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# Fire and Rescue Loans

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USDA Director, Office of Civil Rights  
Washington, D.C. 20250

**USDA Rural Development is committed to building stronger, more vibrant rural communities across California. Community facilities, such as fire trucks, are essential to rural communities. The program summarized below provides an example of how funds are available for a Fire Protection District to utilize.**

**Eligibility Requirements**

- ❑ Be a Legally organized Fire District under California Government Code.
- ❑ Be unable to obtain the credit elsewhere.
- ❑ Be located in a city or town under 20,000 population.
- ❑ Have sufficient income to pay operating expenses and loan payment, and reserve.

**Loan Purpose**

- ❑ Eligible loan purposes include, but are not limited to, the purchase of fire, rescue, and public safety vehicles and major equipment.

**Rates**

- ❑ The current interest rates range between 4.50% and 5.00%, depending upon the median household income of the community.

- ❑ Each loan will be adequately secured to protect the government's interest. Typically, loans are evidenced by a Promissory Note and secured by a lien on the vehicle title.

**Advantages**

- ❑ Full ownership of vehicle (no lease).
- ❑ Districts can borrow up to three times the actual amount from property taxes.
- ❑ Timely approval process.
- ❑ Loans cover 100% of purchase.

**Example**

Annual property tax	\$60,000
Times 3 (maximum loan)	\$180,000
Loan amount	\$180,000
Cash from District	\$20,000
Cost of new fire apparatus	\$200,000
Rate	4.75%
Term	10 Years
<b>Annual Payment to USDA</b>	<b>\$23,030</b>

**Satisfied Customers**

- ❑ Woodlake Fire Protection District.
- ❑ Winterhaven Water District.
- ❑ Glenn-Colusa Fire Protection District
- ❑ Princeton Fire Protection District
- ❑ Alturas Fire Protection District

**FOR DETAILED INFORMATION AND APPLICATIONS PLEASE CONTACT:**

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