

**USDA Rural Development
Rural Housing Service**

**Section 502 Single Family Direct Program
Active Loans and Borrowers by County & Congressional District**

Public Data Dictionary

Released July 2016

NOTE: Data are scheduled for regular release at the end of each federal fiscal year (October 1st) and calendar year (January 1st).

USDA Rural Development
Section 502 Single Family Direct Borrowers by County

Variable	Description
State-County FIPS	State-County FIPS code
Total Borrowers	Number of Active Borrowers with Primary Section 502 Direct Loan
Number of Borrowers by Income Level Code: Very Low Income	Number of borrower households earning at or below 50% of AMFI according to HUD limits active at time of origination
Number of Borrowers by Income Level Code: Low Income	Number of borrower households earning between 50% of AMFI and 80% of AMFI according to HUD limits active at time of origination
Race: American Indian/Alaskan Native	Number of borrowers by race: American Indian/Alaskan Native
Race: Asian	Number of borrowers by race: Asian
Race: Black/African-American	Number of borrowers by race: Black/African-American
Race: Hawaiian/Pacific Islander	Number of borrowers by race: Hawaiian/Pacific Islander
Race: White	Number of borrowers by race: White
Ethnicity: Hispanic	Number of borrowers by ethnicity: Hispanic
Marital Status: Married	Number of borrowers who report married as marital status
Average Number of Children	Average number of children in borrower household
Average Household Size	Average household size of borrower household

USDA Rural Development
Section 502 Single Family Direct Loans by County

Variable	Description
State-County FIPS	State-County FIPS code
Total Loans	Number of active primary Section 502 Direct Loans
Average Loan Amount: All Loans	Average loan amount for all active loans
Average Loan Amount: Originated FY 2015+	Average loan amount for active loans originated Fiscal Year 2015 and beyond
Average Loan Amount: Originated FY 2010-2014	Average loan amount for active loans originated Fiscal Year 2010 through Fiscal Year 2014
Average Loan Amount: Originated FY 2005-2009	Average loan amount for active loans originated Fiscal Year 2005 through Fiscal Year 2009
Average Loan Amount: Originated FY 2000-2004	Average loan amount for active loans originated Fiscal Year 2000 through Fiscal Year 2004
Average Loan Amount: Originated FY 1995-1999	Average loan amount for active loans originated Fiscal Year 1995 through Fiscal Year 1999
Average Loan Amount: Originated FY 1990-1994	Average loan amount for active loans originated Fiscal Year 1990 through Fiscal Year 1994
Average Loan Amount: Originated FY 1985-1989	Average loan amount for active loans originated Fiscal Year 1985 through Fiscal Year 1989
Average Loan Amount: Originated FY 1980-1984	Average loan amount for active loans originated Fiscal Year 1980 through Fiscal Year 1984
Average Loan Amount: Originated FY 1979 and older	Average loan amount for active loans originated Fiscal Year 1979 and prior
Self Help Loan	Number of Section 502 Direct Loans made to homebuyer participants in the Section 523 Mutual Self-Help Housing program, which provides grants to qualified organizations to help them carry out local self-help housing construction projects. Grant recipients supervise groups of very-low- and low-income individuals and families as they construct their own homes in rural areas. The group members provide most of the construction labor on each other's homes, with technical assistance from the organization overseeing the project.

USDA Rural Development
Section 502 Single Family Direct Loans by County

Variable	Description
Leveraged Loan	Number of Section 502 Direct leveraged loans. A leveraged loan is an Agency loan that is supplemented by an affordable housing loan or grant from another funding source that is provided at the same time the Agency loan is closed. Sources of leveraged funds include market rate financing (with restrictions) and other subsidized financing including grants without long-term restrictions, forgivable loans, deferred payment loans, and affordable housing loans offered by state and local government agencies.

USDA Rural Development
Section 502 Single Family Direct Borrowers by Congressional District

Variable	Description
State	State Abbreviation or FIPS
Congressional District	Congressional District code
Total Borrowers	Number of active borrowers with primary Section 502 Direct Loan
Number of Borrowers by Income Level Code: Very Low Income	Number of borrower households earning at or below 50% of AMFI according to HUD limits active at time of origination
Number of Borrowers by Income Level Code: Low Income	Number of borrower households earning between 50% of AMFI and 80% of AMFI according to HUD limits active at time of origination
Race: American Indian/Alaskan Native	Number of borrowers by race: American Indian/Alaskan Native
Race: Asian	Number of borrowers by race: Asian
Race: Black/African-American	Number of borrowers by race: Black/African-American
Race: Hawaiian/Pacific Islander	Number of borrowers by race: Hawaiian/Pacific Islander
Race: White	Number of borrowers by race: White
Ethnicity: Hispanic	Number of borrowers by ethnicity: Hispanic
Marital Status: Married	Number of borrowers who report married as marital status
Average Number of Children	Average number of children in borrower household
Average Household Size	Average household size of borrower household

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Congressional District	Congressional District code
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Average Loan Amount: All Loans	Average loan amount for all active loans
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Average Loan Amount: Originated FY 2010-2014	Average loan amount for active loans originated Fiscal Year 2010 through Fiscal Year 2014
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Average Loan Amount: Originated FY 1995-1999	Average loan amount for active loans originated Fiscal Year 1995 through Fiscal Year 1999
Average Loan Amount: Originated FY 1990-1994	Average loan amount for active loans originated Fiscal Year 1990 through Fiscal Year 1994
Average Loan Amount: Originated FY 1985-1989	Average loan amount for active loans originated Fiscal Year 1985 through Fiscal Year 1989
Average Loan Amount: Originated FY 1980-1984	Average loan amount for active loans originated Fiscal Year 1980 through Fiscal Year 1984
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Section 502 Single Family Direct Loans by Congressional District

Leveraged Loan	Number of Section 502 Direct leveraged loans. A leveraged loan is an Agency loan that is supplemented by an affordable housing loan or grant from another funding source that is provided at the same time the Agency loan is closed. Sources of leveraged funds include market rate financing (with restrictions) and other subsidized financing including grants without long-term restrictions, forgivable loans, deferred payment loans, and affordable housing loans offered by state and local government agencies.
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