair?
5. What would the cost of such homes be with repairs?
6. Are much lower mortgage amounts needed to serve very low and low income prospective participants than new construction could provide?
7. Has there been new construction activity within the last three years? *(See Area Housing Market, Page 9)*
8. How much activity? *(See Area Housing Market, Page 9)*
9. What type of housing (cost)? *(See Area Housing Market, Page 9)*
10. Has the area economy grown weaker since 2008? *(See Area Demographics, Page 7)*
11. Is the estimated cost of self-help new construction considerably higher for new homes vs. existing housing? *(See House Design and Cost, Page 13)*
12. How does that impact cost of real estate tax?
13. Do you anticipate getting Realtor support?
14. Do you anticipate the support of local banks?
15. Does Rural Development at your local and state level support Self-Help Purchase/Repair?

# Participants

## REGULATORY REQUIREMENTS

- Participants must have a total annual adjusted income that does not exceed the maximum set by Rural Development.

### Calculating Adjusted Income

Annual Household Income		\$ _____
# of Children x \$480 each	(minus)	- _____
Actual Annual Day Care Expense	(minus)	- _____
Elderly Family (\$400 Deduction)	(minus)	- _____
Elderly Family's Medical Expenses (excess of 3% of annual income)	(minus)	- _____
Adjusted Annual Income	(equals)	= _____

- The grant is required to serve at least 40% very low income (50% and below of county median income) households with the remaining being low income (80% down to 51% of county median income).
- Evidence of demand is demonstrated by a list of potential participants whose adjusted incomes do not exceed limits and who are willing to contribute labor for self-help housing. This list is required for the application.
- Applicant must have dependable, adequate income for loan repayment.
  - \* Repayment is based on a total debt to gross income ratio of 41% for all applicants and a PITI ratio of 29% for VLI and 33% for LI applicants [See 3550.53(g)(1)-(5)].
- Applicant must be a citizen of United States or US territories, or a non-citizen legally admitted for permanent residence.
- Applicants must occupy the house on a permanent basis.
- Applicants must be of legal age and capacity (or have a court appointed guardian) to incur a loan obligation.
- Applicants must have a credit history indicating an ability and willingness to meet obligations [See 3550.53(h)(1)-(3)]. Applicants with credit scores of less than 640 may still qualify with additional documentation.
- Housing payments, PITI, will be based on the higher of:
  - \* 1% of mortgage + taxes and insurance OR
  - \* 24% of annual adjusted income
- Homebuyer education is required for all first-time homeowners prior to loan closing.
- Section 8 Vouchers can be applied to the self-help program.



# Participants

## GENERAL GUIDELINES

- A list of potential applicants, that meet the basic eligibility requirements and is at least three times the number of the homes planned, should be provided with the application. When credit issues affecting potential applicants are taken into account, mortgage-ready applicants often occur at a rate of about 1 in 20.
- Contact the local office to determine if they are working with potentially eligible participants.
- Local housing authorities and social service agencies are also a source for potentially interested households.
- In the current economy, self-help organizations will have to face clients with fears of job loss, foreclosure, declining house values, all lending programs and predatory lenders.

## Income Affordability Formula

### Minimum Annual Repayment Income Needed to Qualify for 33yr. mortgage @ 1% interest

$$= \text{Est. new construction mortgage amt.} \times .00297 + \text{mo. taxes} + \text{mo. Ins.} \times 12 \text{ mos.} / .29$$

$$= \text{Est. purchase/repair mortgage amt.} \times .00297 + \text{mo. taxes} + \text{mo. Ins.} \times 12 \text{ mos.} / .29$$

# Participants - Questions

1. What are the income ranges for low and very low incomes in the target area? *(US Census)*
2. Does their income fit within income guidelines for the area? *(Refer to Table on Page 7)*
3. What are household characteristics (family size, etc.) for low and very low income households?
4. How many households are on the local housing authorities' waiting lists? *(Refer to Area Housing Market, Page 9)*
5. What is the income of households who can afford the houses on the lower end of the housing market? *(See formula on Page 17)*
6. What are the rents of the income group that you wish to serve? *(See Area Housing Market, Page 9)*
7. Are there any similar programs (housing and/or service) in the area that are attracting the same pool of households?
8. How many low and very low income households are homeowners? *(US Census)*
9. What is the general condition of their housing? *(See Area Housing Market, Page 9)*
10. How many low and very low income households are renters? *(US Census)*
11. What is the general condition of their housing? *(See Area Housing Market, Page 9)*
12. What is the income of households who can afford housing costs at 1% plus taxes and insurance? *(See Affordability Formula, Page 17)*
13. Which industries' pay schedules provide a target market? *(US Census)*
14. Which employers' pay schedules provide a target market? *(COC)*
15. Is the minimum annual gross income calculated from above comparable to the income in the area(s) you are projecting to serve? *(See Area Demographics, Page 7)*
16. Are many households are within this income category? *(See Area Demographics, Page 7)*
17. Does there exist in the area, households with low and very low incomes who live in substandard housing and/or are not homeowners and who wish to be homeowners?
18. What are the problems that low and very low income households encounter in obtaining decent adequate housing?
19. Are there enough households who meet the income guidelines and are able to afford the projected housing payments for new construction? Yes or No How many?
20. Are there enough households who meet the income guidelines and are able to afford the projected housing payments for purchase/repair? Yes or No How many?

# Community Support

## REGULATORY REQUIREMENTS

- Letters of community support for Self-Help Housing from local officials, individuals and community organizations must be provided in the application.

## GENERAL GUIDELINES

- Potential Sources to Contact within the Target Area:
  - \* Town and local governments
  - \* Congressional staff
  - \* Social service agencies
  - \* Church and religious groups
  - \* Civic organizations
  - \* Other nonprofit organizations
  - \* Employers
  - \* Realtors and Bankers (*with Purchase/Repair*)
- How to Obtain Community Support:
  - \* Distribute organization's brochures and program fact sheets
  - \* Talk to community leaders
  - \* Develop a relationship with local media
  - \* Hold community (public) meetings
  - \* Solicit community leaders to serve on Board of Directors

# Community Support - Questions

1. Do you anticipate local government support in the targeted communities?
2. Do you anticipate sufficient local agency support?
3. Do you anticipate community opposition that will need to be addressed/overcome before proceeding with the process?
4. Can local resources handle the influx of people?

# Supplemental Resources

To obtain census data to prepare your feasibility, here are some web resources you may use.

<http://quickfacts.census.gov/qfd/>

Select your state, and then your county to obtain census data.

State and County QuickFacts - Mozilla Firefox

File Edit View History Bookmarks Tools Help

http://quickfacts.census.gov/qfd/

Commerce Online Jazz24 Home Page DOL WHD: Service C... USA QuickFacts from... Webmail - Login USDA - Rural Develo...

**U.S. Census Bureau**

State & County QuickFacts

USA QuickFacts | Select Another State | What's New | FAQ

QuickFacts state and county profiles were updated at 9:30AM May 7, 2007.

*Quick, easy access to facts about people, business, and geography*

To begin, select a state from this list or use the map to the right.

Alabama Go

The population of the U.S. is 281,421,906 people (April 1, 2000). The population has grown 13.1% since 1990.

View more [USA QuickFacts](#).

**QuickFacts now includes data for cities and towns with more than 25,000 people**

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Helping You Make Informed Decisions

Source: U.S. Census Bureau

Done

**QuickFacts** tables are summary profiles showing frequently requested data items from various Census Bureau programs. Profiles are available for the nation, states, counties, and large cities.

More detailed data can be selected by the link labeled "browse data sets for ...." in the upper right of the **QuickFacts** page for your state or county.

These data sets will provide more comprehensive profiles that will greatly enhance the outcome and direction of your self-help feasibility efforts. Of particular usefulness are data sets found in the PeopleLink for Census 2000 population. These data sets include:

- General Demographics
- Social Characteristics
- Economic Characteristics
- Housing Characteristics

# Supplemental Resources

## Direct Loan and Grant Income Limit Guidelines

<http://www.rurdev.usda.gov/>

From the main page, select **REGULATIONS** (located on the blue horizontal menu bar at the top of the page.)

Select, **HANDBOOKS** link from the vertical menu bar on the left.

Then select **HB 1-3550 DLOS Field Office** link.

Next, select **Direct Loan and Grant Income Limits**.

From there, select your state to obtain income guidelines for your county.