



United States Department of Agriculture

Duplication of Housing Assistance Programs



Inspection Report 04801-0001-23

August 2020

OFFICE OF INSPECTOR GENERAL

Duplication of Housing Assistance Programs

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OIG reviewed USDA's rural housing programs to determine potential areas of overlap, duplication, and fragmentation.

OBJECTIVE

Our objective was to determine potential areas of overlap, duplication, and fragmentation within USDA's rural housing programs. Specifically, our objective was to identify each housing program, its purpose, and the population served, and provide 5 years of budget information.

REVIEWED

We reviewed applicable laws, Departmental regulations, and agency guidance that governed the housing programs. We met with agency officials and conducted an analysis of the housing programs to identify any potential areas of overlap, duplication, and fragmentation.

RECOMMENDS

We are making no recommendations in this report.

WHAT OIG FOUND

USDA's Rural Housing Service (RHS) offers a total of 16 rural housing programs, which include 9 single-family housing programs and 7 multi-family housing programs. These programs offer a variety of ways to build or improve housing in rural areas through loans, grants, and loan guarantees to eligible populations. In addition, RHS provides technical assistance loans and grants in partnership with organizations. For fiscal year (FY) 2019, Congress appropriated \$26.7 billion to these housing assistance programs. In response to a Congressional request, OIG conducted an inspection to determine potential areas of overlap, duplication, and fragmentation within USDA's rural housing programs.

We found instances of potential overlap among USDA RHS' rural housing programs. However, we did not find any instances of fragmentation or duplication. RHS generally agreed with these observations, but reiterated the various differences between each program. In addition, RHS officials noted that, even though some of the programs have similar purposes, it does not mean they should be recommended for consolidation or be considered duplicative. We agreed that each rural housing program had differences that made them unique, but we also noted that there is potential for the programs to overlap. The purpose of this report was to identify the RHS housing programs and provide observations on fragmentation, overlap, and duplication. We did not identify any issues that would warrant recommendations. Therefore, we are not making any recommendations in this report.



United States Department of Agriculture
Office of Inspector General
Washington, D.C. 20250



DATE: August 14, 2020

INSPECTION

NUMBER: 04801-0001-23

TO: Elizabeth Green
Acting Administrator
Rural Housing Service

ATTN: Jacki Ponti-Lazaruk
Acting Chief Risk Officer
Office of the Chief Risk Officer

FROM: Gil H. Harden
Assistant Inspector General for Audit

SUBJECT: Duplication of Housing Assistance Programs

This report presents the results of the subject review. We do not have any recommendations in the report, and therefore, no further response to this office is necessary.

We appreciate the courtesies and cooperation extended to us by members of your staff during our inspection fieldwork. This report contains publicly available information and will be posted in its entirety to our website (<http://www.usda.gov/oig>) in the near future.

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Background and Objectives

Background

In 2018, the Chairman of the Senate Committee on the Budget requested assistance from the Offices of Inspector General (OIG) in evaluating the economy, efficiency, and effectiveness of Federal expenditures on housing assistance programs within the Departments of Agriculture (USDA), Housing and Urban Development, Treasury, and Veterans Affairs.¹ This request stated that, in 2012, the U.S. Government Accountability Office (GAO) reported that multiple agencies administer programs that serve the same purpose, illustrating the fragmentation of homeownership and rental housing programs.² In addition, the request stated that, in 2017, GAO noted a lack of information about the areas where specific statutory changes are needed to help mitigate overlap and fragmentation and decrease costs. To help bridge this information gap, the Chairman requested that each Department's OIG review its host Department's housing assistance programs and expenditures and provide a written evaluation that includes an analysis of specific areas of overlap, duplication, or fragmentation.³

In 2011, the Inspectors General of four Federal agencies that play a significant role in supporting housing programs conducted a joint initiative to create a compendium on Federal housing programs and activities.^{4,5} The compendium provided background information and focused primarily on single-family mortgage programs and related activities. USDA's single-family housing (SFH) guaranteed loan program and direct loan program were included in the compendium.

The mission of USDA's Rural Development is to increase economic opportunities and improve the quality of life for Americans in rural areas. "Rural area" means any open country, or any place, town, village, or city that is not part of or associated with an urban area, and generally with a population of less than 35,000.⁶ The Rural Housing Service (RHS), an agency within the Rural Development mission area, offers 16 housing assistance programs to build or improve

¹ The Honorable Michael B. Enzi, Letter to The Honorable Phyllis K. Fong from the Chairman of the United States Senate Committee on the Budget (Mar. 2018).

² Audit Report GAO-12-554, *Housing Assistance Opportunities Exist to Increase Collaboration and Consider Consolidation*, Aug. 2012.

³ "Fragmentation" refers to those circumstances in which more than one Federal agency (or more than one organization within an agency) is involved in the same broad area of national need and opportunities exist to improve service delivery. "Overlap" occurs when multiple agencies or programs have similar goals, engage in similar activities or strategies to achieve them, or target similar beneficiaries. "Duplication" occurs when two or more agencies or programs are engaged in the same activities or provide the same services to the same beneficiaries. GAO-15-49SP, *Fragmentation, Overlap, and Duplication: An Evaluation and Management Guide* (Apr. 2015).

⁴ The four Inspectors General were from the Federal Housing Finance Agency, the Department of Housing and Urban Development, USDA, and the Department of Veterans Affairs.

⁵ The Federal Housing Inspectors General, *Compendium of Federal Single Family Mortgage Programs and Related Activities*, Nov. 2011.

⁶ Some RHS housing programs have a "rural area" definition that includes a population of 20,000 or less. However, by law, the definition of "eligible rural area" is different for each USDA Rural Development program.

housing in rural areas.⁷ In fiscal year (FY) 2019, RHS housing assistance programs were appropriated over \$26.7 billion for loans, grants, loan guarantees for single- and multi-family housing, and housing for farm laborers. RHS also provides technical assistance loans and grants in partnership with non-profit organizations, Indian tribes, State and Federal Government agencies, and local communities.

RHS administers nine SFH assistance programs that help rural communities build robust and sustainable economies by providing direct loans or loan guarantees to help very low-, low-, and moderate-income rural residents build or buy safe, affordable housing in rural areas.^{8,9} RHS works with partners to leverage funding from other sources such as private lenders, nonprofit organizations, and State and local agencies. RHS also has partnerships to promote homeownership in underserved areas and works with potential homeowners to navigate the home buying process. RHS also offers loans for site infrastructure, home repairs, and grants to elderly homeowners for accessibility, health, and safety hazards.

RHS also administers seven multi-family housing (MFH) programs that offer loans to provide affordable rental housing for very low-, low- and moderate-income residents, the elderly, and persons with disabilities. RHS also offers rental assistance to help eligible rural residents with their monthly rental costs.

In 2015, GAO published an evaluation and management guide to assist analysts and policymakers in identifying and evaluating instances of fragmentation, overlap, and duplication among programs.¹⁰ Each step includes detailed guidance on what information to consider and what steps to take when conducting a fragmentation, overlap, and duplication review. For our review, we utilized step one of the guide, which outlines how to identify fragmentation, overlap, and duplication among a selected set of programs.

Objectives

Our inspection objectives were to determine potential areas of overlap, duplication, and fragmentation within USDA's rural housing programs. Specifically, our objectives were to identify each housing program, its purpose, and the population served, and provide 5 years of budget information.

⁷ All 16 housing assistance programs were authorized by Title V of the Housing Act of 1949, as amended. Housing Act of 1949, 42 U.S.C. 1471.

⁸ Very low-income is income below 50 percent of the area median income; low-income is 50–80 percent of the area median income. 42 U.S.C. § 1437a.

⁹ Moderate income is defined differently based on the individual housing assistance program.

¹⁰ GAO-15-49SP, *Fragmentation, Overlap, and Duplication: An Evaluation and Management Guide* (Apr. 2015).

USDA RHS' Housing Programs

Do USDA's rural housing assistance programs have the potential for overlap, duplication, or fragmentation?

We found that there were instances of potential overlap among USDA RHS' rural housing programs. However, we did not find any instances of duplication or fragmentation. RHS offers a total of 16 rural housing programs, which include 9 SFH programs and 7 MFH programs. These programs offer a variety of ways to build or improve housing in rural areas through loans, grants, and loan guarantees to eligible populations.¹¹ In addition, RHS provides technical assistance loans and grants in partnership with organizations.¹² In order to address the Congressional request, we included the purpose, population served, and 5 years of budget information for each program in Exhibits A and B.

Analysis of USDA RHS' Housing Programs

After gathering background information on each program, we conducted an analysis to determine whether overlap, duplication, or fragmentation existed among the selected programs. We utilized GAO's evaluation guide,¹³ which contains a step-by-step process for identifying programs that may be part of overlap, duplication, or fragmentation. We used step one of this guide to: (1) identify an approach for selecting programs; (2) identify programs to examine; (3) gather background information on those programs; (4) determine whether fragmentation, overlap, or duplication existed; and (5) confirm those observations with program officials.

Overlap

According to GAO's guidance, "overlap" occurs when multiple programs have similar purposes, engage in similar activities or strategies to achieve them (hereafter referred to as "types of assistance"), or target similar populations.¹⁴ In order to make comparisons between the programs, we compiled and assessed detailed descriptions of their similarities and differences. There was some degree of potential overlap among most of the RHS housing programs related to program purposes, activities performed to provide assistance, and populations served. We identified instances in which programs had similar purposes, such as offering individuals an opportunity to acquire, build, rehabilitate, improve, or relocate dwellings in rural areas. Similar types of assistance were employed among multiple programs to achieve the various program purposes through direct loans, guaranteed loans, subsidies, grants, and loan restructures.

¹¹ Eligible populations are very low-, low-, and moderate-income households.

¹² An organization can be: (1) a State, commonwealth, trust territory, other political subdivision, or public nonprofit corporation; (2) an American Indian tribe, band, group, or nation; (3) a private nonprofit organization; or (4) a consortium of units of government and/or private nonprofit organizations.

¹³ GAO-15-49SP, *Fragmentation, Overlap, and Duplication: An Evaluation and Management Guide* (Apr. 2015).

¹⁴ Within the evaluation guide, GAO notes analysts should define or use existing definitions of fragmentation, overlap, or duplication that best meet the needs of their reviews. For the purpose of our review, we used a modified version of GAO's definition. Specifically, since the Congressional request used the terms "purpose" and "population," we used these terms within the definition instead of "goals" and "beneficiaries," respectively.

Additionally, the RHS housing assistance programs targeted similar populations (i.e., very low-, low-, moderate-income) (see Exhibits A and C). Based on this analysis, there may be potential overlap within RHS' housing programs.

Duplication

According to GAO's guidance, "duplication" occurs when two or more programs are engaged in the same activities or provide the same services to the same population.¹⁵ We determined that no rural housing programs were engaged in the same activities or provided the same services to the same population. Specifically, we found that each program was unique when we compared the program type, type of assistance, population served, and eligible applicants. For example, Section 502 Direct Loans and Section 502 Guaranteed Loans provide people who will live in rural areas with an opportunity to own decent, safe, and sanitary dwellings and related facilities. In addition, both programs offer individuals an opportunity to acquire, build, rehabilitate, improve, or relocate dwellings in rural areas. However, the types of assistance and populations served are different. The Direct Loan Program provides direct loans to very low- and low-income individuals and families, while the Guaranteed Loan Program provides guaranteed loans to low- and moderate-income individuals and families. We did not find any instances of duplication (see Exhibits A and C for the differences between the programs).

Fragmentation

According to GAO's guidance, fragmentation refers to circumstances in which more than one organization within an agency is involved in the same broad area of National need and in which opportunities exist to improve service delivery. We did not find additional housing assistance programs in another organization within USDA. As a result, we did not find any instances of fragmentation.

RHS officials generally agreed that there were instances in which the programs had similarities. However, the officials stated that these programs had various differences, which included the type of dwelling, assistance, and population served. For instance, RHS officials stated that its housing programs are targeted to residents who live in rural areas, and are "means-tested," in that the programs focus on very low-, low-, and moderate-income families and individuals. The noted programs, however, serve different customers with different housing needs, such as rental needs versus homeownership needs. In addition, RHS officials noted that, even though some of the programs have similar purposes, it does not mean those programs should be recommended for consolidation or be considered duplicative. We agreed that there were differences between the programs.

The purpose of this report was to identify the USDA housing programs and provide observations on overlap, duplication, and fragmentation. We did not identify any issues that would warrant recommendations; therefore, we are not making any recommendations in this report.

¹⁵ For the purpose of our review, we used a modified version of GAO's definition. Specifically, because the Congressional request used the term "population," we used this term within the definition instead of "beneficiaries."

Scope and Methodology

We conducted an inspection of USDA’s rural housing programs to determine potential areas of overlap, duplication, and fragmentation. Our inspection followed the Council of the Inspectors General on Integrity and Efficiency (CIGIE) *Quality Standards for Inspection and Evaluation*.¹⁶ We performed our inspection work at RHS’ headquarters in Washington, D.C. We conducted our fieldwork from January 2020 through April 2020.

Our inspection scope covered all 16 single-family and multi-family housing programs within USDA and administered by RHS. Our scope also included the previous 5 years (FYs 2015 to 2019) of budget information for all housing programs.

To accomplish our inspection objectives, we:

- reviewed applicable laws, Departmental regulations, and agency guidance that governed the housing programs;
- met with RHS officials to discuss the housing programs and any potential areas of overlap, duplication, and fragmentation; and to identify any other housing programs within USDA;
- utilized GAO’s fragmentation, overlap, and duplication guide in our analysis of the housing programs;¹⁷
- reviewed supporting documentation for each of the 16 housing programs to identify the program’s purpose, population served, and 5 years of budget information; and
- compared the housing programs’ purpose, type of assistance, population served, and eligible applicants to identify any potential areas of overlap, duplication, and fragmentation.

We conducted this inspection in accordance with CIGIE’s *Quality Standards for Inspection and Evaluation*. These standards require that we plan and perform the inspection to obtain sufficient, appropriate evidence to provide a reasonable basis for our conclusions based on our review objectives. We believe that the evidence obtained provides a reasonable basis for our conclusions based on our review.

¹⁶ CIGIE, *Quality Standards for Inspection and Evaluation* (Jan. 2012).

¹⁷ GAO-15-49SP, *Fragmentation, Overlap, and Duplication: An Evaluation and Management Guide* (Apr. 2015).

Abbreviations

CIGIE.....	Council of the Inspectors General on Integrity and Efficiency
FY	fiscal year
GAO.....	Government Accountability Office
MFH.....	multi-family housing
OIG	Office of Inspector General
RHS.....	Rural Housing Service
SFH	single-family housing
USDA.....	Department of Agriculture

Exhibit A: Program Purpose

This table lists and describes the 16 USDA rural housing programs, their purpose, and the population served.

Program Name	Program Purpose	Population Served
Section 502 Direct Loans	Provides people who will live in rural areas with an opportunity to own adequate but modest, decent, safe, and sanitary dwellings and related facilities. Offers persons who do not currently own adequate housing, and who cannot obtain other credit, the opportunity to acquire, build, rehabilitate, improve, or relocate dwellings in rural areas.	Very low- and low-income
Section 502 Guaranteed Loans	Provides persons who will live in rural areas with an opportunity to own decent, safe, and sanitary dwellings and related facilities. Offers applicants without sufficient resources to provide the necessary housing on their own account, and unable to secure the credit necessary for such housing from other sources upon terms and conditions which the applicant can reasonably be expected to fulfill without the guarantee, an opportunity to acquire, build, rehabilitate, improve, or relocate dwellings in rural areas.	Low- and moderate-income
Section 502 Payment Assistance	Provides payment subsidies to enhance borrower repayment ability for Section 502 direct loans. Many borrowers receive a payment subsidy at the time the loan is initially made and continue to receive it throughout the life of the loan.	Very low- and low-income
Section 504 Housing Repair Direct Loans	Offers loans to homeowners who cannot obtain other credit to repair or rehabilitate their properties.	Very low-income
Section 504 Housing Repair Grants	Offers grants to homeowners age 62 or older who cannot obtain a loan to correct health and safety hazards or to make the unit accessible to household members with disabilities.	Very low-income
Section 509 Construction Defect Compensation	Compensates Section 502 Direct Loan borrowers for structural defects that the contractor will not correct.	Very low- and low-income
Section 523 Mutual and Self-Help Technical Assistance Grants	Provides grants to an organization to give technical and supervisory assistance to eligible families in carrying out self-help housing efforts; assist other organizations to provide technical and supervisory assistance to eligible families; and develop a final application, recruit families, and related activities necessary to participate in self-help housing efforts. ¹⁸	Very low- and low-income

¹⁸ The self-help method allows groups of individuals and families to construct their own homes in rural areas. The group members provide most of the construction labor on each other's homes.

Program Name	Program Purpose	Population Served
Section 523 Self-Help Site Loans	Provides direct loans for the purchase and development of building sites for housing to be built by the self-help method.	Very low-, low-, and moderate-income
Section 524 Site Development Loans	Provides loans to acquire and develop sites for families, with no restriction as to the method of construction.	Very low-, low-, and moderate-income
Section 515 Rural Rental Housing Direct Loan	Provides competitive financing for affordable multi-family rental housing for income-eligible, elderly, or disabled individuals and families in eligible rural areas.	Very low-, low-, and moderate-income
Section 538 Rural Rental Housing Guaranteed Loan	Increases the supply of affordable rural rental housing through the use of loan guarantees that encourage partnerships between RHS, private lenders, and public agencies.	Low- and moderate-income
Section 521 Rental Assistance	Reduces amounts paid by tenants for rent. Rental subsidies equal the difference between the approved shelter costs and tenant contributions.	Very low- and low-income
Section 514/516 Farm Labor Housing Loan and Grant	Provides affordable financing to develop housing for year-round and migrant or seasonal domestic farm laborers.	Very low-, low-, and moderate-income
Section 542 Multifamily Voucher	Helps tenants by providing an annual rental subsidy, renewable on the terms and conditions set forth and subject to the availability of funds, that will supplement the tenant's rent payment.	Low-income

Program Name	Program Purpose	Population Served
Section 542 Multifamily Demonstration for Preservation and Revitalization/ Restructuring 515 and 514/516 Properties	Restructures loans for existing Rural Rental Housing and Off-Farm Labor Housing projects to help improve a project’s physical condition and preserve the availability of safe, affordable rental housing for residents. The intent of the program is to ensure that existing rental projects will continue to deliver decent, safe and sanitary, affordable rental housing for eligible tenants over the remaining term of any agency loan, or the remaining term of any existing restrictive-use provisions or prohibition, whichever ends later. ¹⁹	Very low-, low-, and moderate-income
Section 533 Housing Preservation Grants	Provides qualified public agencies and private non-profit organizations grant funds to assist homeowners in repairing and rehabilitating their homes in rural areas. Grantees will provide eligible homeowners, owners of rental properties, and owners of co-ops with financial assistance through loans, grants, interest reduction payments or other comparable financial assistance for necessary repairs and rehabilitation.	Very low- and low-income

¹⁹ The restrictive-use provisions ensure the property will be used for income-eligible housing as defined by the Housing Act of 1949.

Exhibit B: Budget Information FY15–FY19 (in thousands of dollars)

This table provides 5 years of budget information for the 16 USDA rural housing programs.

Program Name	FY15	FY16	FY17	FY18	FY19
Section 502 Direct Loans	\$900,000	\$900,000	\$1,000,000	\$1,100,000	\$1,000,000
Section 502 Guaranteed Loans	\$24,000,000	\$24,000,000	\$24,000,000	\$24,000,000	\$24,000,000
Section 502 Payment Assistance ²⁰	–	–	–	–	–
Section 504 Housing Repair Direct Loans	\$26,279	\$26,278	\$26,278	\$28,000	\$28,000
Section 504 Housing Repair Grants	\$28,701	\$28,701	\$28,701	\$30,000	\$30,000
Section 509 Construction Defect Compensation ²¹	–	–	–	–	–
Section 523 Mutual and Self-Help Technical Assistance Grants	\$27,500	\$27,500	\$30,000	\$30,000	\$30,000
Section 523 Self-Help Site Loans	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Section 524 Site Development Loans	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Section 515 Rural Rental Housing Direct Loan	\$28,398	\$28,398	\$35,000	\$40,000	\$40,000
Section 538 Rural Rental Housing Guaranteed Loan	\$150,000	\$150,000	\$230,000	\$230,000	\$230,000
Section 521 Rental Assistance	\$1,088,500	\$1,389,695	\$1,405,033	\$1,345,293	\$1,331,400

²⁰ Section 502 Payment Assistance does not have a separate budget line item. Instead, the payment assistance subsidy and recapture of subsidy at the time of sale, refinance, or non-occupancy are all included in the Section 502 Direct Loan subsidy model. Payment assistance does not cover Section 502 Guaranteed Loans.

²¹ Section 509 Construction Defect Compensation did not have appropriated funds from FYs 2015 to 2019; however, the program had carryover funds in the amount of \$372,000 as of FY15 and subsequent carryover funds in the amount of \$126,000 as of FY19.

Program Name	FY15	FY16	FY17	FY18	FY19
Section 514/516 Farm Labor Housing Loan and Grant	\$15,936	\$15,125	\$15,387	\$14,710	\$16,853
Section 542 Multifamily Voucher	\$7,000	\$15,000	\$19,400	\$25,000	\$27,000
Section 542 Multifamily Demonstration for Preservation and Revitalization/ Restructuring 515 and 514/516 Properties	\$17,000	\$22,000	\$22,000	\$22,000	\$24,500
Section 533 Housing Preservation Grants	\$3,538	\$3,538	\$200	\$10,000	\$15,000

Exhibit C: Potential Overlap of USDA Housing Programs

This table represents the 16 USDA rural housing programs, whether they have a similar purpose, and each program's type, type of assistance, population served, and eligible applicant.

Program Name	Similar Purposes ²²	Program Type		Type of Assistance					Population Served			Eligible Applicant	
		MFH	SFH	Direct Loan	Guaranteed Loan	Subsidy	Grant	Loan Restructure	Very Low	Low	Moderate	Individual	Organization ²³
Section 502 Direct Loans	1 & 2		•	•					•	•		•	
Section 502 Guaranteed Loans	1		•		•					•	•	•	
Section 502 Payment Assistance			•			•			•	•		•	
Section 504 Housing Repair Direct Loans	2		•	•					•			•	
Section 504 Housing Repair Grants	2		•				•		•			•	
Section 509 Construction Defect Compensation			•				•		•	•		•	
Section 523 Mutual and Self-Help Technical Assistance Grants			•				•		•	•			•
Section 523 Self-Help Site Loans	3 ²⁴		•	•					•	•	•		•
Section 524 Site Development Loans	3 ²⁴		•	•					•	•	•		•
Section 515 Rural Rental Housing Direct Loan	4	•		•					•	•	•	•	•
Section 538 Rural Rental Housing Guaranteed Loan	4	•			•					•	•	•	•
Section 521 Rental Assistance	5	•				•			•	•		•	•

²² Programs with the same number in this column have similar purposes and potential overlap. The following similar purposes correspond to the numbers within the above chart: (1) provide opportunity to own dwellings and related facilities; (2) improve a project's physical condition through repairs and rehabilitation; (3) provide loans to purchase and develop housing sites; (4) provide loans to increase affordable multi-family housing; and (5) assist tenants by reducing the amount of rent paid.

²³ An organization can be: (1) a State, commonwealth, trust territory, other political subdivision, or public nonprofit corporation; (2) an American Indian tribe, band, group, or nation; (3) a private nonprofit organization; or (4) a consortium of units of government and/or private nonprofit organizations.

²⁴ These programs have a similar purpose, type, population served, and applicant. However, one primary difference is that the Self-Help Site Loan Program provides loans for the purchase and development of building sites for housing to be built by the self-help method. There is no restriction as to the method of construction for the Site Development Loan Program.

Program Name	Similar Purposes ²²	Program Type		Type of Assistance					Population Served			Eligible Applicant	
		MFH	SFH	Direct Loan	Guaranteed Loan	Subsidy	Grant	Loan Restructure	Very Low	Low	Moderate	Individual	Organization ²³
Section 514/516 Farm Labor Housing Loan and Grant		•		•			•		•	•	•	•	•
Section 542 Multifamily Voucher	5	•				•				•		•	
Section 542 Multifamily Demonstration for Preservation and Revitalization/ Restructuring/ 515 and 514/516 Properties	2	•						•	•	•	•	•	•
Section 533 Housing Preservation Grants	2	•					•		•	•			•

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