

# Rural Housing Program Grows

The rural housing program is an area of growth in the Pennsylvania picture, State Director Penrose Hallowell of the Department of Agriculture's Farmers Home Administration Pennsylvania State Office reported recently.

Hallowell disclosed that rural people served by the home loan insurance program of the Farmers Home Administration, a Department of Agriculture credit agency, are moving into new or improved homes at an eight per cent higher rate than a year ago.

The State Director issued a progress report on the rural FHA's expanding support of home financing for families in the countryside and towns of up to 5,500 population. His report for the first 11 months of fiscal 1970 showed that the agency approved 1,110 home ownership loans totaling \$132 million, as against 925 loans totaling \$104 million in the corresponding period of fiscal 1969.

through his agency will run higher this year than any previous year. Loans for new one family homes under the rural program exceeded 750 through May as compared with 600 for the entire fiscal year 1969. By contrast, new home starts in the nation as a whole declined by an estimated 153 per cent during the 11 month period ended in May.

The spring seasonal upsurge of building is expected to result in the Farmers Home Administration surpassing the \$15 million in insured housing loans for the year ending June 30 in Pennsylvania.

This year's activity, Hallowell said, will account for about 1,200 new and improved homes for rural Pennsylvanians of low and moderate income. Last year, the agency's previous record year, Farmers Home Administration insured \$108 million worth of loans on 953 homes.

Under authority conferred by the Housing Act of 1969, Farm-

ers Home has launched this spring a new type of two-year loan to public and private non-profit organizations to develop homebuilding sites lacking in rural areas, and a "conditional commitment" to builders certifying that homes they construct will qualify for Farmers Home-insured loans to homebuyers.

Building sites improved with Farmers Home financing will be sold as sites for homes of low-to-moderate income families who can secure housing loans insured by the Farmers Home Administration or its counterpart FHA (Federal Housing Administration) at the Department of Housing and Urban Development. These sites also are available for rental housing for low and moderate income families.

"The rural program is going to be a sustained attack on the shortage of housing and blight of bad housing in rural America," Hallowell said. "The average

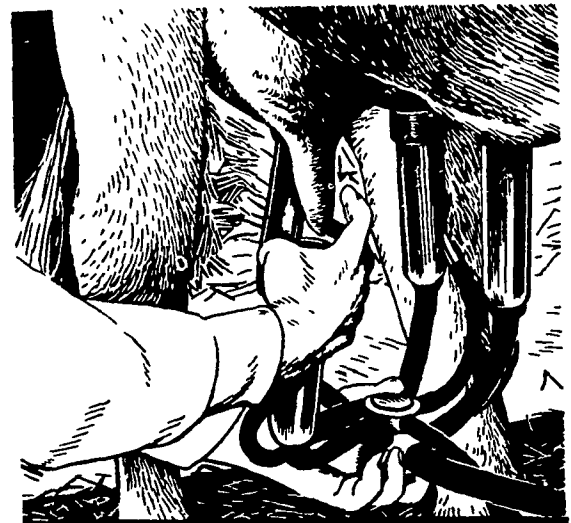
house we are financing is a three bedroom home, modern in its facilities, costing \$15,500 to \$16,500 to build in a rural area. This type of house is fully adequate for the family that will occupy it, and it can be bought and paid for by a rural family of modest means."

Funds for the agency's insured housing loans come from local lending institutions, or investors in other places if local lenders cannot be found. Farmers Home

financing is available to families only after it is established that they cannot qualify for housing credit from other sources. Farmers Home loans for Pennsylvania can be made through any of the agency's 26 local county offices.

For further information for Lancaster, Lebanon and Chester Counties, the local county office at 1383 Acadia Road, Lancaster, Pa. 17601 may be contacted. Telephone number 717-394-0681, Ext. 57.

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