



## *USDA, Rural Development (RD) Multi-Family Housing (MFH) 515 Direct Loan and 421 Rental Assistance Programs*

- MFH Income Based Rural Properties financed by RD:  
[http://rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/select\\_state.jsp](http://rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/select_state.jsp)
- Adjusted Income Limits per State and County as revised 2/12/14:  
[http://www.rurdev.usda.gov/HSF-Direct\\_Income\\_Limits.html](http://www.rurdev.usda.gov/HSF-Direct_Income_Limits.html)
- Link to USDA Rural Development MFH Handbooks, Unnumbered Letters (UL's), Forms, Administrative Notices (AN's), Instruction, etc.:  
<http://www.rurdev.usda.gov/Handbooks.html>
- Link to MFH Asset Management Handbook:  
<http://www.rurdev.usda.gov/SupportDocuments/hb-2-3560.pdf>



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- Definition of Elderly household: tenant or cotenant who is disabled or age 62 years or older. Persons with disabilities and their families are permitted to live in designated elderly and family housing.
- As soon as application is received, is required to be posted on Waiting List
- Most all Management Agents run a background and credit check upon receipt of a completed application
- If Applicant determined eligible, they are place on a Waiting List. If rejected Management will notify.
- Priority for eligible sized unit is:
  - 1. very-low income and if not applicable,
  - 2. then low income
  - 2. then moderate



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### ➤ Rental Assistance (RA):

The Section 521 Rental Assistance program provides assistance to individual residents of Agency financed multi-family projects. Rent subsidies under the Rental Assistance Program ensure that elderly, disabled, and low-income residents of multi-family housing projects financed by RHS are able to afford rent payments. With the help of the Rental Assistance Program, a qualified applicant/tenant pays no more than 30 percent of his or her income for housing.

- RD has some properties that have no RA.
- RA is not unit specific and each property has a maximum that can be utilized on any given day.
  - Example: ABC Rentals is a 24 –unit property however has only 18 RA units, therefore the maximum of 18 RA units can be utilized on any given day.
- RA remains at the property and does not transfer with any household to another property unless the transfer/move is related to a disaster
- Tenant and Co-Tenant are responsible and accountable for all guests and household members



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Oklahoma USDA Rural Development Contact Information:

- Tom E Roberts, Acting MFH Program Director
- Laurie J Lewis, MFH Specialist, State Office, Stillwater OK  
[Laurie.cobblewis@ok.usda.gov](mailto:Laurie.cobblewis@ok.usda.gov) or by phone: 405.742.1070