

HOME SAFE: BRAIDING FUNDING FOR HEALTHY AND WHOLE COMMUNITIES

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Rural Development

U.S. DEPARTMENT OF AGRICULTURE

AGENDA

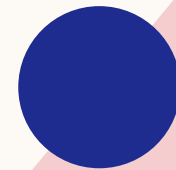
Introduction

Overview of USDA Housing Programs

Braiding Funding

Opportunities

Summary





INTRODUCTION

What is USDA Rural Development?

A PARTNER IN PROSPERITY

- USDA Rural Development is the lead Federal agency helping rural communities grow and prosper.
- USDA RD provides loans, grants, and technical assistance to build critical infrastructure like water systems and hospitals.
- RD programs expand access to e-connectivity, electric and transportation infrastructure, support business growth, as well as healthcare, education, housing, and other community essentials.

USDA RD HAS OVER 40 PROGRAMS



SINGLE FAMILY HOUSING

Loans, loan guarantees, and grants to buy, build, and repair



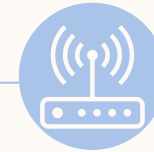
COMMUNITY FACILITIES

Funding to help improve or develop essential public services



BUSINESS PROGRAMS

Financial backing and technical assistance to foster economic growth



BROADBAND ACCESS

Broadband expansion, distance learning, and telemedicine



RURAL UTILITIES

Funding and technical assistance for safe drinking water and wastewater

KEY PRIORITIES

ADDRESSING CLIMATE CHANGE AND ENVIRONMENTAL JUSTICE

- Reducing climate pollution and increasing resilience to the impacts of climate change through economic support to rural communities.

ADVANCING RACIAL JUSTICE, PLACE-BASED EQUITY, AND OPPORTUNITY

- Ensuring all rural residents have equitable access to RD programs and benefits from RD funded projects.

CREATING A SAFE AND SUSTAINABLE, POST-PANDEMIC ECONOMIC RECOVERY

- Assisting rural communities recovering economically through more and better market opportunities and through improved infrastructure.



USDA RD: HOUSING

Affordable homes for rural residents

USDA SINGLE FAMILY HOUSING



FOR HOME BUYERS

- Single Family Housing Direct Loans
- Single Family Housing Guaranteed Loan Program



FOR HOMEOWNERS

- Home Repair Loans and Grants



FOR NON-PROFITS, MUNICIPALITIES, & TRIBES

- Mutual Self Help Grants
- Rural Housing Site Loans
- Housing Preservation Grants

WITH USDA RD, NON-PROFITS CAN...

- Carry out local self-help housing construction projects by supervising groups of families as they construct their own homes.
- Acquire and develop housing sites for low- or moderate-income families.
- Repair and rehabilitate housing owned by low- and very low-income citizens, addressing health and safety concerns like black mold or ADA accessibility issues.

SUCCESS STORY: MUTUAL SELF-HELP IN MCMINNVILLE

- McMinnville nonprofit Community Home Builders uses a USDA Mutual Self-Help Housing Grant to guide families through building their own homes, providing supervision and construction assistance while families reduce costs by providing their own labor.
- The program allows families to move out of homes with issues like leaking rooves, dry rot, poor insulation, and health and safety issues.
- Participating families may also receive low-interest mortgage loans from USDA with no down payment.





BRAIDING FUNDING

Combining funding sources for success

“ RESEARCH HAS FOUND THAT STABLE, AFFORDABLE, AND ACCESSIBLE HOUSING HAS A DIRECT AND WELL-DOCUMENTED IMPACT ON PHYSICAL AND MENTAL HEALTH OUTCOMES ...

However, with many public and private stakeholders involved, there are challenges for state and territorial agencies to establish partnerships and obtain funding. This is where the concept of **braiding and layering funding** comes in. ”

– Meredith Alexander, ASTHO

BRAIDING FUNDING

- Refers to the weaving together of federal, state, and private funding sources through collaboration and coordination to support a common goal or idea.
- Can improve coordination and alignment among partner organizations
- Expands capacity when resources are limited.
- Improves system accessibility, ease of use, and transparency.

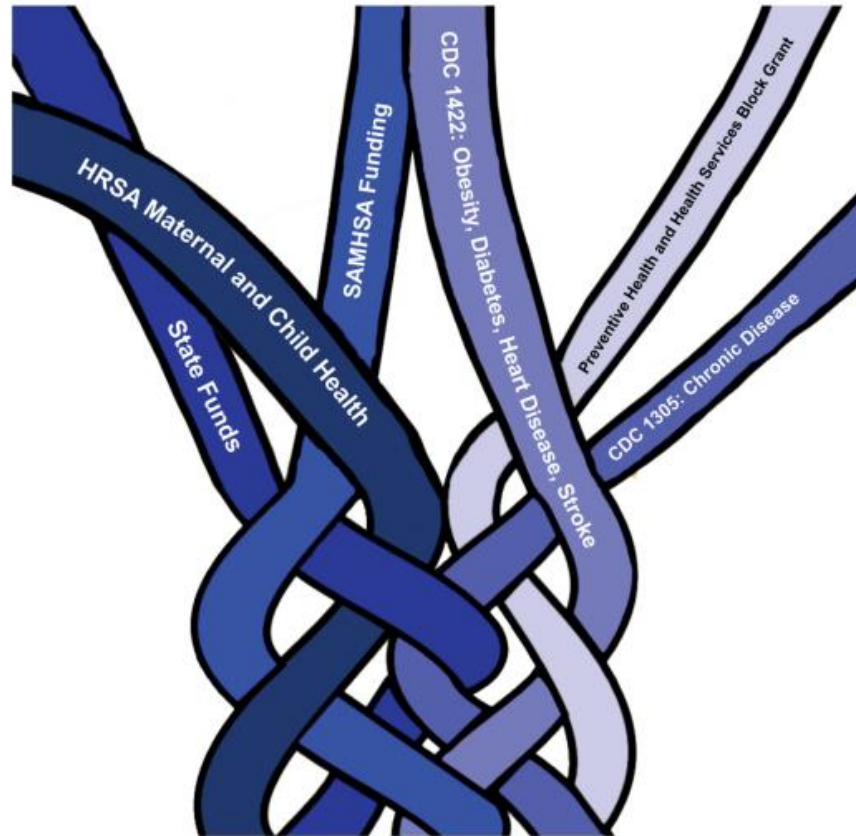
BRAIDING AND CCOS

- Addressing the social determinants of health, like homelessness, opioid addiction, and post-disaster community stabilization, requires a high degree of cross-sector collaboration
- Funding sources at the state and federal level may be siloed or fragmented, while comprehensive solutions often require large initial investments and continuous streams of funding.
- Flexible funding strategies like braiding, blending, or layering funding can allow for more creativity and efficiency for program managers
- Braiding funding allows program managers to monitor money from specific sources when funds are used for a collaborative purpose.

TYPICAL TIMELINE



Braiding



Adapted from the National Academy for State Health Policy, December 2017.

<https://nashp.org/wp-content/uploads/2017/12/deBeaumont.pdf>

Braiding Tips

- Clearly define your goals, what services you will be funding, what population you will serve, and the ownership structure of the program or facility.
- Identify available internal funding streams as well as existing community funding to determine match funding
- Clearly identify the eligibility requirements and limitations of each funding source.

HOUSING FUNDING SOURCES TO CONSIDER

STATE

- Oregon Housing and Community Services
- Oregon Homeownership Assistance Program
- General Housing Account Program (GHAP) Capacity Building Grants
- Multifamily Energy Program (OR-MEP)
- Oregon DOJ Survivor Housing Funds

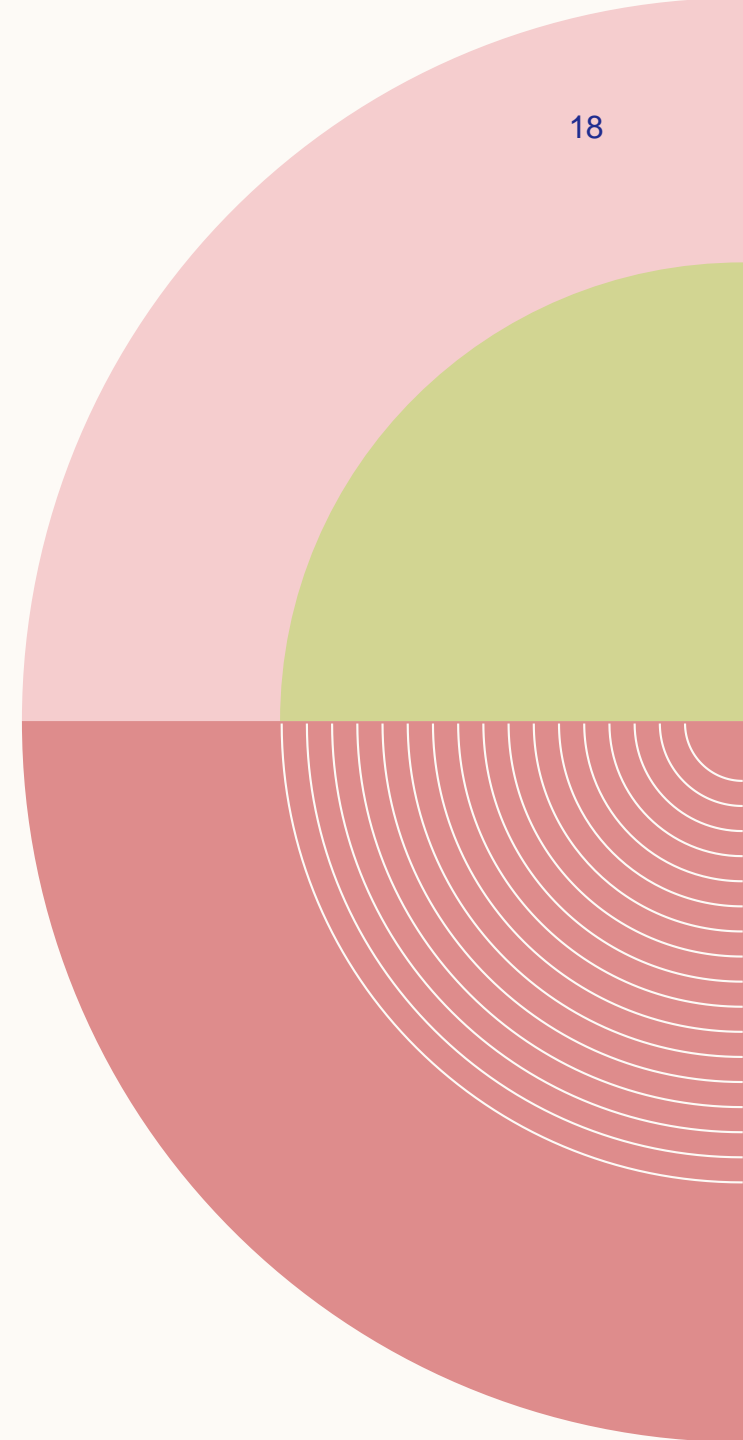
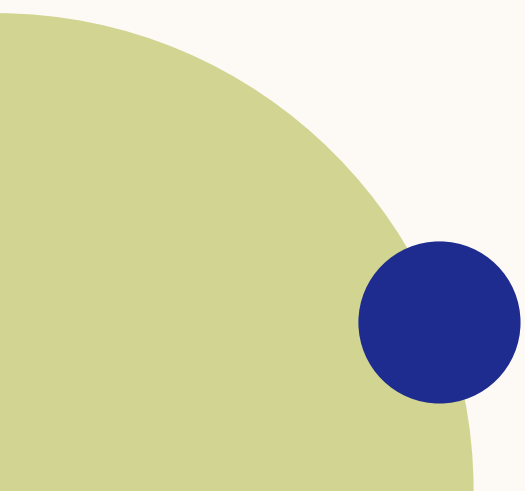
FEDERAL

- USDA Rural Development
 - Mutual Self-Help Grants
 - Rural Housing Site Loans
 - Housing Preservation Grants
 - Emergency Rural Health Care Grants
 - Multi-Family Housing
- US Dept. of Housing and Urban Development (HUD)
 - Community Development Block Grants
 - Technical Assistance Center
 - National Housing Trust Fund (HTF)
 - Indian Housing Block Grant
 - Indian Community Development Block Grant (ICDBG)
 - Resident Opportunity and Self-Sufficiency (ROSS) Program
 - Section 811 Supportive Housing for Persons with Disabilities

SUMMARY

State and federal partners like USDA Rural Development have many grant and loan programs to support safe, healthy housing.

Braiding funding can improve project outcomes and overcome typical funding obstacles through collaboration and coordination.



THANK YOU

Questions?

Assistance under USDA Rural Development programs is available to applicants in areas designated as “rural.” Under law, the definition of “rural area” is different for each program. USDA is an equal opportunity provider, lender, and employer.

Contact your local USDA Rural Development office for more information.

Or go to: www.rd.usda.gov/or

Or call 1 (800) 670-6553 (toll free)

