Smart Growth America
Making Neighborhoods Great Together

Rifle, CO

Planning for Economic and Fiscal Health Report and Suggested Next Steps

Smart Growth Strategies for Strong Rural Communities

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Executive Summary

Pursuant to our technical assistance award with the City of Rifle, this Memorandum constitutes Smart Growth America's final report summarizing the workshop on *Planning for Fiscal and Economic Health* and suggesting possible Next Steps the City could take to craft a vision for Rifle's future development.

Alex Hutchinson, Chris Zimmerman, and John Robert Smith, representing Smart Growth America (SGA), met with municipal leaders and residents on July 5th & 6th, 2016 to provide assistance under the Planning for Fiscal and Economic Health tool, supported by a grant from the U.S.D.A.'s *Smart Growth Strategies for Strong Rural Communities* program.

Following a productive discussion with various stakeholders including land developers, business owners, elected officials, city and regional government officials, and citizens, the following Next Steps are recommended:

1. Focus on downtown properties
2. Build on existing infrastructure
3. Connect downtown adjacent neighborhoods
4. Continue to work on Valley Lumber Site
5. Enhance the connection to the river and parks

Need for assistance

In applying for assistance from SGA, Rifle noted that the city has seen increased development interest in the past few years. Rifle's infrastructure cannot be sustained with current development patterns. The community is struggling to convince local builders and leaders to invest in infill development. Affordable housing is an emerging issue, and one that is already affecting nearby communities. The city hopes to reign in sprawl development with an updated comprehensive plan and include strategies to support workforce development units.

Site Visit & Workshop Review

The first day of the site visit and workshop featured a tour led by Nathan Lindquist, planning director for the City of Rifle. The day began with a downtown walking tour of successful projects including the Ute Theater, the Brendan Rifle theaters, and potential redevelopment sites. The tour then highlighted locations outside of the downtown core that included new Garfield County offices, recently built subdivisions and Wamsley Elementary a new school facility.

The tour then went outside of the city limits into Garfield county to agricultural, and ranching areas. Many of these areas were intended to be redeveloped as major town center style subdivisions with hundreds of new houses added. After the recession many of these plans were put on hold. These areas, which are proximate to the Rifle Gap area out CO-325, are also the site of the 1972 Christo "Valley Curtain" art installation, an event with much local cultural significance. The morning site visit also included a discussion of the issues facing Rifle from providing infrastructure and utility services to residents outside of the Rifle municipality.

The latter portion of day one included an evening public presentation that also coincided with a City Council session, which provided an overview of the fiscal and economic impacts of different development patterns, exploring development patterns that do a better job of supporting community economic development goals, and can be served more efficiently by local government. The presentation also gave an intro to the fiscal impact analysis conducted for the City of Rifle that looked at growth scenarios and the long term costs to build and maintain new infrastructure.

The second day of the workshop brought together an invited group of stakeholders. The diverse group included representatives from the City and County, as well as the non-profit and private sector. Attending leadership from the following City departments and agencies included:

- City Council
- Planning Commission
- Downtown Development Authority
- Rifle Regional Economic Development Corporation

- Rifle Area Chamber of Commerce
- Fire District Staff
- School Board Staff
- Local Real Estate, Planning, Engineering, and Development professionals
- The Department of the City Manager

The invited group viewed additional presentations and also participated in facilitated brainstorming sessions to identify challenges and opportunities associated with smart growth projects and how to prioritize these development efforts. During the workshop, city leadership engaged community stakeholders about which development patterns, design, and strategic infrastructure investments can make Rifle more competitive and reduce taxpayer burdens. The workshop also delivered the results from the *Fiscal Impact Analysis* completed by Smart Growth America.

The intent of these workshops is neither for Smart Growth America to create a plan nor commit the community to any particular course of action, but to assist ongoing community efforts to create a more vibrant, successful region, consistent with the goals of their adopted plans.

The built environment and fiscal and economic health

Communities around the nation are concerned about their fiscal and economic health. By *fiscal* health, we mean a local government's bottom line: Does the life-cycle cost of new development—upfront infrastructure, ongoing service provision and eventual repair and maintenance—cost more than it brings in tax revenue? By *economic* health, we mean the general economic well-being of the community: How does **new** growth and development add to or detract from the delivery of services, economic competitiveness, fiscal efficiency and sustainability, jobs, jobs access, retail sales, and wealth?

In approaching these questions in Rifle, as in any part of the country today, it is important to bear three trends in mind:

Our nation's demographics are changing in a way that is profoundly affecting the housing market.

Demographic trends are moving the housing market strongly away from conventional suburban housing.[1] The two biggest demographic groups in the nation – retiring Baby Boomers and so-called Millennials (18-30-year-olds) are both expressing a strong preference for a more walkable, urban/village lifestyle, as we found in Rifle. Indeed, a growing percentage of

[1] See; "The Changing Shape of American Cities," Luke J. Juday, Weldon Cooper Center for Public Service, University of Virginia, March 2015.
"Demographic Reversal: Cities Thrive, Suburbs Sputter," William H. Frey, Brookings Institution, State of Metropolitan America Series, June 29, 2012.

Millennials prefer to live without cars altogether or to live a "car-lite" lifestyle. The vast majority of net new households being formed have no children at home, and most of them are one and two-person households – which are much more likely to prefer a walking lifestyle.[2] Furthermore, the number of vehicle miles traveled (VMT) has fallen below population growth, while the demand for public transportation has been rising steadily. These trends depart from those experienced for decades in the 20th century.

While these trends are happening at a macro-level, locally in rural areas transportation is often characterized by long distances, high fuel costs and a reliance on a single mode of transit. Rural areas are, by nature, less dense than their urban counterparts, which means traveling longer distances to get to work, school, the grocery store, the bank, or government services. With more and more local grocery stores closing in rural areas, residents are forced to travel further and further distances to get the goods and services they need.

The formula for economic growth is changing.

Business growth used to be driven by large corporations that operated in a fashion that was both private in ownership structure and linear in manufacturing and production. In the past, new research breakthroughs occurred in sealed research laboratories controlled by the companies that owned them. Manufacturing and other business processes occurred in assembly-line situations, with little interaction across or inside industries. These conditions led to communities that featured large, sealed-off campuses and tended to be linear in their arrangements.

Today, business growth is driven by collaboration among many types of entities – private companies, research institutions, universities, and others – that must interact frequently and work together creatively. This trend requires cities and communities that encourage interaction and collaboration – the opposite of the older model described above. How communities are designed directly impacts their ability to create interactive and collaborative environments.

2[ii] "Suburbs Try to Prevent an Exodus as Young Adults Move to Cities and Stay," Joseph Berger, New York Times, April 16, 2014 (on-line at, http://www.nytimes.com/2014/04/17/nyregion/suburbs-try-to-hold-onto-young-adults-as-exodus-to-cities-appears-to-grow.html?_r=0.)
"See ya, suburbs: More want to live in the big city," Greg Toppo and Paul Overberg, USA TODAY, March 27, 2014.
"Why urban demographers are right about the trend toward downtowns and walkable suburbs," Kaid Benfield, bettercities.net, February 28, 2014.
"NAR 2013 Community Preference Survey: Americans Prefer to Live in Mixed-Use, Walkable Communities," National Association of Realtors, November 1, 2013.

[iii] For more information, see: http://www.smartgrowthamerica.org/research/the-fiscal-implications-of-development-patterns/

[iv] A description of the methodology and summary of the results of each case studied can be found in Government Finance Review

Most significantly, the today's economy depends heavily on skilled workers. The companies that are driving innovation are pursuing highly educated talent, especially among the millennial generation. Increasingly, companies find it necessary to locate in places that the workforce wants to live in; this means walkable communities.

People on the move are looking to relocate to places with a high-quality of life. In fact, they are willing to sacrifice salary for location, according to a 2015 survey of 900+ employers and residents across the Mountain West.[3] This same survey showed that high-quality locations were the driving force in relocation for talented employees and the business location decision making process.

Similarly, the market for retail is changing. The suburban shopping malls and retail centers that thrived for decades are struggling as a result of oversupply, and a shift in preferences. With online buying playing a bigger role for consumers (especially for bargain hunters), many are looking for a more "authentic" experience when they shop in person. This is bringing new value to traditional, walkable Main Streets.

Traditional main street communities, including Rifle, are well-suited to take advantage in the change in consumer preferences. Consumers are demonstrating strong preferences to shop locally at unique establishments that are a short distance from their homes and offices, according to a 2014 report that surveyed consumer preferences in 32 communities across the Mountain West. In fact home sales in these walkable neighborhoods demonstrated an 18.5 percent premium.[4]

Suburban development patterns are making it more difficult for local governments to balance their budgets.

Suburban development patterns require extensive investments in capital infrastructure and ongoing service delivery. Low-density development requires more infrastructure to serve fewer people and requires service providers such as firefighters and school buses to travel farther. More compact development patterns reduce both life-cycle infrastructure costs and operating costs.

A 2013 study by Smart Growth America, *Building Better Budgets: A National Examination of the Fiscal Benefits of Smart Growth Development*[5], concluded that, compared to conventional suburban development, smart growth patterns can achieve savings of one-third or more in upfront infrastructure cost, and 10% annually in ongoing operating expenses. Smart growth development patterns can generate up to 10 times more revenue on a per-acre basis.

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[3] http://communitybuilders.net/wp-content/uploads/2015/07/PV_Infographic.pdf

[4] http://communitybuilders.net/wp-content/uploads/2014/06/RESTORE-Summary.pdf

[5][vi] The full report can be downloaded at, http://www.smartgrowthamerica.org/building-better-budgets.

More recently, SGA's work on the Fiscal Implications of Development Patterns [iii] has employed a new model designed to help municipalities understand the financial performance of development patterns. The model focuses on those aspects of municipal budgets that are most affected by the geographic pattern of development. In work with a number of communities around the country, scenarios involving compact development were analyzed alongside sprawl alternatives, in terms of "net fiscal impact" (the difference between additional revenue generated by new development and added costs imposed by the development). In every case, the analysis suggested that more compact development scenarios would have a significant positive net fiscal impact. For example, under the compact scenario for the city of Madison, the annual net fiscal impact of new development would be 44 percent higher than under the base scenario, and nearly three times the net fiscal impact under the low density scenario. For West Des Moines, the walkable urban scenario yielded a net fiscal impact 49 percent higher than the low-density case. In the case of both Macon-Bibb County and Indianapolis, conventional suburban development (sprawl) was forecast to have a negative impact on municipal finances — that is, the model projected a greater increase in future expenditures than in future revenues — while the higher-density scenarios generated positive outcomes, even under very conservative revenue assumptions.[iv]

Not all of these trends will be completely relevant in every situation. Rural communities are more reliant on private automobile ownership and transit is often less feasible in these situations. But it is important to bear all three in mind in considering the fiscal and economic health of any community.

Participant viewpoints

The concepts described above were elaborated upon in the first presentation portion of the workshop, which was followed by a discussion of specific issues facing Rifle. After a question and answer period, SGA presented on key elements of successful downtown revitalization. The presentation also included the results from the fiscal impact modeling performed by SGA on growth scenarios and the corresponding fiscal costs to provide services. This was followed by general discussion about how the various concepts presented relate to the achievement of Rifle's goals for its historic downtown district and how the City's land use plan and comprehensive plan will accommodate growth.

After the recent construction of a water tower, Rifle is aware of the high costs of continuing to spread development throughout the City and the challenges of providing service to new development when current infrastructure is needed to be replaced.

The workshop participants strongly agreed the city needed to focus on the key downtown redevelopment parcel across the street from Rifle City Hall and adjacent to the historic district. Participants identified the following as what would make the plan successful, the obstacles that would go along with it, and the additional opportunities it would create:

Actions for Success

- Turn Rifle's historic town center into a destination
- Convert surface lots near Rifle City hall into affordable housing
- Prevent leapfrog development
- Create additional walkability
- Create additional retail space
- Create more density in downtown areas with existing infrastructure

Obstacles

- High construction costs in Rifle due to competing higher value jobs in Roaring Fork
- State and Railway control of major roadways and train tracks near Southern Portion of City near I-70
- Coordination with Garfield County, example of County Health offices moving from downtown
- Gallagher Amendment requiring commercial property taxes pay 73-74% of the mill levy.
- Lack of hotels in the area
- Impact Fee structure

Opportunities

- More bike connections through town
- Further consolidation of downtown properties adjacent to Valley Lumber property
- Provide better riverfront access
- Completing the long talked about river bridge project
- Regional airport growth
- Rifle's selection as Center of Excellence for Advanced Technology Aerial Firefighting.
- Community college population living downtown
- Industrial Job Center and light industry expansion

Assets

- Trail network
- Airport
- Community College
- Library
- Centennial Park
- Scenic Location

What Would a Strategic Plan Look Like?

- Three major objectives
    - Changes in city policy to catalyze and incentivize development
    - USDA being a broader part of the conversation
    - Provide more analysis around conserving and maintaining existing infrastructure

Target for Near Term Success

- Use, leverage, and develop city-owned properties

Fiscal Analysis

The SGA team conducted a scenario planning fiscal analysis of potential land use, densities, and costs to build, operate, and maintain various municipal services in Rifle. These services included roads, sidewalks, sewer, and water. The costs of these projects came directly from the City of Rifle.

The growth scenarios were based on population estimates from the Colorado State demographer's office, which anticipates an increase of 5,150 additional residents by 2036, a 2.1% growth rate per year. Scenarios were devised that would model what it would cost to build, finance, and maintain the infrastructure needed to accommodate the predicted growth in Rifle.

The 4 scenarios were :

- Baseline: Existing Avg. Density in Rifle **1.4 households** / acre
- Alt. A: Double Existing Density **2.6 households** per acre
- Alt B: Densest Areas of Rifle Today **4 houses** per acre
- Alt C: 50% population growth as Alt B, 50% infill at 10% of Alt B costs

	Baseline	Alt A	Alt B	Alt C
Capital Costs – 20 years	133,905,286	92,023,133	72,685,475	39,977,011
Amortized Costs (20 years at 2.2% rate)	166,962,267	114,740,734	90,629,220	49,846,071
Maintenance Costs – 20 years	6,695,264	4,601,157	3,634,274	1,998,851
Total Costs – 20 year	173,657,531	119,341,891	94,263,494	51,844,922
Cost per year (additional costs imposed by new development)	8,682,877 (+20% to budget)	5,967,095 (+14% to budget)	4,713,175 (+11% to budget)	2,592,246 (+6.1% to budget)
Total 20-year Savings	-	54,315,640	79,394,037	121,812,609
Savings per year	-	2,715,782	3,969,702	6,090,630

The findings were dramatic, with the greatest savings from the densest scenario C when compared to the baseline scenario. The savings per year from scenarios A, B, and C would be $2.7m, $3.9m, and $6.0m respectively. These cost savings were presented and discussed in the workshop as how they would impact the comprehensive plan and future land use decisions.

Recommendations

1. **Focus on downtown properties**

   Rifle has already shown a commitment to developing downtown properties as seen in the 2008 downtown master plan. Numerous sites were identified as worthy of expansion and focus. The downtown already builds upon the historic buildings, and recent streetscape investments that promote a walkable pedestrian friendly environment. City offices and other municipal buildings such as the Rifle library further promote foot traffic that, in turn, can support downtown businesses. The 2008 plan identifies catalytic sites, many of which are in the second street mixed-use historic district and some of which have already been developed as of 2016.

   A major discussion point during the workshop was infill development of the properties across the street from City Hall. At the time of the workshop the site was intended as a workforce housing project on top of what is currently a vacant lot. This redevelopment of an underutilized site can accomplish several goals simultaneously and therefore should be prioritized. These goals include building upon existing infrastructure, providing affordable housing options to entry-level workers, creating a strong gateway element to the City, and boosting the downtown residential population.

   The City should continue to work with the developer to find financing solutions for the project including LIHTC, new market tax credits, and potentially creating city subsidies to promote the development.

2. **Build on existing infrastructure**

   As the City specifically calls out discouraging leapfrog development and annexing properties that benefit Rifle in the comprehensive plan, it's important to consider how new development will impact the City's fiscal sustainability. Now is a good time to rethink growth policies as the city is reconsidering growth projections since the last comprehensive plan was written. The City is also anticipating less population growth since the recession and certain development plans are indefinitely on hold. The City should continue to enact and enforce policies that require developers to build and maintain all infrastructure costs of new development outside of the current tier until 75% of that land is built out. The detrimental effects of leapfrog development in Garfield are already being felt as failing well water infrastructure is requiring homeowners to request service be extended to their properties. The City should discourage this development pattern by adjusting rates for further out leapfrog properties to account for the accurate cost they put on the system.

3. **Connect downtown adjacent neighborhoods**

   Neighborhoods on the edge of downtown and on the periphery of downtown are just a short distance from the amenities available in the core including shops, restaurants, retail, and services. Many of these residents can reach the core by a short walk or bicycle ride. The trail network that currently exists is a strong feature that can be further enhanced to build the last connections to the centennial park trail and other trails that are both recreational and functional. Before extending infrastructure to new yet-to-be-built neighborhoods exploring infill opportunities in the edge neighborhoods or city programs to incentivize homeownership in these areas can be thought about.

4. **Enhance the connection to the river and parks**
   The City has long explored the revitalization of connecting Rifle to the Colorado river. As many towns in the mountain west have begun to rethink how their natural amenities particularly rivers can be beneficial to downtown businesses and incorporated into the urban fabric. Rifle's downtown and many of the key municipal functions are only a short distance away from the river.

   The City should continue to focus on ways to repair the historic bridge for pedestrian and bicycle connections to both sides of the river. The river's potential as a boat and watercraft launching area could be a potential way to drive foot traffic to downtown businesses and events. The City has already conducted significant planning around this amenity and could potentially work with USDA RD to explore financing options through the community facilities program.

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USDA Rural Development

Committed to the future of rural communities.

USDA – Rural Development Mission

"To increase economic opportunity and improve the quality of life for all rural Americans."

Population Guidelines

Business Programs: 50,000 and below (exception is local foods projects)

Community Programs: 20,000 and below

Housing Programs: 35,000 and below

Water and Waste Water Programs: 10,000 and below

Community Connect Grant

Program Purpose:
Program helps fund broadband deployment into rural communities where it is not yet economically viable for private sector providers to deliver service.

Who May Apply:
Most State and Local Governments/Federally-Recognized Tribes/Non-Profits/For-Profit Corporations

Special Considerations:
SUTA/Strikeforce and Promise Zone Areas (Extra 15 points for scoring)

Application Grant Request Limits:
MINIMUM = $100,000 MAXIMUM = $3,000,000

Application Match Requirements:
Minimum = 15% of Grant Request

FY2015 Funded Projects:
$11 Million (5 out of 68 applications)

FY2016 Budget Allocation:
$11,740,000 Available

Grant Application Period:
Opened April 18, 2016 and Closed June 17, 2016 (www.grants.gov or Paper applications)

Distance Learning & Telemedicine Grant

Program Purpose:
Assists rural communities to use telecommunications by purchasing equipment to connect remote locations to urban areas or other rural areas for purposes of increased education or healthcare opportunities.

Who May Apply:
Most State and Local Governments/Federally-Recognized Tribes/Non-Profits/For-Profit Corporations

Special Considerations:
SUTA/Strikeforce and Promise Zone Areas (Extra 15 points for scoring)

Application Grant Request Limits:
MINIMUM = $50,000 MAXIMUM = $500,000

Application Match Requirements:
Minimum = 15% of Grant Request

FY2015 Funded Projects:
$23 Million (75 out of 191 applications)

FY2016 Budget Allocation:
$19,000,000 Available (182 Applications Received)

Grant Application Period:
Opened January 12, 2016 and Closed March 14, 2016 (www.grants.gov or Paper applications)

Business and Industry (B&I) Guaranteed Loans

Program Purpose:
Bolsters the existing private credit structure through the guaranteeing of loans for rural businesses, allowing private lenders to extend more credit than they would typically be able.

Who May Apply:
Lenders with legal authority, sufficient experience, and financial strength to operate a successful lending program

Eligible borrowers:
For-profit business, Nonprofits and cooperatives, Federally recognized Tribes, Public bodies

Loan guarantee limits:
80% for loans of $5 million or less
70% for loans between $5 and $10 million
60% for loans exceeding $10 million, up to $25 million maximum

Terms:
Interest rate negotiated between lender and borrower, subject to Rural Development review.
Real estate – 30 years, machinery and equipment -15 years and working capital – 7 years.
Initial guarantee fee of 3% with annual renewal fee of 0.5% on outstanding principal.

Rural Business Development Grant (RBDG)

Program Purpose:
Assist small and emerging businesses in rural areas
Who May Apply:
Public bodies, units of government and community-based non-profit organizations
Special Considerations:
Eligible costs include real estate improvements, equipment, utility/infrastructure, feasibility studies, engineering services, and/or technical assistance to small businesses
Competitive application process
Application Grant Request Limits:
Grants less than $100,000 have highest competitive priority
FY2015 Funded Projects:
$674,519 (18 Grants)
FY2016 Budget Allocation:
$610,000

Rural Economic Development Loans and Grants (REDLG)

Program Purpose:
Assist economic and community development projects in rural areas
Who May Apply:
Rural electric or telecommunications utilities
Special Considerations:
Real estate improvements, equipment, working capital
Pass-through funding
20% Match Required from utility
Application Grant Request Limits:
Up to $300,000 to establish Revolving Loan Fund for electric or telecommunications utility
FY2016 Budget Allocation:
$40,000,000 (National Competition)

Rural Energy for America Program (REAP)

Program Purpose:
Assist rural small businesses and agricultural producers by conducting and promoting energy audits, and providing renewable energy development assistance.
Who May Apply:
Farmers and rural small businesses
Special Considerations:
Grant is 25% of eligible project costs
Application Grant Request Limits:
$500,000 maximum for renewable energy projects
$250,000 maximum for energy efficiency
$100,000 maximum for energy audit and rural energy development assistance
FY2015 Funded Projects:
$1,978,341 (85 Grants)
FY2016 Budget Allocation:
$819,000

Valued Added Producer Grant (VAPG)

Program Purpose:
Assistance with development or expansion of value-added products
Who May Apply:
Agricultural producers and producer groups
Special Considerations:
Value-added products include change in physical state (ex. Milk processed into cheese, cream, or butter) and marketing of Local Food ag products.
Application Grant Request Limits:
Planning grants up to $75,000
Working capital grants up to $250,000
50 % match is required
FY2015 Funded Projects:
$1,461,499 (11 Grants)
FY2016 Budget Allocation:
$44,000,000 (National Competition)

Intermediary Relending Program (IRP)

Program Purpose:
Provides low-interest loans to local intermediaries that re-lend to businesses and for community development projects in rural communities.
Who May Apply:
Nonprofits, cooperatives, federally recognized tribes and public bodies
Limits to Intermediaries:
Up to $2 million for first financing
Up to $1 million at a time thereafter
Total aggregate debt is capped as defined by funding notice
Terms for Intermediary:
Interest rate is fixed at 1%
Maximum term is 30 years
Interest-only payments may be permitted for the first 3 years
Recipient Loans:
Maximum loan is $250,000; or 75% of total cost of recipient's project for which loan is being made, whichever is less.
Interest rate and term are set by intermediary.

Community Facilities Grant Program

Program Purpose:
Provides affordable funding to develop essential community facilities
Who May Apply:
Public body or community-based non-profit organization
Special Considerations:
Essential community facility is defined as a facility that provides an essential service to the local community for the orderly development of the community.
Does not include private, commercial or business undertakings.
Application Grant Request Limits:
Grant for up to 15%, 35%, 55% or 75% of proposed project depending upon population and MHI of proposed service area
FY2015 Funded Projects:
$314,000 (21 Grants)
FY2016 Budget Allocation:
$543,780

Economic Impact Initiative (EII) Grant Program

Program Purpose:
Provides funding to assist in the development of essential community facilities in rural communities with extreme unemployment and severe economic depression
Who May Apply:
Public body or community-based non-profit organization
Special Considerations:
Essential community facility is defined as a facility that provides an essential service to the local community for the orderly development of the community.
Grants may made in combination with other Rural Development financial assistance.
Community facilities may include
FY2015 Funded Projects:
$118,700 (14 Grants)
FY2016 Budget Allocation:
$118,700

Rural Community Development Initiative Grant (RCDI)

Program Purpose:
Provide funding to help non-profit housing and community development organizations support housing, community facilities, and community and economic development projects
Who May Apply:
Public bodies and non-profit organizations
Eligible Uses:
Training sub-grantees; for example, home-ownership or minority business entrepreneur education
Technical assistance such as strategic plan development, board training, effective fundraising techniques
Application Grant Request Limits:
$50,000 minimum award
$250,000 maximum award
Matching funds equal to the amount of the grant award
FY2015 Funded Projects:
$155,000 (1 Grant)

Housing Preservation Grant (HPG) Program

Program Purpose:
Provides grants to sponsoring organizations for the repair or rehabilitation of housing occupied by low- and very-low-income families and individuals.
Who May Apply:
State and local government entities and non-profit organizations
Eligible Uses:
Home must be in a rural area or community under 20,000 population
Repairing or replacing electrical wiring, foundations, roofs, insulation, heating systems, water/waste disposal systems
Handicap accessibility features
Labor and materials
FY2015 Funded Projects:
$86,273 (3 Grants)

Single Family Housing 504 Grants Program

Program Purpose:
Provides loan and grant funds to be used to pay for needed repairs to dwellings of very low income families. To remove health and safety hazards – leaky roofs, bad heating systems, structural problems, handicap accessibility.
Who May Apply:
Very-low income families or individuals
Special Considerations:
Home must be in a rural area or community under 35,000 population
Lifetime grant assistance up to $7,500. Grants only available to applicants 62 years or older who do not have repayment ability.
FY2015 Funded Projects:
$379,383(154 Grants)
FY 2016 Budget Allocation
$367,834