United States Department of Agriculture

Farmers Home Administration

Washington D.C. 20250

FmHA AN No. 875 (1951)

July 14, 1983

SUBJECT: FmHA Program Management and Servicing Goals

TO: All State Directors, FmHA

Last year, we issued guidance for making, servicing, and supervision of loans in AN No. 742 dated August 20, 1982. We have made considerable progress in assisting with the financial need of communities and people across rural America. I look forward to a better year as the general economy continues to improve. Interest rates are the lowest we have seen in years. The Payment in Kind (PIK) program is shaping up to give a good boost to farmers and, thereby, help the overall rural economy. With the positive results that have come from Agency personnel actively servicing and supervising existing loans, we are establishing new servicing goals and providing guidance on loan making.

Servicing and Supervision

These functions will continue as our top priority in program management. Therefore, we will continue to expend the majority of our time in program supervision and servicing actions. Based on Finance Office information of March 31, 1983, FmHA had an outstanding insured loan principal balance of $56.8 billion. The information also indicates there was over $4.8 billion delinquent as of March 31 with 95 percent of this amount in our Farmer Program portfolio alone. From the same time last year, this represents a 4-percent increase in the number of delinquencies and a 3.5-percent increase in the amount delinquent compared to the total FmHA portfolio. The supervision aspect of our programs is most important in assisting our borrowers to meet their obligations and achieve the purposes for which they were extended credit.

Loan Making

FmHA has been authorized to administer a wide range of financial assistance programs to support the production of food and fiber; provide decent, safe, and sanitary housing; and develop utilities, essential community facilities, and employment opportunities. Each State Director is expected to utilize the available program funds and personnel resources in line with sound loan-making practices to provide financial assistance to rural areas. This requires coordinating the various programs to compensate for cyclic processing demands of some programs as well as seasonal construction activity. With the majority of our resources being expended in servicing and supervision functions, you must carefully plan and monitor the use of all available resources. This will help assure that loan-making activities are accomplished in an efficient and timely manner for all of our program areas in utilizing available program funds.

EXPIRATION DATE: June 30, 1984

FILING INSTRUCTIONS: Preceding FmHA Instruction 1951-A

875(1951)

Property Management

When operating as a lender of last resort, it is expected that a few borrowers will not achieve their initial objectives. When this happens, we should act quickly to ensure that any resources (land, housing, equipment, livestock, etc.) the borrower may have had are promptly returned to useful service. FmHA instructions allow various means of accomplishing this goal through sales or leases. A successful program of property management uses a diverse approach coordinated with various elements of the private sector.

Goals

Attached to this AN is material offered as a management tool establishing delinquency reduction goals and providing guidance in the areas of loan making, servicing, and property management. We believe the goals are attainable through the use of sound management practices and FmHA servicing and supervision instructions. If we approach the task with a positive attitude of how best to ensure our borrowers are successful, our own objectives will be reached. The following attachments of program management and servicing goals are included:

Attachment	Program
A	Farmer Programs
B	Single Family Housing
C	Multi-Family Housing
D	Community Programs
E	Business and Industry Loans

Conclusion

We will be monitoring your progress in achieving the goals set forth herein. We expect you to monitor the activities of the offices in your State, identify high delinquency and other problem areas, and utilize available personnel and financial resources to achieve our goals.

Charles W. Shuman

CHARLES W. SHUMAN
Administrator

Attachments

FARMER PROGRAMS MANAGEMENT AND SERVICING GOALS
Through March 31, 1984

Introduction

Despite difficult economic conditions, we must continue to exert our best efforts and rededicate ourselves to provide the best possible supervision, servicing, and loan making to farm applicants and borrowers. We are encouraged by predictions of a somewhat improved farm economy in 1983 and 1984 due largely to the expected positive effects of the Payment in Kind (PIK) program, lower costs of borrowing, reduced inflationary pressures, and improved commodity prices. We anticipate the rate at which farmers have been leaving their farms will bottom out and that the number of foreclosures will not exceed our current levels. Borrowers must be assured that we understand their problems and that we will continue to work with them on a fair but businesslike basis, using all of our authorities to help them when their farming operations are feasible.

Loan Servicing and Supervision

The 1984 fiscal year delinquency reduction goals are found on page 6. These goals recognize borrowers' past financial difficulties and, therefore, reflect a very modest reduction in the large number of Farmer Programs delinquent borrowers. Refer to page 7. We fully expect you to stop and reverse the increasing trends of past years. Our Farmer Programs delinquency record for 1981, 1982, and 1983 as of March 31 of each year is as follows:

Percent of Active Borrowers Delinquent
as of 3/31

Program	1981	1982	1983
OL	36	38	43
FO	16	20	25
SW	19	24	31
EM	31	41	50
EE	30	41	51

FmHA personnel will make every effort to help farmers deal with and resolve their financial and production problems. We must ensure that County Supervisors and District Directors fully utilize all appropriate servicing and supervisory tools and skills to enable FmHA to continue with borrowers who can demonstrate the capability of positively responding to our credit counseling, supervision, and servicing efforts.

The following supervisory and servicing techniques must be fully considered and appropriately utilized if we are to realize an improvement in the collection of Farmer Programs loans:

1. Rescheduling, reamortization, and deferment. As you know, recent court decisions have emphasized the importance of considering these servicing techniques and documenting well the fact that these authorities were given full consideration. Therefore, Form FmHA 1924-14, "Farmer Program Borrower Responsibilities," should be discussed and signed by all prospective and existing FmHA borrowers who are obtaining initial or subsequent loans.

2. Annual planning and analysis. A renewed effort must be made to use this essential tool. The nationwide implementation of the "Coordinated Financial Statement" will provide supervisors with the most comprehensive and advanced financial technique available to help analyze farmers' current financial situations and potential for success. This will, in many instances, require better record keeping, financial management knowledge and practice by our borrowers, including some use of other professionals to assist them.

3. Delinquency and problem case review. The annual Delinquency and Problem Case Review and periodic followup servicing actions must be done by State, District, and County Office staff. FmHA Guide Letter 1960-A-1 should be used to notify borrowers of our position concerning the continuation of financial assistance. Also, Form FmHA 1960-12, "Financial Farm Analysis Summary," is required and must be completed for all delinquent borrowers who will be continuing their farming operations.

4. Supervisory visits. At least two supervisory visits should be made to delinquent and other problem borrowers and to borrowers receiving operating type loans for the year. Remember, livestock and chattels must be inspected annually.

5. Unauthorized disposition of security--investigations. In the near future, we plan to authorize the nationwide use of contractors to investigate the unauthorized disposition of chattel security and thereby improve the accounting for security and the collection of accounts. County Supervisors should be reminded of their responsibility to either approve or report the disposition of chattel security in accordance with FmHA Instruction 1962-A.

6. Collection techniques. Effective collection techniques will increase collections. Use supplementary payment agreements, production assignments, and setoffs in appropriate cases. State Directors that require County Supervisors to send lists of borrowers to business firms find improvement in their collection records. County Supervisors who send timely payment reminders and followup with phone calls or visits collect more money. A positive attitude and good understanding with borrowers and their families will convey the message that FmHA does care.

Loan Making

The funding levels for Farmer Programs loans in FY 1984 is expected to be similar to 1983 levels. Each State Director should plan for the most efficient and effective use possible of all allotted funds to assist farmers who can contribute materially to the farm economy and national well-being while providing adequately for their families. Emphasis will be placed on providing the physical resources and the counseling necessary for young and beginning farmers to build strong, viable farming operations. A special effort must be made to assist minority farmers to improve their operations.

In the initial and subsequent loan-making process for all types of farm loans, full use will be made of conventional credit sources. Other lenders will be used to participate to the maximum feasible; FmHA subordinations will be used in lieu of loans whenever possible; and refinancing of other debts will be done only when necessary to keep the farmer operating.

State Directors will take the actions necessary to assure that loans are based on high quality, well-documented realistic farm and home plans provided by the applicant, with assistance from FmHA when needed. County Supervisors will be encouraged to have applicants and borrowers make full use of the expertise of other agricultural agencies, farm management associations, farm organizations, paid consultants, and any volunteer services that are available, as appropriate, that can assist borrowers overcome their financial and overall management problems.

FmHA and other appropriate forms may be used in developing operating plans. The forms used and the plans developed must be adequate for analyzing the operator's current situation and potential for success. Soundness of the loans depends upon the adequacy of the planning.

State Directors will assure that all loans are based on realistic and well-documented appraisals, both real estate and chattels, when such appraisals are required. The State Office Farmer Programs staff will provide updated real estate and chattel appraisal training to County Supervisors and other appraisers of farm property. A chattel appraisal instruction now under development will provide needed guidance when issued later this year.

Property Management

The total number of farms acquired by FmHA through voluntary conveyance and other liquidation actions increased from 312 in calendar year 1981 to 1,470 in 1982—a 371 percent increase. On April 30, 1983, there were 2,414 farms in inventory. Once farm property is acquired by FmHA, its management and ultimate sale are extremely important in maximizing the return to the Government. On February 8, 1983, we wrote to all State Directors and Farmer Program Chiefs suggesting that farm management firms could provide a wide variety of services in managing and/or disposing of inventory properties and requested their comments. Based upon the results of the survey, approximately 14 States with large farm inventories indicated a need for the services that could be provided by farm management firms. We believe the use of a management firm would be advantageous to the Government in some situations. Each State Director has the authority to decide whether or not to use the services of a management firm.

We have observed a wide variation in the way some States manage their farm inventory properties. We recommend a permanent tally sheet or card index be maintained in a current status to monitor the acquisition, management, and sale of inventory properties. As a minimum, the record system should provide sufficient data to determine the:

1. Number of properties and date acquired by month
    a. Type of farming enterprise
    b. Acreage--pasture, crop, etc.
    c. Value
    d. Appraisal date
2. Number of properties on hand at the end of the month
3. Number of properties leased
4. Total investment in property
5. Type of sale and sale price
    a. Suitable property - (price - interest rate - term)
    b. Surplus property

        cash - (price)

        credit sale - (price - interest rate - term)

The record system should also provide a means for effective and timely servicing of followup contacts. Monitoring the status of each inventory property should result in more efficient use of personnel resources and maximize the dollar return to the Government.

Delinquency Goal Methodology

Every State's delinquency goal is to stop and reverse the increasing trend of recent years and reduce the number of delinquent borrowers. The goal of percentage reduction in the number of delinquent borrowers varies from State to State according to the degree each State's delinquency percentage deviates from the national average percentage in each loan program. A reduction base of 2 percent for OL, FO, SW, EM, and EE is adjusted 1 point for every 5 points of deviation from the base. The following are the adjustment parameters:

Percent Deviation From National Average	Point Adjustment
1-5	1
6-10	2
11-15	3
16-20	4
21 and over	5

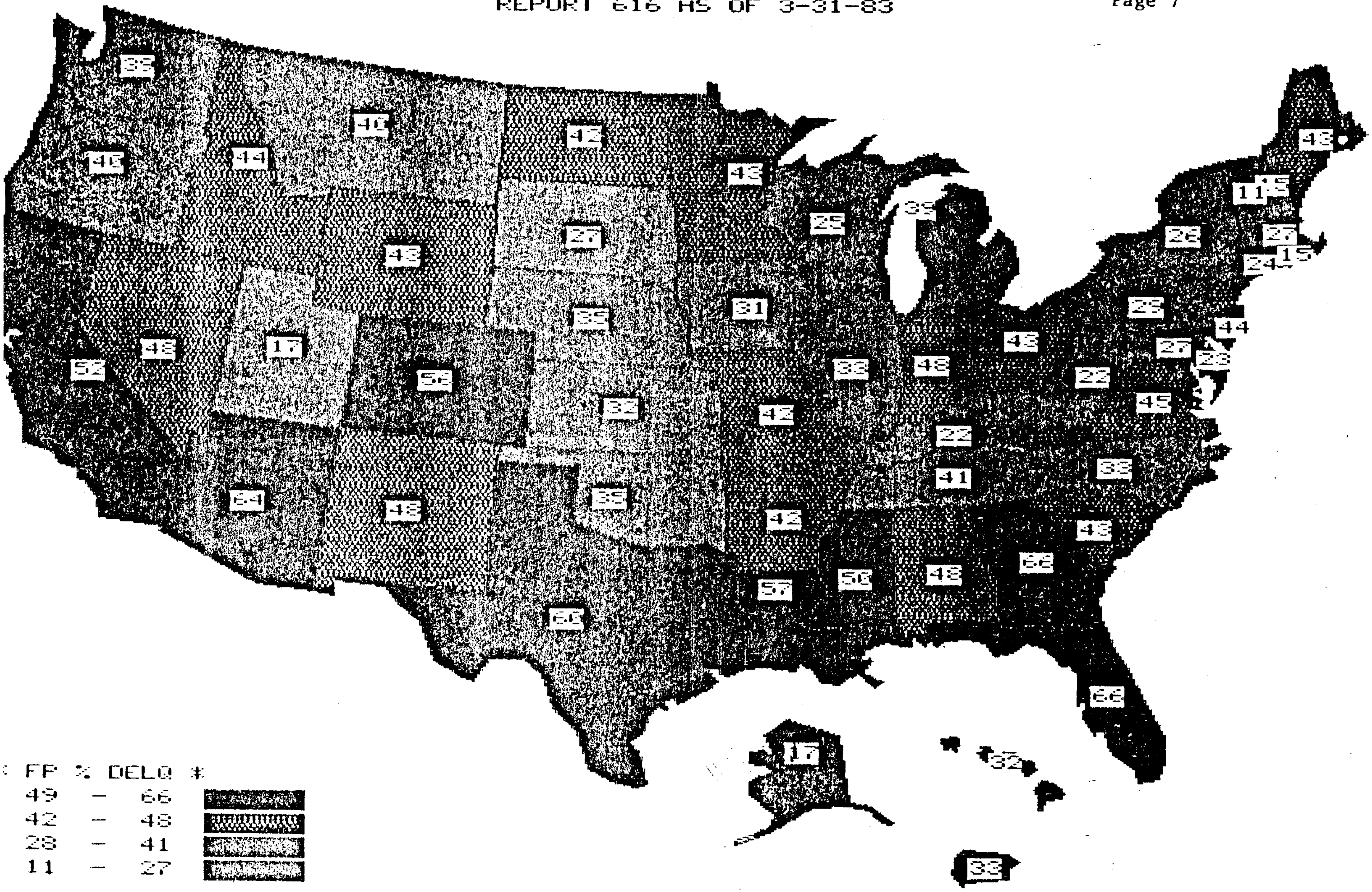
For example, a State's EE delinquency rate as of March 31, 1983, was 59 percent, or 8 absolute percentage points above the national EE delinquency rate of 51 percent. The 2-percent base would be increased 2 percentage points to 4 percent, thereby making the State's delinquency goal for March 31, 1984, a 4-percent reduction. Translating the 4 percent to numbers of borrowers, we simply multiply the number of delinquent borrowers (1,112) by .04 and arrive at the figure of 44 (44.48) as the number of borrowers to be removed from the EE delinquency status. This method provides for a larger percentage reduction goal in those States which have a higher than national average delinquency rate. A minimum 2 percent or 1 borrower, whichever is greater, reduction goal has been established regardless of a State's delinquency record.

The data source used is FmHA Report Code 616, "Active Borrowers Delinquent, March 31, 1983."

	OL		FO		S&W		EM		EE	
	# Del. 3/31 1983	Goal 3/31 1984	# Del. 3/31 1983	Goal 3/31 1984	# Del. 3/31 1983	Goal 3/31 1984	# Del. 3/31 1983	Goal 3/31 1984	# Del. 3/31 1983	Goal 3/31 1984
Alabama	1163	1107	870	844	86	84	2311	2219	462	434
Arizona	347	323	269	250	61	57	313	294	245	228
Arkansas	1530	1484	1239	1214	373	366	3357	3256	1264	1201
California	542	520	337	320	130	125	646	627	712	669
Colorado	513	477	472	448	82	76	421	404	601	559
Delaware	45	44	37	35	3	2	43	42	31	30
Maryland	190	186	104	102	4	3	127	124	153	150
Florida	1031	959	528	496	82	76	1270	1181	650	604
Georgia	1766	1660	1035	973	300	279	4706	4377	1045	972
Idaho	936	908	855	821	278	267	428	415	1112	1068
Illinois	1231	1206	680	666	95	93	1341	1314	1023	1003
Indiana	1197	1137	871	845	65	63	845	828	1466	1407
Iowa	1717	1683	702	688	111	109	1309	1283	1636	1603
Kansas	911	893	866	849	72	71	1126	1103	741	726
Kentucky	1023	1003	580	568	112	110	931	912	747	732
Louisiana	2133	2026	673	639	102	96	2786	2807	772	741
Maine	792	768	473	454	8	7	330	310	194	188
Connecticut	46	45	62	35	3	2	13	12	39	38
Massachusetts	71	70	36	61	5	4	20	19	56	55
Rhode Island	6	5	6	5	0	0	3	2	2	1
Michigan	929	910	639	620	140	137	821	805	872	855
Minnesota	1638	1589	1274	1236	198	192	2070	2009	1708	1674
Mississippi	2387	2268	1410	1368	249	237	4750	4560	652	619
Missouri	1926	1868	1824	1769	802	778	2871	2785	1576	1529
Montana	456	442	389	377	90	88	596	584	407	395
Nebraska	1056	1024	942	923	260	255	1547	1516	1417	1389
New Jersey	237	230	143	137	17	16	217	210	41	40
New Mexico	352	334	274	266	57	55	269	253	224	211
New York	697	683	589	577	103	101	943	924	733	718
North Carolina	1562	1531	829	812	129	126	2280	2234	1235	1210
North Dakota	1232	1207	1427	1384	58	55	2538	2487	1043	1012
Ohio	557	540	488	468	63	60	654	641	505	480
Oklahoma	1257	1232	1166	1143	167	164	1579	1547	1139	1116
Oregon	402	390	304	295	140	136	322	316	412	376
Pennsylvania	543	532	390	378	34	33	244	239	529	518
South Carolina	740	725	590	572	13	12	1383	1355	287	276
South Dakota	1292	1266	823	207	62	61	2359	2312	1391	1363
Tennessee	1477	1433	1142	1119	37	36	1610	1578	1082	1050
Texas	4420	4155	2047	1965	434	404	6290	5850	1542	1434
Nevada	68	65	55	52	11	10	14	13	72	70
Utah	134	131	100	98	32	31	55	53	81	79
New Hampshire	10	9	14	13	2	1	1	0	6	5
Vermont	62	61	90	88	5	4	9	8	29	28
Virgin Islands	15	14	13	12	5	4	6	5	0	0
Virginia	1049	1007	528	507	4	3	1816	1780	533	514
Washington	428	419	364	353	54	53	213	209	502	492
West Virginia	335	328	158	155			16	15	56	55
Wisconsin	855	838	674	661	44	43	710	676	936	917
Wyoming	251	241	198	190	24	23	224	220	181	149
Alaska	2	1	1	0						
Hawaii	56	54	40	39	4	3	28	27	6	5
West Pacific Terri.	2	1					5	4	0	0
Puerto Rico	412	408	450	436	39	38	193	189	148	145
	44029	42440	30070	28533	5249	5049	58959	56933	32206	31130

FmHA AN No. 875 (1951)
Attachment A
Page 7

ALL FARMER LOAN PROGRAMS
PERCENT DELINQUENT
REPORT 616 AS OF 3-31-83



SINGLE FAMILY PROGRAM MANAGEMENT AND SERVICING GOALS

Introduction

One of FmHA's missions is to help eligible applicants become successful homeowners. We do not do a family a favor to provide housing financing when they cannot become successful. Applicants without repayment ability are not likely to become successful borrowers. We must make sound loans, counsel with applicants and borrowers, and use all servicing tools available to help them. Borrowers have an obligation to repay their loans. If borrower failure results in abandoned or inventory property, we must take care of it and sell it as soon as possible. To achieve this mission, specific goals are established.

Loan Servicing and Supervision

The nationwide goal is to reduce the delinquency to 13 percent by March 31, 1984. To reach this level, servicing must continue to receive priority. It is imperative that all authorities of FmHA Instruction 1951-G be utilized and a "followup" system be operative and effective in each County Office.

To establish deliquency reduction goals for each State, the States were grouped in categories based on Report Code 581 dated April 15, 1983. Each category was then assigned a delinquency reduction percentage.

Category	%Reduction*
1. Below 10%	5
2. Between 10-15%	10
3. Between 15-20%	15
4. Between 20-25%	20
5. Above 25%	30

*No State goal for the number of delinquent borrowers was increased from last year.

The same percentage reduction was established for annual payment borrowers based on Report Code 583 dated April 15, 1983. In addition, each State has a goal of reducing the dollar amount of delinquency from March 31, 1983, to March 31, 1984, as reported on Report Code 616.

Loan Making

Loan-making activity must continue at a rate which will maintain a proper balance with loan-servicing needs and which is consistent with good management practices. Funds are allocated to States on the basis of a need for housing. We have the responsibility to deliver a sound credit program to rural families who are unable to obtain decent housing without our program. The State Director is responsible for ensuring that allocated funds are used within the State Office jurisdiction. Allocations to specific County Offices will be based on needs and the capabilities of the staff to administer a sound and balanced program. A reduction of available funds is justified in those areas with a high delinquency or a large number of acquired dwellings.

You are reminded that priorities for 502 loan processing and selection of applications for processing will be in accordance with paragraph 1944.26 of FmHA Instruction 1944-A. Priority is determined based on FmHA loan and acquired property servicing purposes and on the applicant's housing needs, not on the basis of a conditional commitment or signed option. AN 866 dated June 28, 1983, reinforced and clarified categorization, selection for processing, and posting of names for section 502 applicants.

Subdivisions proposed for FmHA financing should be located in or as a part of a rural community. The subdivision location should: (1) be convenient to services such as shopping, schools, employment opportunities, etc., and (2) take advantage of established facilities such as central water and sewage systems, solid waste disposal, police and fire protection, etc.

Property Management

During calendar year 1982, we acquired 14,816 SFH properties, an average of 1,234 properties per month. According to Report Code 592 dated March 31, 1983, we had 13,551 SFH properties in inventory. This is a 37-percent increase over March 31, 1982, figures. The value of the SFH inventory now exceeds $362 million. It costs the Government approximately $375 per month to keep a property in inventory; therefore, it is important that each inventory property be sold as soon as possible. The goal established for each State is to reduce their March 31, 1983, level by 20 percent as of March 31, 1984. In addition to this goal, every effort should be made to dispose of all properties acquired before October 1, 1982, by March 31, 1984.

SINGLE FAMILY PROGRAM MANAGEMENT AND SERVICING GOALS

	Delinquent Borrowers (Monthly)[1]		Delinquent Borrowers (Annual)[2]		Inventory Properties[3]	
State Office	Status 3/28/83	Goal 3/31/84	Status 3/28/83	Goal 3/31/84	Status 3/31/83	Goal 3/31/84
Alabama	5,694	4,840	192	163	667	534
Arizona	2,774	1,900	100	70	219	175
Arkansas	6,466	5,110	626	500	366	293
California	4,151	3,140	63	44	50	40
Colorado	1,883	1,260	106	74	86	69
Connecticut	444	400	11	8	37	30
Delaware	570	485	10	8	71	57
Florida	3,244	2,920	70	63	406	325
Georgia	6,705	5,440	419	293	599	479
Idaho	2,617	2,020	194	165	185	148
Illinois	4,223	3,110	115	92	593	474
Indiana	4,709	3,767	100	70	623	498
Iowa	2,938	2,380	109	70	471	377
Kansas	2,217	1,690	147	105	270	216
Kentucky	4,332	3,682	272	245	379	303
Louisiana	2,980	2,682	261	209	368	294
Maine	3,386	2,870	298	253	297	238
Maryland	1,855	1,577	45	40	155	124
Massachusetts	993	893	17	12	60	48
Michigan	4,172	3,546	110	88	655	524
Minnesota	2,276	1,750	327	229	125	100
Mississippi	8,304	6,900	2,462	1,970	424	335
Missouri	3,485	3,135	482	386	526	421
Montana	698	530	47	42	42	34
Nebraska	1,242	1,[illegible]20	129	110	216	173
Nevada	250	212	10	7	13	10
New Hampshire	613	552	24	19	58	46
New Jersey	1,275	1,211	20	16	135	108
New Mexico	1,351	1,080	57	48	55	44
New York	6,347	5,078	153	122	617	494
North Carolina	5,699	5,414	859	773	482	386
North Dakota	846	700	360	285	76	61
Ohio	3,561	2,420	112	78	362	290
Oklahoma	3,275	2,948	252	227	279	223
Oregon	1,767	1,330	37	31	136	109
Pennsylvania	3,905	2,790	162	113	265	212
Rhode Island	177	159	1	0	1	0
South Carolina	5,837	4,690	223	190	432	346
South Dakota	1,195	1,016	158	142	264	211
Tennessee	7,475	6,230	450	382	526	421
Texas	6,632	4,940	717	574	216	173
Utah	1,610	1,368	64	58	13	10
Vermont	794	754	52	47	86	69
Virginia	9,601	7,510	268	188	1,006	805
Washington	1,830	1,390	67	50	96	77
West Virginia	2,360	2,125	58	52	255	204
Wisconsin	2,481	1,870	191	150	124	99
Wyoming	437	350	46	37	19	15
Alaska	185	150	1	0	14	11
Hawaii	872	677	0	0	2	0
WPT	744	543	0	0	1	0
Puerto Rico	8,923	6,246	892	714	114	91
Virgin Islands	699	489	11	8	14	11
TOTAL	163,099	131,389	11,957	9,620	13,551	10,835

1/ 3/28/83 status from Report Code 581.
2/ 3/28/83 status from Report Code 583.
3/ 3/31/83 status from Report Code 592.

MULTIPLE HOUSING (MH) PROGRAM MANAGEMENT AND SERVICING GOALS

Introduction

A balanced loan program is to be maintained during the remainder of FY 1983 and FY 1984 so that sufficient resources are allocated to provide for MH loan-making and servicing activities. The effort that has been made to service Rural Rental Housing (RRH) loans has resulted in fewer delinquent RRH loans. We must continue to service the RRH and Labor Housing (LH) loans while we provide for loan-making activities that will result in responsibile borrowers and feasible projects.

Loan Servicing and Supervision

The loan-servicing activities performed during FY 1983 will continue to be performed during FY 1984. Additional emphasis will be placed on LH loan servicing and on borrower reports, audits, and analyses during the remainder of FY 1983 and in FY 1984. Specific servicing issues are addressed in the following paragraphs:

A. FY 1983 RRH and LH Delinquency Reduction Efforts - As indicated on page 5, RRH delinquency reduction efforts have been successful. Nationally, the number of delinquent RRH borrowers has decreased from 439 on March 31, 1982, to 327 on March 31, 1983. The national RRH delinquency status was 4 percent of the national RRH caseload according to Report Code 616 as of March 31, 1983. Several States have met their delinquency reduction goals, and many other States have made substantial progress in reducing their RRH delinquency.

Delinquency reduction plans from 14 States were reviewed during February 1983 to ascertain whether the proper servicing actions had been implemented. We noted during our review of those plans that the quarterly delinquency turnover rate of RRH accounts averaged 30 percent. This indicates that many of the accounts are being serviced and resolved in a timely manner. The plans also indicated that 33 percent of the delinquent accounts were the result of District, State, or Finance Office errors or delays in submission and processing of payment transmittals or other servicing actions. The National Office (NO) will continue working with the Finance Office (FO) to improve the delinquency reporting system and the processing of transfer, reamortization, and consolidation actions.

The number of LH delinquencies has increased as indicated on page 6. Although LH goals were established for March 31, 1983, they were set as a guide to assist each State in allocating resources to LH servicing. Several States were able to decrease their LH delinquencies through servicing actions designed to improve borrower accountability and increase project cash flow. We recognize that some individual LH borrowers were faced with insufficient farm income to make the FmHA loan payments.

B. Delinquency Reduction Goals To Be Achieved By March 31, 1984 - The RRH and LH delinquency goals for the remainder of FY 1983 and FY 1984 are shown on pages 5 and 6. These goals were calculated by multiplying each State's RRH and LH caseload as shown on the Report Code 616 for March 31, 1983, by 4 (RRH) and 8 (LH) percent, respectively. (In the case where a State has fewer delinquent borrowers than the calculated figure, the goal is to decrease or at least maintain the present delinquency status.) The rationale for this system of establishing goals is to recognize each State's program volume and those States that have reduced or maintained delinquency rates in line with or below the national average. Pages 5 and 6 also indicate that several States must reduce their number of delinquent RRH and/or LH accounts to meet the projected goals.

C. Servicing RRH and LH Accounts - State and District Offices will continue to be responsible for the debt management of their Multiple Housing (MH) loan portfolios according to applicable regulations, instructions, and administrative notices. All delinquent MH accounts must be reviewed and serviced to bring them current as soon as possible. You should refer to subsection 1965.85 of FmHA Instruction 1965-B for guidance on servicing delinquent MH accounts. When an LH or RRH account is accelerated, a copy of the Acceleration Notice should be sent to the Multiple Family Housing Servicing and Property Management (MHSPM) Division so that we will be informed of any possible appeal actions.

1. RRH - The authorities in FmHA Instruction 1965-B for transfers, reamortizations, and consolidations should be utilized to prevent and/or correct RRH delinquencies. Those cases where all the requirements of the instruction cannot be met should be referred to the NO, MHSPM Division, for review and guidance. Each State should continue to update MISTR Phase II on a regular basis and utilize the information when servicing RRH loans.

2. LH - Additional emphasis must be placed on servicing LH loans. District Directors (DD's) are responsible for maintaining the LH case files and servicing LH loans. The DD's may request the assistance of the County Office staff in the servicing of individual LH accounts when the farmer has other FmHA farm loans. In any case, the DD must be certain that each individual and organizational LH account is serviced, regardless of who performs the servicing actions. Loan payments should be scheduled and collected when income is available, i.e., when crops are harvested or the majority of units are occupied.

D. Delinquency Reduction Plans - Each State must prepare a State Delinquency Reduction Plan for delinquent MH loan accounts and update it on a quarterly basis. Each plan should include information on the project name, case number, amount delinquent, reason for delinquency, servicing actions, and planned accomplishment dates. Actual accomplishment dates will be entered on the quarterly update. The NO may request a copy of a State's delinquency reduction plan if the MH delinquency is high or appears to be increasing.

E. Supervisory Visits - During the remainder of FY 1983 and for FY 1984, supervisory visits will be performed in accordance with FmHA Instruction 1930-C, subsection 1930.119. The report format referenced in AN 781 (1930) should continue to be used. It is expected that each State and District Office will plan and perform FY 1984 supervisory visits without formal NO monitoring, although selected supervisory visit reports may be requested for NO review.

F. Borrower Reports, Audits, and Analyses - Emphasis will be continued on performing annual audits, analyses, and reviews of monthly reports in accordance with subsection 1930.124 of FmHA Instruction 1930-C and AN 770 (1930), "Annual Reports and Analyses for Multiple Housing Borrowers." Borrower reports from several States have been reviewed by the NO during the past year, and we expect to review reports from additional States during FY 1984. The borrower reports reviewed show that District and State Offices must spend more time properly analyzing the reports and that additional training is necessary.

Loan Making

States should assure that the processing of preapplications and applications is performed in a timely manner. The District Office staff is responsible for processing the applications, and the State Office must provide the necessary guidance, training, and monitoring to assist them. This should include a processing checklist and management information checklist consistent with the RRH instructions. The National Office is currently preparing a guide checklist to accomplish this objective. It is expected that State Directors meet periodically to discuss the status and processing of specific projects with the RH chief and staff to assure that applications are processed efficiently and on a timely basis.

Additional emphasis must be placed on need assessments and market surveys when considering project feasibility. You are reminded that the size of the project should be based on feasibility under Plan II. Rental assistance available from any source will not be considered in the determination of feasibility unless such assistance is assured for a period of at least 20 years. Applicant eligiblity and market feasibility must be determined in the preliminary project review before ranking and issuing an AD 622. LH proposals need to be carefully evaluated in terms of the farm labor market; the ability of the applicant to manage the facility; and, in case of individual loans, the financial condition of the applicant farmer.

To the extent possible, loan funds should be allocated to the DO's. Loans should be obligated on a uniform basis throughout the year, as practicable.

Recent MH program assessments have indicated a need for increased emphasis on review of plans and specifications, construction inspections, and overall management of the construction phase of loan processing. FmHA Architects and Engineers must be utilized to the fullest extent possible in loan processing, in monitoring construction, and in training DO staffs. Architects, construction analysts, and inspectors should schedule site reviews and construction inspections in a manner that is consistent with the efficient use of time and travel funds.

Property Management

Multiple housing inventory property will be serviced in accordance with FmHA Instructions 1955-A, B, C, and D. The MHSPM Division should be kept advised of all MH properties acquired or sold by forwarding a copy of Form FmHA 465-6, "Advise of Mortgage Real Estate Acquired," or Form FmHA 465-6A, "Advise of Mortgage Real Estate Sold," simultaneously with the submission to the FO.

State Offices should direct any questions concerning attachment C and MH servicing or property management activities to the MHSPM Division at 382-1601 (FTS).

MULTIPLE HOUSING PROGRAM MANAGEMENT AND GOALS
RRH LOAN DELINQUENCY

State	Status[1] 3/31/82	Goal 3/31/83	Status[2] 3/31/83	Goal[3] 3/31/84
Alabama	13	12	16	11
Arizona	8	7	4	2
Arkansas	9	5	5	5
California	13	10	12	9
Colorado	4	1	8	3
Delaware	4	3	2	2
Florida	7	4	7	7
Georgia	4	3	9	6
Idaho	5	4	3	3
Illinois	44	32	31	19
Indiana	19	12	10	10
Iowa	22	18	7	7
Kansas	5	2	4	4
Kentucky	2	1	4	3
Louisiana	8	4	5	5
Maine	9	2	3	3
Massachusetts	7	6	9	4
Michigan	18	17	14	13
Minnesota	14	4	1	1
Mississippi	13	12	10	10
Missouri	10	5	11	11
Montana	2	1	6	5
Nebraska	11	6	8	7
New Jersey	5	2	2	2
New Mexico	1	1	1	1
New York	8	7	11	6
North Carolina	1	1	1	1
North Dakota	4	3	5	5
Ohio	24	21	15	10
Oklahoma	4	2	4	4
Oregon	9	1	7	6
Pennsylvania	4	2	6	6
South Carolina	5	3	3	3
South Dakota	13	9	9	9
Tennessee	20	14	19	8
Texas	23	22	14	14
Utah	1	1	3	3
Vermont	3	2	2	3
Virginia	4	3	5	4
Washington	7	6	5	5
West Virginia	11	2	6	5
Wisconsin	29	9	16	15
Wyoming	5	2	1	1
Alaska	1	2	0	0
Hawaii	0	0	0	0
Puerto Rico	5	2	2	1
Virgin Islands	1	-	1	0
National Total	439	288	327	262

1 Figures based on Report Code 616 dated 3/30/82.
2. Figures based on Report Code 616 dated 3/30/83.
3. Represents 4% of State caseload on Report Code 616 dated 3/30/83 or

MULTIPLE HOUSING PROGRAM MANAGEMENT AND GOALS
LABOR HOUSING LOAN DELINQUENCY

State	Status[1] 3/31/82	Goal 3/31/83	Status[2] 3/31/83	Goal[3] 3/31/84
Alabama	1	0	1	1
Arizona	7	6	4	2
Arkansas	7	6	15	15
California	4	3	3	2
Colorado	0	0	0	0
Delaware	0	0	1	0
Florida	1	0	1	1
Georgia	0	0	0	0
Idaho	2	1	0	0
Illinois	0	0	0	0
Indiana	1	0	1	0
Iowa	0	0	0	0
Kansas	2	1	1	0
Kentucky	1	0	0	0
Louisiana	1	0	4	4
Maine	0	0	0	0
Massachusetts	0	0	0	0
Michigan	1	0	1	1
Minnesota	0	0	0	0
Mississippi	37	33	49	20
Missouri	0	0	0	0
Montana	0	0	1	0
Nebraska	0	0	0	0
New Jersey	3	2	3	1
New Mexico	0	0	0	0
New York	0	0	1	1
North Carolina	5	4	6	2
North Dakota	0	0	1	0
Ohio	0	0	0	0
Oklahoma	0	0	0	0
Oregon	0	0	0	0
Pennsylvania	0	0	0	0
South Carolina	4	3	8	6
South Dakota	0	0	1	0
Tennessee	9	8	9	9
Texas	3	2	4	2
Utah	0	0	0	0
Vermont	1	0	2	2
Virginia	2	1	0	0
Washington	2	1	2	1
West Virginia	0	0	0	0
Wisconsin	0	0	1	0
Wyoming	0	0	0	0
Alaska	0	0	0	0
Hawaii	1	0	0	0
Puerto Rico	0	0	0	0
National Total	95	71	120	70

1. Figures based on Report Code 616 dated 3/30/82.
2. Figures based on Report Code 616 dated 3/30/83.
3. Represents 8% of State caseload on Report Code 616 dated 3/30/83, or delinquency on 3/30/83, whichever is the lower amount.

COMMUNITY PROGRAMS MANAGEMENT AND SERVICING GOALS

Introduction

Community Programs has historically maintained a well-balanced program of credit and supervision. Today's challenge serves to emphasize the importance of clearly defined management goals if we are to continue our record of efficient and effective service to rural America. To that end, we reiterate Community Program's loan-making, servicing, and supervision goals.

Loan Servicing and Supervision

It is the intent of FmHA to provide management assistance in a form which will ensure borrower success and compliance with appropriate FmHA instructions.

The FmHA servicing official will review for approval each borrower's accounting and financial reporting system prior to the borrower beginning facility operations. Then, between the sixth and ninth month of the first year of operation, the servicing official will conduct an examination of each borrower's records and accounts and make any recommendations for change, utilizing Form FmHA 442-4, "District Directors Report."

Each facility will be inspected at the end of the eleventh month of operation, and subsequent inspections will be made each third year thereafter, or more often if needed. Results of these inspections will be recorded on Form FmHA 424-12, "Inspection Report." Compliance reviews will be coordinated with facility inspections whenever possible.

The servicing official will ensure that all borrowers are promptly and properly notified of the amount and due date of payments. Furthermore, the servicing official will be responsible for monitoring the timely receipt of the payments from the borrower. Delinquent and/or problem case accounts will be serviced in accordance with FmHA AN No. 720 (1942) and applicable FmHA instructions.

Delinquency goals have been established for each State and are attached. These goals constitute a modest reduction in the number of delinquent loans in each of the Community Programs areas. We believe these goals are realistic and attainable through proper application of the servicing tools provided for in applicable FmHA instructions and ANs.

In establishing 1984 delinquency goals for water and waste disposal borrowers, each State's 1983 accomplishment was measured against the delinquency as of March 31, 1983. A 15-percent reduction of the 1983 goal was established as the 1984 goal. The 1983 goals that were exceeded or not met were taken into account in establishing the 1984 goals. States not required to reduce existing delinquencies in 1984 because their 1983 goal was exceeded by at least 15 percent are expected to continue placing emphasis on further reducing their delinquency.

In establishing the delinquency goals for Community Facilities, Recreation, Watershed, and Resource Conservation and Development borrowers, each delinquent account was reviewed and a decision made regarding the goals for each State. The history of the delinquency and the amount of delinquency are the major factors considered in reviewing the accounts. Accounts with small delinquencies are expected to be paid current. Closer review and confirmation of billings must be done before notifying borrowers of amounts due for the year. Borrowers who have a delinquency but are making progress should be considered for reamortization. Those delinquent borrowers who have tax-levying authorities should be encouraged to use those authorities in getting their account in a current status.

The delinquent loan status as of March 31, 1983, was taken from Report Code 616, "Active Borrowers Delinquent," furnished by the Finance Office.

Loan Making

Community Program funds are allocated to achieve specific results, and this Administration is committed to producing these results through the effective and timely use of our resources for feasible projects. States should maintain approximately 150 percent of their current annual Community Programs allocations in process. Obligations should be promptly made whenever an application is completed which represents a good and viable project. It is essential that State Directors and field personnel maintain close contact with local rural officials, other Federal and State agencies, public interest groups, and professional organizations. This will facilitate more informed decisionmaking and ensure that program benefits continue to accrue to the most deserving of truly rural areas.

States are expected to strive for timely and quality processing of inquiries, preapplications, and applications. Loan obligations should be scheduled in a uniform manner throughout the fiscal year. Unliquidated obligations of prior years should be reviewed on a continuing basis, and decisions should be made to retain or cancel such obligations with the goal of using needed funds in a timely manner and deobligating unneeded funds.

State Directors and servicing officials are also expected to establish strong liaison with lenders, investment bankers, and bond counsels to enhance the opportunities for permanent joint financing, interim financing, graduation, and to be better informed on other credit opportunities.

Construction supervision and overall management of the construction phase should continue to receive emphasis, especially in the areas of the preconstruction conference, review of plans and specifications, monitoring use of funds, routine inspections, and prefinal and final inspections. FmHA Architects and Engineers must be utilized to the fullest extent possible in monitoring construction at critical junctures and in training the district personnel. Construction Analysts and Inspectors should be utilized on Community Programs projects. Staff planning meetings and calendars are vitally important to make the most efficient use of time and travel funds. In all cases, it is important to establish and maintain a strong FmHA presence so that borrowers, consultants, and contractors are aware of the Agency's interest and requirements.

Continued emphasis should also be placed on maintenance and use of the Rural Community Facility Tracking System (RCFTS). It is essential that data contained in RCFTS be accurate and maintained in a current status. In addition to being a key management tool for field personnel, RCFTS is used on a daily basis by the National Office and greatly reduces the need for manual reports from State Offices. It is expected that State Directors meet periodically to discuss the status and processing of specific projects with the program chiefs and staffs to assure that applications are processed efficiently and on a timely basis.

COMMUNITY PROGRAMS MANAGEMENT

AND SERVICING GOALS

WATER AND WASTE DISPOSAL DELINQUENCY GOALS

Data From Report 616	DELINQUENCY STATUS as of 3/31/83	Established Goals for Year Ending 3/31/84
01 ALABAMA........	10	8
02 ARIZONA........	6	2
03 ARKANSAS.......	10	4
04 CALIFORNIA.....	4	4
05 COLORADO.......	3	2
07 DELAWARE.......	0	0
24 MARYLAND....	1	0
09 FLORIDA........	1	0
10 GEORGIA........	7	2
12 IDAHO..........	1	0
13 ILLINOIS.......	4	4
15 INDIANA........	18	13
16 IOWA...........	1	1
18 KANSAS.........	2	0
20 KENTUCKY.......	4	4
22 LOUISIANA......	5	5
23 MAINE..........	4	1
25 MASSACHUSETTS..	0	0
06 CONNECTICUT.	1	0
45 RHODE ISLAND	0	0
26 MICHIGAN.......	3	1
27 MINNESOTA......	1	1
28 MISSISSIPPI....	17	15
29 MISSOURI.......	5	5
31 MONTANA........	0	0
32 NEBRASKA.......	1	1
35 NEW JERSEY.....	1	0
36 NEW MEXICO.....	4	4
37 NEW YORK.......	0	0
38 NORTH CAROLINA.	0	0
40 NORTH DAKOTA...	1	0
41 OHIO...........	3	3
42 OKLAHOMA.......	9	9
43 OREGON.........	0	0
44 PENNSYLVANIA...	22	8
45 SOUTH CAROLINA.	1	0
47 SOUTH DAKOTA...	1	1
48 TENNESSEE......	24	13
49 TEXAS..........	21	17
52 UTAH...........	0	0
33 NEVADA......	2	2
53 VERMONT........	0	0
34 NEW HAMSPHIRE	0	0
64 VIR. ISLANDS	0	0
54 VIRGINIA.......	12	5
56 WASHINGTON.....	1	1
57 WEST VIRGINIA..	9	5
58 WISCONSIN......	4	1
59 WYOMING........	0	0
60 ALASKA.........	0	0
61 HAWAII-AM.SAMOA	0	0
62 W.PACIFIC TERR	0	0
63 PUERTO RICO....	1	0
NATIONAL TOTALS	225	142

COMMUNITY PROGRAMS MANAGEMENT

AND SERVICING GOALS

Loan Servicing Goals - Community Facilities Division

FORM FmHA 030-40 (Rev. 6-29-78)	Community Facility Loans			Recreation Loans			Watershed Loans			Resource, Conservation Development Loans		
	#Del. *3/83	Goal 3/84		#Del. 3/83	Goal 3/84		#Del. 3/83	Goal 3/84		#Del. 3/83	Goal 3/84	
01 ALABAMA	2	1		0	0		0	0		1	1	
02 ARIZONA	1	0		0	0		0	0		1	0	
03 ARKANSAS	0	0		0	0		0	0		0	0	
04 CALIFORNIA	2	1		0	0		0	0		0	0	
05 COLORADO	2	1		1	1		1	0		0	0	
07 DELAWARE	0	0		0	0		0	0		0	0	
24 MARYLAND	0	0		0	0		1	0		0	0	
09 FLORIDA	0	0		0	0		0	0		0	0	
10 GEORGIA	2	1		1	0		1	0		0	0	
12 IDAHO	1	0		1	1		0	0		1	0	
13 ILLINOIS	1	1		1	0		0	0		0	0	
15 INDIANA	2	1		1	0		0	0		0	0	
16 IOWA	2	1		0	0		0	0		0	0	
18 KANSAS	0	0		1	0		0	0		0	0	
20 KENTUCKY	2	1		2	1		0	0		0	0	
22 LOUISIANA	3	2		0	0		0	0		0	0	
23 MAINE	1	0		2	1		0	0		0	0	
25 MASSACHUSETTS	0	0		0	0		0	0		0	0	
06 CONNECTICUT	0	0		0	0		0	0		0	0	
45 RHODE ISLAND	0	0		0	0		0	0		0	0	
26 MICHIGAN	1	0		0	0		0	0		0	0	
27 MINNESOTA	2	0		1	0		0	0		0	0	
28 MISSISSIPPI	0	0		0	0		1	1		0	0	
29 MISSOURI	0	0		2	1		0	0		0	0	
31 MONTANA	0	0		0	0		0	0		0	0	
32 NEBRASKA	0	0		1	0		0	0		0	0	
35 NEW JERSEY	0	0		1	0		0	0		0	0	
36 NEW MEXICO	0	0		1	0		0	0		1	1	
37 NEW YORK	3	2		2	1		0	0		0	0	
64 VIRGIN ISLANDS	0	0		0	0		0	0		0	0	
38 NORTH CAROLINA	0	0		0	0		0	0		0	0	
40 NORTH DAKOTA	0	0		0	0		0	0		0	0	
41 OHIO	1	1		3	1		1	1		0	0	
42 OKLAHOMA	2	1		0	0		1	0		0	0	
43 OREGON	2	0		1	1		1	0		0	0	
44 PENNSYLVANIA	1	0		2	1		0	0		0	0	
46 SOUTH CAROLINA	2	0		3	1		0	0		0	0	
47 SOUTH DAKOTA	1	0		0	0		0	0		0	0	
48 TENNESSEE	0	0		5	2		1	0		1	0	
49 TEXAS	1	0		7	3		0	0		0	0	
52 UTAH	0	0		0	0		0	0		1	0	
33 NEVADA	0	0		0	0		0	0		0	0	
53 VERMONT	1	1		0	0		0	0		0	0	
34 NEW HAMPSHIRE	0	0		0	0		0	0		0	0	
54 VIRGINIA	0	0		1	0		0	0		0	0	
56 WASHINGTON	0	0		2	1		0	0		1	0	
57 WEST VIRGINIA	0	0		0	0		0	0		0	0	
58 WISCONSIN	0	0		0	0		0	0		0	0	
59 WYOMING	0	0		1	0		0	0		0	0	
60 ALASKA	0	0		0	0		0	0		0	0	
61 HAWAII-AM. SAMOA	0	0		0	0		0	0		1	0	
62 W. PACIFIC TERR.	0.	0		0	0		0	0		0	0	
63 PUERTO RICO	0	0		0	0		0	0		0	0	
* 3/83 figures from	38	15		43	16		8	2		8	2	
616 report												

BUSINESS AND INDUSTRY PROGRAM MANAGEMENT AND SERVICING GOALS

Introduction

The B&I loan guarantee is designed to create and sustain employment and contribute to the economic environment in rural areas through the guarantee to lenders of loans for business and industry. This purpose is achieved through bolstering the existing private credit structure through guarantee of quality loans which will provide lasting community benefits. It is not intended that the guarantee be used for marginal or substandard credit or to bail out lenders having such loans. The program enables lenders of limited lending authority or long-term cash liquidity to make sound loans of greater size or longer terms than they otherwise could. It also provides the borrower an avenue for his negotiation of favorable interest rates with his lender. With these purposes and facts in mind, the following goals are established.

Loan Servicing and Supervision

We have recently delegated some servicing authorities to State Directors by letter dated June 1, 1983. We will review these delegations at 6-month intervals to determine if additional authorities may be delegated to individual States.

Business and Industry loan delinquency rates increased nationally by 5.4 percent over the same period 1 year ago. This is indicative of the need to improve servicing efforts. We realize this was a period of substantial business and industry financial realignment affecting the volume of qualified applications for B&I guarantees as well as their cash flow generation for debt servicing. The B&I portfolio of guarantees has dropped in numbers and, consequently, contributes negatively to servicing results as a percentage. Bearing these factors in mind, the attached table shows:

1. The number of delinquent borrowers as a 1983 goal.

2. The results of effort toward the 1983 goal in terms of an increase or decrease in delinquent loan numbers.

3. The number of delinquent borrowers as of March 31, 1983.

4. The percentage of borrowers delinquent.

5. The national average as a percentage of borrowers delinquent as of March 31, 1983.

6. The portion of percentage above or below the national average for each State Office.

7. An established goal for March 31, 1984, for number of delinquent borrowers.

The criteria used in establishing goals for individual State Offices include:

1. Staffing
2. Staff B&I experience
3. Portfolio
4. Delinquency as compared to national norm
5. Servicing complexities
6. Geographic considerations

Based upon the statistics in the attached table, corporate borrowing, and marketplace recovery trends as well as time lapse intervals between each contributing factor, an overall goal of 75 percent of time usage to servicing with increased field visits is mandatory.

Recommended actions within the State to meet the established goals include:

1. Assign sufficient staff to accomplish servicing actions.

2. Confine appropriate staff to specific servicing activities.

3. "Earmark" definite travel funds to accomplish accelerated servicing field trips.

4. Establish realistic objectives, tasks, and scheduling to work toward meeting and exceeding the delinquency control goals for your State.

5. Encourage, require, and accommodate additional commercial lending and servicing training.

6. Expedite the lender's processing of loans in bankruptcy or liquidation.

7. Require regular field trips, lender interviews, and site inspections by Chief and/or Specialist on problem and delinquent accounts.

Since variable interest rates have decreased significantly and several factors indicate that economic conditions have improved, we expect to see a marked reduction in the number of delinquent loans within the next 12 months. The reductions are reflected as goals in the attached table. I expect each of you to review these goals and take any necessary action to be sure these goals are met or surpassed.

Loan Making

We will continue to require National Office review of all B&I applications recommended for approval by the State Director.

1. Improve overall quality of B&I loans through increased equity requirements for existing business and a minimum of 25 percent equity requirements for new business.

2. Strengthen existing B&I commitments by permitting no significant changes to loan conditions.

3. Strive to eliminate higher risk and high job cost enterprises from program priority.

4. Limit funding authority to guaranteed loans ranging from $500,000 to $10,000,000 (except for alcohol fuels facility loans).

5. Prioritize lending activity to existing businesses with proven "track" records.

6. Encourage increased lender participation in rural development through loan guarantees averaging no more than 80 percent.

7. Strengthen collateral position of loan guaranteed through collateralizing assets offered in personal guarantees.

Business and Industry Program Management
and Servicing Goals

State Office	Delinquency Goals for 3/31/83 In No. of Borrowers Not to Exceed	Accomplishment of 1983 Goals Above or Below	Delinquency as of 3/31/83		National Average 3/31/83=20.9%	Delinquency Goals for 3/31/84 In No. of Borrowers Not to Exceed
			Number	Percentage of Total No. Outstanding	Percentage Accomplishment Above or Below National Average	
Alabama	23	+ 4	27	21.4	+ 0.5	23
Alaska	0	+ 3	3	12.5	- 8.4	3
Arizona	7	+ 1	8	25.0	+ 3.1	5
Arkansas	20	+ 13	33	28.4	+ 7.5	27
California	7	+ 8	15	35.7	+ 14.5	10
Colorado	10	+ 9	19	32.2	+ 11.3	17
Del/MD	3	+ 2	5	19.2	- 1.7	5
Florida	2	+ 1	3	12.5	- 8.4	3
Georgia	16	+ 30	46	43.0	+ 22.1	32
Hawaii	1	+ 3	4	21.0	+ 0.1	3
Idaho	4	+ 3	7	12.1	- 8.8	8
Illinois	7	+ 3	10	12.3	- 8.6	9
Indiana	8	+ 3	11	20.0	- 0.9	10
Iowa	2	+ 4	6	13.6	- 7.3	6
Kansas	5	+ 2	7	18.4	- 2.5	6
Kentucky	9	+ 6	15	18.5	- 2.4	14
Louisiana	20	+ 21	41	25.3	+ 4.4	33
Maine	7	- 1	6	11.3	- 9.6	5
Mass/Conn/RI	3	+ 1	4	17.4	- 3.5	4
Michigan	10	+ 5	15	17.2	- 3.7	14
Minnesota	7	+ 11	18	20.2	- 0.7	17
Mississippi	21	-	21	18.3	- 2.6	18
Missouri	13	+ 4	17	18.1	- 2.8	16
Montana	6	+ 3	9	25.0	+ 4.1	8
Nebraska	4	+ 2	6	26.1	+ 5.2	5
New Jersey	7	-	7	25.9	+ 5.0	6
New York	16	+ 11	27	31.8	+ 10.9	20
New Mexico	4	0	4	12.5	- 8.4	4
N. Carolina	16	+ 14	30	10.9	- 10.0	25
N. Dakota	13	+ 8	21	25.6	+ 4.7	19
Ohio	13	+ 5	18	15.2	- 5.7	19
Oklahoma	28	+ 8	36	32.7	+ 11.8	32
Oregon	5	+ 4	9	33.3	+ 12.4	7
Pennsylvania	9	+ 2	11	32.3	+ 11.4	10
Puerto Rico	19	+ 3	22	53.6	+ 32.7	18
S. Carolina	16	+ 11	27	14.8	- 6.1	24
S. Dakota	10	+ 7	17	31.5	+ 10.6	17
Tennessee	15	+ 7	22	22.0	+ 1.1	20
Texas	19	+ 16	35	15.4	- 5.5	32
Utah/Nev.	3	+ 4	7	21.2	+ 0.3	6
VT/N.H./V.I.	9	+ 10	19	32.7	+ 11.8	16
Virginia	5	+ 8	13	46.4	+ 25.5	9
Washington	2	+ 3	5	14.7	- 6.2	5
West Virginia	14	+ 7	21	10.9	- 10.0	23
Wisconsin	19	+ 5	24	18.3	- 2.6	23
Wyoming	3	+ 2	5	16.1	- 4.8	5
Total	460		736			641