

USDA Section 515 FAQ

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What is the Housing and Community Facilities Programs?

The Housing and Community Facilities Programs (HCFP) is an agency of the U.S. Department of Agriculture (USDA). Located within the Department's Rural Development mission area, HCFP operates a broad range of programs to provide:

- homeownership options to individuals;
- housing rehabilitation and preservation funding;
- rental assistance to tenants of HCFP-funded multi-family housing complexes;
- farm labor housing;
- help to developers of multi-family housing projects, like assisted housing for the elderly and disabled, or apartment buildings; and
- community facilities, such as libraries, child care centers, schools, municipal buildings, and firefighting equipment to Indian groups, nonprofit organizations, communities and local governments.

(Please check the description of each program for a full listing of who is eligible to receive assistance, and for specifics of what each program is designed to achieve.)

HCFP administers direct loans, loan guarantees and grants. Direct loans are made and serviced by USDA staff; loan guarantees are made to banks or other private lenders, and grants are made directly to a person or organization.

Does HCFP work with other local and state organizations to provide its services to the community?

HCFP works with other Federal agencies, and a number of both nonprofit and private organizations nationally, in order to pool resources to help America's rural residents most effectively. For a list of some of these organizations, please check the [Rural Development Housing Links page](#).

Where are HCFP offices located?

The HCFP National Office is located in Washington, D.C., and is responsible for setting policy, developing regulations, and performing oversight. In the field, HCFP operations are carried out through the USDA's state and local Rural Development offices and service centers, several of which are located in each state and Puerto Rico. (Four multistate offices exist in addition to local offices within the states -- Vermont/New Hampshire; Massachusetts/Connecticut/Rhode Island; Maryland/Delaware; and Florida/Virgin Islands.)

The Centralized Servicing Center, located in St. Louis, Missouri, provides loan origination and servicing directly to HCFP Single-Family Housing borrowers.

The list of [Rural Development State Offices](#).

What is the HCFP service area?

HCFP programs are available to eligible applicants in rural areas, typically defined as open country or rural towns with no more 20,000 in population.

An exception to the rural eligibility requirements is the Farm Labor Housing Program (Section 514/516), which is the only Federal program available for development of housing for farm workers. This program is available in both rural and urban areas.

To determine whether a particular site is located within an HCFP-eligible area, contact the [Rural Development office located in that state.](#)

What is a NOFA, and how does it work?

The Notice of Funding Availability (NOFA) is a notice published each year in the Federal Register for some HCFP Multi-Family Housing programs. This notice describes the type of funding available on a competitive basis and provides a State contact where an application may be submitted, typically up to 60 to 90 days from the date of NOFA publication. Selection will then be made based upon factors such as median area income, local access to credit, and the availability of funding from other sources to be used to finance the project. Loan funds will be available within the same fiscal year the application is received.

How do I receive a copy of HCFP regulations?

The regulations that guide HCFP programs are published in Chapter 7 of the Code of Federal Regulations (CFR). Most public libraries have copies of CFRs. Copies of our regulations, instructions, and handbooks can also be viewed in any Rural Development office, or can be downloaded and viewed online [here](#).

If the regulation you want is not available online, you can order a copy at any Rural Development office, or contact Rural Development, FC-313, 1520 Market Street, St. Louis, MO 63103.