

Services Provided by the Office of Rural and Farmworker Housing

- *Market/need assessment*
- *Financial feasibility analysis*
- *Land feasibility analysis*
- *Assistance with zoning and permit processes*
- *Assistance with arranging for and coordinating surveys, soil testing, architectural work*
- *Preparation of applications for construction and permanent financing*
- *Assistance in selecting and working with architect and contractor*
- *Assistance with management documents*
- *Assistance with loan closing, construction monitoring and project closeout*



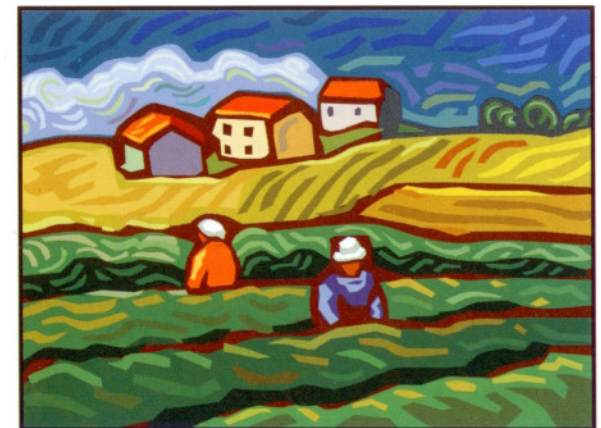
ORFH is a private, nonprofit 501(c)(3) organization.

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Resources for Grower-Provided Employee Housing

Financial and Development Assistance for Growers in Washington State



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Housing Division

www.cted.wa.gov

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Washington State Dept. of Community, Trade and Economic Development

Infrastructure Loan Program

Eligible Borrowers

- Growers who will own, operate and manage the housing on land they own or control.

Eligible Tenants

- Must be a seasonal or migrant farm worker.

Eligible Uses

- Repair or installation of infrastructure for existing housing or new construction.
- Housing must be located in Washington State.
- “Infrastructure” includes foundations and tent pads, water and sewer systems and hookups, electrical hookups, transformers & poles, access roads, excavation and grading, related permits, engineering services for water and septic, propane installation.

Maximum Amount

- No maximum amount.

Terms

- Forgivable no-interest loans.
- Term is normally 15 years.
- Housing must be kept in use as temporary farmworker housing, licensed by the State Department of Health, for the term of the loan.
- Grower must match loan funds at least dollar for dollar.

NOTE: Seasonal housing is exempt from the International Building Code, but must meet State Department of Health (DOH) Temporary Worker Housing Construction Standards, be licensed by DOH and meet all other applicable codes and regulations.

(For more information, call the CTED Infrastructure Loan Program at 1-800-796-0422.)

USDA Rural Development

Farm Labor Housing Loans

Eligible Borrowers

- Farm owners, family farm partnerships, family farm corporations and associations of farmers.
- Must be unable to provide housing from own resources & unable to obtain credit elsewhere on terms/conditions it can be reasonably expected to fulfill.

Eligible Tenants Must ...

- Work for the grower (or a member of an association of growers);
- Be a citizen or admitted for permanent legal residency;
- Earn at least \$4,583/year from qualified agricultural work (or at least \$3,525/year for migrant workers); and
- Not be a member of the grower’s family.
- There is no upper income limit.

NOTE: H2A workers are not currently eligible for this housing.

Eligible Uses

- Construction of new rental housing.
- Acquisition and rehabilitation of existing rental housing.
- Can be provided to workers on a rent or no-rent basis.
- Cannot be used to refinance debt or for housing operated on a for-profit basis.

Maximum Amount

- Loans authorized up to \$100,000 at district level; \$400,000 at state level. Larger requests may be referred to national level.
- Grants not available.

Terms

- No down payment, application fee or servicing fee.
- Fixed 1% interest rate, 33-year term.

(For more information, call the Office of Rural and Farmworker Housing at 509-248-7014 or your area RD office)

General Information

In addition to the services described elsewhere in this brochure, growers may find the following resources useful:

- Community-based farmworker housing that is owned by public or nonprofit organizations. Two of these options are:
 - Grower-leased housing units.
 - Partnership arrangements with nonprofits to provide farmworker housing.
- The State Department of Community, Trade and Economic Development (CTED) provides technical assistance through its farmworker housing One-Stop Clearinghouse. Call 1-800-796-0422 for information.
- CTED leases OSHA-approved tents to growers for cherry harvest workers through its Rent-a-Tent Program. The Washington Growers administers this program. Call 509-575-6315 for information.
- The Federal Home Loan Bank’s Community Investment Program provides reduced interest rate loans through its member banks. Check to see if your bank is a member of the FHLB.

The Office of Rural and Farmworker Housing (ORFH) can help you select the best resource for you. Please call 509-248-7014 for assistance.

