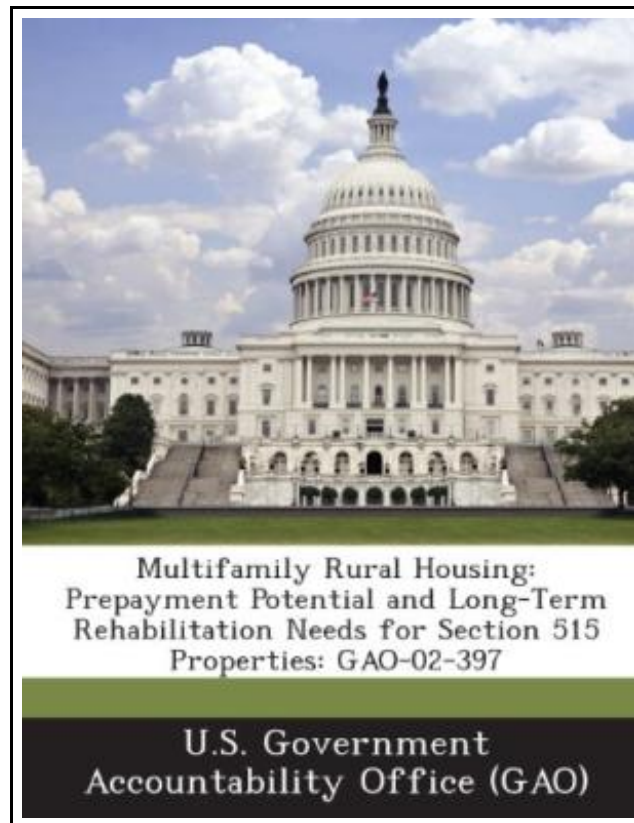


## Multifamily Rural Housing: Prepayment Potential and Long-Term Rehabilitation Needs for Section 515 Properties: Gao-02-397



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*(Prof. Maya Hand)*

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BiblioGov. Paperback. Book Condition: New. This item is printed on demand. Paperback. 22 pages. Dimensions: 9.7in. x 7.4in. x 0.1in. Nearly 450, 000 elderly and other households depend on federal assistance to live in multifamily rural rental properties that were constructed with subsidized federal loans. Because the properties were built in areas when and where privately financed housing units, affordable by lower income households, were not considered economically feasible, the U. S. Department of Agriculture's Rural Housing Service (RHS) has made direct loans available to developers of affordable multifamily housing under its section 515 program. RHS has funded many more new properties than the portfolio has lost through prepayment. The number of new properties added to the portfolio exceeded the number that left the program after prepayment in every year except 2001. If the statutory requirement restricting prepayment for loans made before December 1989, were changed to allow prepayment without restrictions after 20 years from the date of the loan, prepayment could be an option for the owners of 3, 900 of all section 515 properties over the next eight years. RHS field staff routinely inspect properties, complete and retain detailed descriptions of noted deficiencies, and transmit the summaries of the deficiencies identified to a central database. Only current deficiencies are identified, however, so the data are of only limited value for determining the cost of the long-term rehabilitation needs of individual properties. This item ships from La Vergne, TN. Paperback.



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