



*Lake County Economic Development Corporation (LCEDC)
3895 Main Street, Kelseyville, CA 95451
707-279-1540 x101 lakecountycaedc.org*



TO: Lake County Board of Supervisors

REGARDING: Presentation by Kim Vann, Director of Rural Development, State of California, USDA on April 3, 2018, Regarding Lake County Housing Efforts and Other USDA Activities

DATE: March 22, 2018

BACKGROUND

The Lake County Economic Development Corporation, in cooperation with the Lake County Winegrape Commission, organized a visit in Kelseyville with Director Kim Vann and several USDA staff on February 23 for the purpose of discussing housing needs, economic development, broadband needs, and projects in Lake County. We acknowledged that the lack of suitable, affordable employee housing is a challenge to economic growth.

Those in attendance recognized that the provision of housing for agricultural workers, who have for years been providing their services to local businesses, would be a competitive advantage as the need for skilled labor increases throughout Northern California. The group agreed to create an action plan, with the goal of identifying steps for public and private partners to take in order to increase the availability of housing in Lake County.

The purpose of the presentation by Director Vann is to update the Board of Supervisors regarding USDA activities in Lake County and to present an overview of the steps the USDA and the Lake County Economic Development Corporation, in cooperation with local and regional partners, are taking to increase housing availability in Lake County.

These steps include:

- Inventory housing stock in Lake County;
- Identify available lots for development of single and multi-family housing;
- Identify public and philanthropic entities working on local housing, and review their areas of expertise, outreach efforts, and resources;
- Quantify need for worker and low-income housing;
- Discuss policies, plans, and procedures with City and County officials to understand whether they are streamlining processes for permitting and development applications, or what assistance could be provided to facilitate such practices;

- Provide guidance for lenders and applicants to better access existing housing programs;
- Identify potential funding sources for single and multi-family housing, as well as rehab projects.

USDA Rural Housing Programs

USDA Rural Development Housing Programs give rural families and individuals the opportunity to buy, build, repair, own or rent safe and affordable homes. Eligibility for these loans, loan guarantees, and grants is based on income and varies according to the average median income for each area.

Rural Development Single Family Housing Programs

[Single Family Housing Direct Home Loans](#)

[Single Family Housing Home Loan Guarantees](#)

[Mutual Self-Help Housing Technical Assistance Grants](#)

[Rural Housing Site Loans](#)

[Single Family Housing Repair Loans and Grants](#) provide funds to elderly and very-low-income homeowners to remove health and safety hazards, perform necessary repairs, improve or modernize a home, make homes accessible for people with disabilities, or make homes more energy efficient so these very-low-income families use less of their income on utility bills.

Multi-Family Housing Programs

USDA RD provides affordable multi-family rental housing in rural areas by financing projects geared for low-income, elderly and disabled individuals and families as well as domestic farm laborers. Its reach is extended by guaranteeing loans for affordable rental housing designed for low to moderate-income residents in rural areas and towns.

The portfolio of more than 14,000 properties is preserved by aggressively restructuring loans for existing rural rental housing and off-farm labor housing projects to allow for sufficient reserves to meet major repairs and improvements over the lifetime of the property. On a yearly basis USDA RD provides grants to sponsoring organizations to repair or rehabilitate housing for needy families. Subsidies are available for low-income tenants in USDA projects who cannot afford to pay their full rent.

[Farm Labor Direct Loans & Grants](#)

[Housing Preservation & Revitalization Demonstration Loans & Grants](#)

[Housing Preservation Grants](#)

[Multi-Family Housing Direct Loans](#)

[Multi-Family Housing Loan Guarantees](#)

[Multi-Family Housing Rental Assistance](#)