

# ***Rural Development***

United States Department of Agriculture

## **FLORIDA/U.S. VIRGIN ISLANDS**



## **Catalog of Programs**

***A guide to loans, grants, and  
technical assistance***





Committed to the future of rural communities.

## **Introduction and Welcome from the State Director**

### **Strategies for Success in Rural Florida and U.S. Virgin Islands**

Florida and the U.S.V.I. are a diverse panorama of economic areas. Within those landscapes are hundreds of rural communities seeking economic development options.

All communities need and deserve the strategic partnerships and strong coalitions necessary to survive and prosper. Rural residents want affordable homes and essential community facilities. Rural workers need good jobs. Rural cities and towns need dependable water and utility services. And the rural business community needs economic stimulus to compete and expand.

### **USDA Rural Development is ready to help**

In Florida and the U.S. V.I., USDA Rural Development is helping right now through:

- Low interest home loans and self-help housing programs for the public
- Affordable farm worker housing programs
- Grant funding to communities and non-profit economic development groups
- Low interest loans and grants for critical utility improvement projects
- Technical assistance on community development, housing, business and infrastructure projects
- Loan payment guarantee programs for business, home mortgage and multi-family housing lenders

### **How to use your Catalog of USDA Rural Development Funding Programs**

Charts in this catalog begin with ELIGIBLE APPLICANTS – WHO CAN APPLY. Find the categories that describe your own team and game plan and then examine the criteria for applicable programs. This reference tool helps you determine if there is a strong match between your strategic plans and the numerous USDA Rural Development programs available to you. “WHO TO CONTACT” at the end of the chart gives you the best office to call. Then see our list of staff/offices and map locations.

### **We Are Here To Help**

Our staff pledges to help you through the paperwork process. Most people are pleased to find that it doesn't require an MBA or Ph.D. to complete a successful application. We work with you to explain all our programs to help you determine if your project meets criteria and then to assist in strategic capital planning.

Welcome to USDA Rural Development in Florida and the U.S. Virgin Islands! We are working to help rural people succeed.

Sincerely,

A handwritten signature in blue ink that reads "Charles W. Clemons, Sr.".

CHARLES W. CLEMONS, Sr.  
State Director



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## Rural Development – State Office Directory

**United States Department of Agriculture  
Rural Development – Florida  
4440 N.W. 25th Place  
Gainesville, FL 32614-7010**

**352/338-3400  
352/338-3405 fax  
352/338-3499 TDD  
RD.info@fl.usda.gov**

Rural Development State Director	Charles W. Clemons, Sr.	(352) 338-3400 (352) 338-3405 fax
Assistant State Director	Ronald G. Whitfield	(352) 338-3471 (352) 338-3405 fax
Single-Family Housing Program Director	Daryl Cooper	(352) 338-3435 (352) 338-3437 fax
Multi-Family Housing Program Director	Elizabeth Whitaker	(352) 338-3465 (352) 338-3437 fax
Utilities and Community Facilities – Program Director	Michael Langston	(352) 338-3440 (352) 338-3452 fax
Business-Cooperative Program Director	Joseph M. Mueller	(352) 338-3441 (352) 338-3450 fax
Special Projects Coordinator	Jenna Delattibodier	(352) 338-3443 (352) 338- 3490 fax
Public Information Coordinator	Ellen Boukari	(352) 338-3414 (352) 338-3405 fax

## Local Offices and Regional Managers

Office addresses, phone numbers and geographic coverage  
Map of office locations

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## Websites – USDA Rural Development

Rural Development – Florida  
USDA Rural Development  
United States Department of Agriculture

[www.rurdev.usda.gov/fl](http://www.rurdev.usda.gov/fl)  
[www.rurdev.usda.gov](http://www.rurdev.usda.gov)  
[www.usda.gov](http://www.usda.gov)



## Florida/U.S. Virgin Islands

### Programs for Rural Businesses and Rural Cooperatives

USDA Rural Development's Rural Business-Cooperative Service delivers a variety of assistance to rural businesses and communities. All of them work in financial partnership with local economic organizations -- banks and lenders, economic development groups, local revolving loan funds, universities, cities, counties, tribes, and utility cooperatives.

ELIGIBLE APPLICANTS Who can apply	USDA PROGRAM	PURPOSE Program goal	PROGRAM TYPE How it works	ELIGIBLE AREAS Rural population	AUTHORIZED PURPOSES Use of funds	TYPICAL FUNDING	RATES AND TERMS Rates can change	KEYS TO SUCCESS	WHEN TO APPLY	WHO TO CONTACT
<b>Banks and other rural business lenders</b>	<b>B &amp; I Guarantee</b> Business and Industry Guaranteed Loan	Creates incentive for business lending that saves/creates jobs (typically for larger businesses)	USDA guarantees business loans made by banks and other eligible lenders	All rural areas other than cities of greater than 50,000 population and their adjacent urbanized areas	The loans guaranteed can be used for real estate, equipment, working capital, and refinancing -- for nonfarm businesses	\$500,000 - \$10 million	Negotiated between business and lender -- fixed or variable rates, typically near Prime (no balloons)	Lender-driven: there must be a bank willing to make the loan -- (USDA only guarantees the loan) -- business must have strong equity and collateral	Year-round	Local banks and business lenders or USDA State Office (Rural Business Programs)
<b>Nonprofit economic development groups, tribes and public bodies</b>  (e.g. cities or counties)	<b>IRP</b> Intermediary Relending Program	Capitalizes locally-run revolving loan programs for loans to small businesses unable to qualify for bank financing	USDA loans money to a local revolving loan fund for relending to nonfarm businesses	All rural areas other than cities of greater than 25,000 in population	The loans must be used to set up a loan program to make business loans for real estate, equipment, working capital, and refinancing -- for nonfarm businesses	Maximum \$750,000 loans to intermediaries for business loans up to \$150,000	1%, 30 years to intermediary for rural business loans	Funding is limited, so these loans tend to go only to loan funds that will serve the neediest areas	Year-round with quarterly competition at national level	USDA Local or State Office (Rural Business Programs)
	<b>RBEG</b> Rural Business Enterprise Grant	Supports community economic development programs that will assist small businesses	USDA makes grants to local economic development programs that support nonfarm businesses	All rural areas other than cities of greater than 50,000 population and their adjacent urbanized areas	To facilitate business development by providing facilities, equipment, infrastructure, technical assistance to businesses or establish a revolving loan fund	\$25,000 - \$200,000	Grant	Funding is limited, so these grants tend to go only to the neediest areas -- grant funds cannot be used for regional planning or business attraction projects	Once a year with annual competition at state level	USDA Local or State Office (Rural Business Programs)
<b>Nonprofit economic development groups, cooperatives, tribes and public bodies</b>	<b>RBOG</b> Rural Business Opportunity Grant	Supports economic development planning in rural areas	USDA makes grants to local economic development programs that support nonfarm businesses	All rural areas other than cities of greater than 50,000 population and their adjacent urbanized areas	Supports economic development and planning in rural areas.	\$50,000 or less	Grant	Funding is limited, so these grants tend to go only for projects helping the neediest areas	Once a year with annual competition at national level	USDA Area or State Office (Rural Business Programs)



### Florida/U.S. Virgin Islands

#### Programs for Rural Businesses and Rural Cooperatives

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Universities and nonprofit economic development groups	<b>RCDG</b> Rural Cooperative Development Grant	Supports centers to assist cooperatives	USDA makes grants to centers for rural cooperative development	All rural areas other than cities of greater than 50,000 population and their adjacent urbanized areas	Grants are used to operate centers that assist rural cooperatives	\$50,000 - \$300,000	Grant	Funding is limited, so these grants tend to go only for projects helping the neediest areas	Once a year with annual competition at national level	USDA State Office (Rural Business Programs)
Agricultural producers and cooperatives	<b>VADG</b> Value-Added Ag Product Market Development Grants	Help producer-owned business ventures add value to products	USDA makes grants for value added activities such as planning and working capital	No limitations	Value Added: 1) change in product physical state; 2) enhancing product value; 3) product segregation; 4) product produces renewable energy	Maximum \$500,000 -- 100% matching funds required	Grant	Priority given to requests under \$500,000 to products producing energy from biomass and to profitable use of innovative technology	Once a year with annual competition at national level	USDA State Office (Rural Business Programs)
Electric and telephone cooperatives, USDA financed	<b>REDLG (RED LOAN/RED GRANT)</b> - Rural Economic Development Loan / Rural Economic Development Grant			For information contact USDA Area Office or State Office (Rural Business Programs)						



### Programs for Rural Utilities

USDA Rural Development's Rural Utilities Service delivers a variety of assistance to rural utilities. Most involve direct assistance by USDA, while others work through local partnerships.

ELIGIBLE APPLICANTS Who can apply	USDA PROGRAM	PURPOSE Program goal	PROGRAM TYPE How it works	ELIGIBLE AREAS Rural population	AUTHORIZED PURPOSES Use of funds	TYPICAL FUNDING	RATES AND TERMS Rates can change	KEYS TO SUCCESS	WHEN TO APPLY	WHO TO CONTACT
Public bodies, tribes, and nonprofits (cities, water districts, mutual water companies)	<b>WWD Loan and Grant</b> Water and Waste Disposal Loan and Grant	Develops and rehabilitates water, waste, storm drainage, and solid waste systems	USDA makes loans (sometimes with grants) for water and waste disposal facilities	Cities with fewer than 10,000 population and unincorporated areas	Eligible projects include water, waste, solid waste and storm drainage systems -- both new and rehab projects -- for rural residents and businesses	\$1 million - \$3 million	Loans: Interest rates fluctuate with market, 40 years also Grants	Loans must be fully secured by revenues or assessments -- grants focus on neediest applicants for up to 75% of the project cost, depending on population, income, and health factors	Year-round	USDA Area Offices
	<b>Counties Native American WWD Grants</b>	Helps especially needy Native American communities pay for all or part of the cost of water and waste disposal facilities	USDA makes grants for water and waste disposal facilities	Native American communities	Eligible projects include water, waste, solid waste and storm drainage systems -- both new and rehab projects -- for rural residents and businesses	\$100,000 - \$500,000	Grant	Grant amount depends on community population, income, and health and safety factors	Year-round	USDA Area Offices
Banks and other commercial lenders	<b>WWD Guarantee</b> Water and Waste Disposal Guaranteed Loan	Creates incentive for commercial lending that finances water, waste, storm drainage, and solid waste systems	USDA guarantees loans made by lenders	Cities with fewer than 10,000 population and unincorporated areas	Eligible projects include water, waste, solid waste and storm drainage systems -- both new and rehab projects -- for rural residents and businesses	\$500,000 - \$5 million	Negotiated between business and lender -- fixed or variable rates allowed	Lender-driven: there must be a lender willing to make the loan -- (USDA only guarantees loan) -- nonprofits (e.g., mutual water companies) are targeted	Year-round	Banks and commercial lenders or USDA Area Offices
Public bodies (e.g., counties and joint powers authorities), tribes, and nonprofits	<b>SWMG</b> Solid Waste Management Grant	Supports recycling education and solid waste planning	USDA makes grants to improve solid waste handling	Cities with fewer than 10,000 population and unincorporated areas	Funds can be used for technical assistance, planning, and community education projects	\$50,000	Grant	Funding is limited, so these grants tend to go only to the neediest areas	Once a year with annual competition at national level	USDA State Office (Rural Utilities Programs)
Nonprofit corporations who will provide such assistance to rural utilities	<b>TAT</b> Technical Assistance and Training Grant	Supports entities eligible for WWD loans and grants for operator/board training, financial planning, and accessing funding	USDA makes grants to benefit small rural utilities	Cities with fewer than 10,000 population and unincorporated areas	Funds can be used for technical assistance, planning, and training	\$50,000 - \$1 million+	Grant	Funding is limited, so these grants tend to go only to the neediest areas	Once a year with annual competition at national level	USDA State Office (Rural Utilities Programs)



### Programs for Rural Communities

USDA Rural Development delivers a variety of assistance to rural communities. Some involve direct assistance by USDA, while others work through local partnerships.

ELIGIBLE APPLICANTS Who can apply	USDA PROGRAM	PURPOSE Program goal	PROGRAM TYPE How it works	ELIGIBLE AREAS Rural population	AUTHORIZED PURPOSES Use of funds	TYPICAL FUNDING	RATES AND TERMS Rates can change	KEYS TO SUCCESS	WHEN TO APPLY	WHO TO CONTACT
<b>Banks and other commercial lenders to make loans to nonprofits, tribes, and public bodies (e.g., cities or counties)</b>	<b>CF Guarantee</b> Community Facilities Guaranteed Loan	Provide an incentive for commercial lending that will develop essential community facilities	USDA guarantees loans made by lenders	Cities, towns, unincorporated areas with fewer than 20,000 population	The loans guaranteed can be used for real estate and equipment – types of projects include clinics, hospitals, public buildings, daycare centers, fire stations, fire trucks, and recreational facilities	\$100,000 - \$6 million	Negotiated between borrower and lender – fixed or variable rates	Lender-driven: there must be a lender willing to make the loan -- (USDA only guarantees the loan) -- typically, only non-tax exempt loans qualify for CF guarantees	Year-round	Local banks or USDA Area Offices
<b>Nonprofits, tribes, and public bodies (e.g., cities or counties)</b>	<b>CF Direct</b> Community Facilities Direct Loan	Develop essential community facilities	USDA makes <i>loans</i> to develop essential community facilities	Cities, towns, unincorporated areas with fewer than 20,000 population	Loans can be used for real estate and equipment – types of projects include clinics, hospitals, public buildings, daycare centers, and fire stations or fire trucks	\$100,000 - \$2 million	Interest rates fluctuate with market; 40 years maximum	The loan must be fully secured by a lien on the property financed or by a pledge of tax revenues	Year-round	USDA Area Offices
	<b>CF Grant</b> Community Facilities Grant	Help communities that cannot qualify for a CF loan pay for the cost of developing essential community facilities	USDA makes <i>grants</i> to develop essential community facilities	Cities, towns, unincorporated areas with fewer than 20,000 population	Loans can be used for real estate and equipment – types of projects include clinics, hospitals, public buildings, daycare centers, and fire stations or fire trucks	\$40,000 - \$50,000	Grant	May pay for 15-75% of the project cost depending on the community's population and median household income	Year-round	USDA Area Offices
<b>Schools, libraries, nonprofit hospitals, clinics, and tribes</b>	<b>DL/TM</b> Distance Learning and Telemedicine Loan and Grant	Support the development of telemedicine and distance learning systems	USDA makes loans and grants	Cities, towns, unincorporated areas with fewer than 20,000 population	Funds can be used for initial capital and hardware costs that will enhance telecommunication capabilities for either public education or medical purposes	\$50,000 - \$300,000 for grants – no limit for loans	Fixed based on Government cost of funds; 10 years <i>and/or</i> Grant	15% of grant amount required in non-federal matching funds – grants are only made available to the neediest applicants	Once a year with annual competition at national level	USDA State Office (Rural Utilities and Community Facilities Programs)



### Florida/U.S. Virgin Islands

#### Programs for Rural Housing – Single Family Housing

USDA Rural Development's Rural Housing Service delivers a variety of assistance to support the housing needs of rural persons. Most involve direct assistance by USDA, while others work through local partnerships.

ELIGIBLE APPLICANTS	USDA PROGRAM	PURPOSE	PROGRAM TYPE	ELIGIBLE AREAS	AUTHORIZED PURPOSES	TYPICAL FUNDING	RATES AND TERMS	KEYS TO SUCCESS	WHEN TO APPLY	WHO TO CONTACT
Who can apply		Program goal	How it works	Rural population	Use of funds		Rates can Change			
Low and very low income persons	<b>SFH 502 Loan</b> Single Family Housing Direct Loan	Creates option for low income persons to buy a modest home	USDA provides loan to home-buyers	Unincorporated areas, cities with fewer than 10,000 population, and some cities with fewer than 25,000 population See: <a href="http://eligibility.sc.gov.usda.gov/">http://eligibility.sc.gov.usda.gov/</a>	Purchase new or existing homes and repair existing homes -- 100% financing -- no down payment required	\$80,000 - \$120,000; up to 100% of the market value of the home	Interest rates fluctuate with market (lower if subsidized); 33 years	Applicants must have good credit and stable income adequate to repay the loan -- Self-Help program available	Year-round	USDA Local Offices
Low income persons	<b>SFH 502 Participation</b> Single Family Housing Participation Loan	Enhances ability of mortgage lenders to make loans so low-income persons have option to buy a modest home	USDA participates with a local mortgage lender in financing a home		Purchase new or existing homes and repair existing homes -- 100% financing -- no down payment required	\$80,000 - \$130,000; up to 100% of the market value of the home	Mortgage lender's loan is fixed; 30 years; USDA Interest rates fluctuate with market fixed (lower if subsidized); 33-38 years	Mortgage lender loans 40+% of purchase price; USDA loans the rest -- applicants must have good credit and stable income adequate to repay the loan	Year-round	Participating mortgage lender, or USDA Local Office
Moderate and low income persons	<b>SFH Guarantee</b> Single Family Housing Guaranteed Loan	Creates incentive for mortgage lender to make home loans to low and moderate income persons	USDA guarantees home loan made by mortgage lenders		Purchase new or existing homes and repair existing homes -- 100% financing -- no down payment required	\$150,000 – \$200,000; up to 100% of the market value of the home	Mortgage lender's interest rate is negotiated but is fixed; 30 years; the guarantee fee is 1.5%	Lender-driven: participant lenders make the loan -- (USDA guarantees the loan) – applicants need good credit, stable income adequate for loan repayment	Year-round	Participating mortgage lender, or USDA Local Office
Very low income persons	<b>SFH 504 Loan</b> Single Family Housing Loan	Modernizes or repairs a modest home	USDA makes loan to home owners		Install or repair water or sewer hook-ups, roofing, insulation, other improvements or to repair basic defects	\$20,000 maximum	1%, 20 year	Applicant must have limited resources and be unable to get credit elsewhere	Year-round	USDA Local Offices
Very low income persons who are 62 years or older	<b>SFH 504 Grant</b> Single Family Housing Repair Grant	Remove health and safety hazards	USDA gives grant to home owners		Install or repair water or sewer hook-ups, roofing, insulation, other improvements or to repair basic defects	\$7,500 maximum	Grant	Applicant must have limited resources -- SFH 504 Grant and Loan may be combined	Year-round	



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### Programs for Rural Housing – Multi Family Housing

USDA Rural Development's Rural Housing Service delivers a variety of assistance to support the housing needs of rural persons. Most involve direct assistance by USDA, while others work through local partnerships. Includes Farm Labor and Housing Preservation programs.

ELIGIBLE APPLICANTS	USDA PROGRAM	PURPOSE	PROGRAM TYPE	ELIGIBLE AREAS	AUTHORIZED PURPOSES	TYPICAL FUNDING	RATES AND TERMS	KEYS TO SUCCESS	WHEN TO APPLY	WHO TO CONTACT
Who can apply		Program goal	How it works	Rural population	Use of funds		Rates can Change			
<b>Private developers, nonprofits, tribes, public agencies</b>	<b>RRH 515 Loan</b> Rural Rental Housing Direct Loan Program	Develops housing for low income project tenants (family, elderly)	USDA makes loan for apartments	Unincorporated areas, cities fewer than 10,000 population and some cities fewer than 25,000 population	Develop new apartments	\$1,000,000 maximum	USDA Interest rates fluctuate with market; 30 years with 50-year amortization	Very competitive program -- USDA may provide subsidies to keep the units affordable to low income tenants	Once a year with annual competition at national level	USDA State Office (Multi-Family Housing Programs)
<b>Banks and other lenders making loans to developers, tribes, or public agencies</b>	<b>GRRH 538 Loan</b> Guaranteed Rural Rental Housing Loan Program	Creates incentive for commercial lenders to develop / repair apartments for low and moderate income tenants	USDA guarantees loan made by banks	Unincorporated areas, cities fewer than 10,000 population and some cities fewer than 25,000 population	Guaranteed loans to develop new apartments or buy and renovate existing apartments	\$2 million+	Negotiated between borrower and lender	Lender-driven: there must be a lender willing to make the loan -- (USDA only guarantees the loan)	Year round at national level	
<b>Nonprofit limited partnerships, non-profits, public bodies (e.g., housing authorities), and farmers</b>	<b>FLH 514/516 Loan and Grant</b> Farm Labor Housing Direct Loan and Grant Program	Develops housing projects for farm workers	USDA makes loan (with some grants) for farm labor housing	No population restriction so long as project serves farm workers	Develop new or buy and renovate existing farm labor housing projects	\$ 3 million maximum	1% fixed; 33 years	Very competitive program -- grants may be included with loan funds in order to keep the farm labor housing affordable	Once a year with annual competition at national level	
<b>Nonprofits, tribes, and public bodies (e.g., cities and counties)</b>	<b>HPG 533 Grant</b> Housing Preservation Grant Program	Supports programs that correct access, safety, health problems in homes and rental units	USDA makes grant to support local housing rehabilitation projects	Unincorporated areas, cities with fewer than 10,000 population and some cities with fewer than 25,000 population	Any program that offers affordable assistance (loans, grants, subsidies, technical assistance, etc.) to repair low income housing	\$36,000 - \$120,000	Grant	Very competitive program -- preference is given to projects with matching funds and targeting low income persons	Once a year with annual competition at state level	



**Special Rural Development Initiatives**

USDA Rural Development has established a number of special initiatives to target assistance to rural communities with the greatest need. Highlights include:

INITIATIVE	PROGRAM DESCRIPTION	ASSISTANCE / CONTACT
<p><b>EZ/EC</b> Empowerment Zone / Enterprise Community</p>	<p>Multi-program assistance for competitively selected communities demonstrating superior cooperation, planning, and vision. Florida has two designated EC areas located in the economically distressed areas of Jackson County (Jackson County Development Corp.) and Hendry/Collier counties (Empowerment Alliance of Southwest FL). The EC receives funding from USDA to support their approved Strategic Plan. They receive priority points when applying for USDA programs. Some state agencies and other federal agencies recognize priority points as well. USDA provides substantial technical assistance and training for these communities. Federal Work Opportunity Tax Credits are available to qualifying businesses located in the EC. USDA devotes "set aside" funds in nearly every program to assist EZ/ECs. Contact your Area Office to see what set aside funds are available for the Florida ECs.</p>	<p>USDA devotes funds in nearly every program to assist these communities and offers technical assistance and training opportunities. Florida's EZ/EC, CC, and RAC contact information is posted at: <a href="http://www.rurdev.usda.gov/fl/assisted_communities_in_the_stat.htm">http://www.rurdev.usda.gov/fl/assisted_communities_in_the_stat.htm</a>  <b>EC's are located in the following Florida counties:</b>                      •Hendry/Collier (EASF)                      •Jackson (JCDC)                      *(Currently there are no EZ's in FL)</p>
<p><b>CC</b> Champion Communities</p>	<p>Multi-program assistance for EZ/EC applicant communities that were not selected as EZ/EC but submitted strategic plans and are continuing to work toward their vision. CCs, like EZ/ECs, receive priority points when applying for USDA programs. Some state agencies and other federal agencies recognize priority points as well. USDA provides substantial technical assistance and training for these communities. FL Counties with CCs: DeSoto, W. Palm Beach, Hamilton, Hardee, Highlands, Putnam, Madison, and Gadsden</p>	<p><b>CC's are located in the following Florida counties:</b>                      DeSoto, Glades, Hamilton, Hardee, Highlands, Putnam, Madison, and Gadsden.  <b>RAC's are located in the following Florida counties:</b>                      •Taylor, Madison, Hardee, and Gulf.                      Entities compete nationally for designation status. The national EZ/EC information is available at <a href="http://www.ezec.gov">www.ezec.gov</a>. For additional program information, contact Special Projects Coordinator: Jenna Delattibodier (352) 338-3443.</p>
<p><b>RAC</b> Rural Assistance Communities</p>	<p>RAC features strategic planning assistance, grants, loans, loan guarantees, and other assistance to meet the development needs of rural communities. Special emphasis is placed on the smallest communities with the lowest per capita income. Unlike EZ/EC and CCs, a RAC designation includes the entire county. RACs do not receive priority points. A county may have dual status as a RAC and CC. RAC counties in FL: Taylor, Madison, Hardee, and Gulf</p>	<p>Significant RH 502 loan funds are reserved for Self Help subdivisions every year. Contact your Area Office for more information or the Single Family Housing Program Director: (352) 338-3436.</p>
<p><b>Self Help</b> Self Help Housing Program</p>	<p>Low and very low-income applicants participate with their neighbors in the construction of their homes, fostering pride-of-ownership while reducing their home loans to a more affordable level.</p>	<p>Notices for all program initiatives are posted in the Federal Register. Contact your Area Office or the Rural Business-Coop Program Director for additional information: Joe Mueller (352) 338-3441.</p>
<p><b>CO-OPS</b> Cooperatives Initiative</p>	<p>USDA supports value-added agricultural cooperatives and other types of co-ops. Initiative offers excellent Technical Assistance opportunities.</p>	<p>Currently, the NRDP Initiative helps to fund and support over 30 <a href="#">State Rural Development Councils</a>. The State Councils form the primary components of the Partnership and bring together key rural players in their states to address critical community concerns and to respond to fast-breaking opportunities. For information about The State Rural Development Council, contact Jenna Delattibodier at (352) 338-3443. State Councils are responsible for creating their own mission, structure, operating guidelines, and action plan. Each Council hires a senior-level executive director who works with the Council leadership.</p>
<p><b>NRDP</b> National Rural Development Partnership</p>	<p>A Partnership designed to strengthen rural America through collaborative partnerships. The NRDP brings together partners from local, state, tribal, and federal governments, as well as from the for-profit and nonprofit private sector. NRDP has three main components: 1) <a href="#">State Rural Development Councils</a> (SRDC); 2) <a href="#">National Rural Development Council</a> (NRDC); and 3) <a href="#">The National Partnership Office</a> (NPO). NRDC consists of senior program managers representing over 40 Federal agencies as well as national representatives of public interest, community based, and private sector organizations. They provide guidance for the Partnership and work on behalf of the State Councils at the national level. NPO is housed within the USDA and is the NRDP's administrative center. The NPO provides the Partnership with oversight and programmatic and technical support. All states where offered competitive funding to support a State Rural Development Council.</p>	<p>Non-Profits or CDFIs are the applicants. To receive more information contact the Area Office or the Single Family Housing Program Director: (352) 338-3436.                      *New construction, existing dwellings, and transfers can qualify for RHLF loans.                      *CDFI Status is granted by the Dept. of Treasury and certification lasts 3 years.</p>
<p><b>RHLF/CDFI</b> Rural Home Loan Partnership/Community Development Financial Institution.</p>	<p>Dual programs designed to provide very low and low-income families the opportunity to obtain mortgage financing by linking 30 yr fixed-rate funds from private lending institutions with Section 502 program loan funds under Rural Housing Services. Reduces costs to the borrower by accessing funds through programs developed by local nonprofit community development corporations. e.g., Pre/Post mortgage counseling services.</p>	<p>Non-Profits or CDFIs are the applicants. To receive more information contact the Area Office or the Single Family Housing Program Director: (352) 338-3436.                      *New construction, existing dwellings, and transfers can qualify for RHLF loans.                      *CDFI Status is granted by the Dept. of Treasury and certification lasts 3 years.</p>



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**Rural Development - Florida Area and Local Offices**

<b>Area Office/ Local Office</b>	<b>Counties Served</b>	<b>Address</b>	<b>Phone</b>	<b>Fax</b>
<b>Area 1</b>				
<b>Joseph Fritz, Area Director</b>				
<b>Crestview</b>		<b>932 N Ferdon Blvd., Ste. B 32536</b>	<b>(850) 682-2416</b>	<b>(850) 682-8731</b>
Chipley	Bay, Holmes, Washington	1424 Jackson Ave., Ste. B 32428	(850) 638-1982	(850) 638-9325
DeFuniak Springs	Okaloosa, Walton	239 John Baldwin Rd., Ste. C 32433	(850) 892-3712	(850) 892-6002
Milton	Escambia, Santa Rosa	6275 Dogwood Dr., 32570	(850) 623-2441	(850) 623-8012
<b>Area 2</b>				
<b>Eugene Pittman, Area Director</b>				
<b>Marianna</b>		<b>2741 Pennsylvania Ave., Ste. 5 32448-4014</b>	<b>(850) 526-2610</b>	<b>(850) 526-7534</b>
Live Oak	Columbia, Hamilton, Jefferson, Lafayette, Suwannee, Madison, Taylor	10094 US 129 South 32060	(386) 362-2681	(386) 362-3375
Marianna	Calhoun, Gulf, Jackson, Liberty	2741 Pennsylvania Ave., Ste. 7 32448-4014	(850) 526-2610	(850) 526-7534
Quincy	Franklin, Gadsen, Leon, Wakulla,	2138 W. Jefferson St. 32351	(850) 627-6365	(850) 627-4267
<b>Area 3</b>				
<b>Charles L. Nichols, Area Director</b>				
<b>Ocala</b>		<b>2303 N.E. Jacksonville Rd., Ste. 400 34470</b>	<b>(352) 732-7534</b>	<b>(352) 732-9728</b>
Baldwin	Baker, Bradford, Clay, Duval, Nassau, St. Johns, Union	260 US 301 North 32234	(904) 266-0088	(904) 266-4858
DeLand	Flagler, Putnam, Seminole, Volusia	1342-A S. Woodland Blvd. 32720	(386) 734-2535	(386) 736-9339
Ocala	Alachua, Citrus, Dixie, Gilchrist, Levy, Marion	2303 N.E. Jacksonville Rd., Ste. 300 34470	(352) 732-7534	(352) 732-9728
<b>Area 4</b>				
<b>Vernon M. Fuller, Area Director</b>				
<b>Tavares</b>		<b>1729 David Walker Drive 32778</b>	<b>(352) 742-7005</b>	<b>(352) 343-6275</b>
Bartow	Desota, Hardee, Polk	1700 Hwy. 17 South, Ste. 3 33830-6633	(863) 533-2051	(863) 533-1884
Plant City	Hillsborough, Manatee, Pasco, Pinellas	201 S. Collins St. 33563-5531	(813) 752-1474	(813) 754-7297
St. Croix	St. Croix, St. John, St. Thomas	5030 Anchorway, Ste. 4, Gallows Bay, 00820	(340) 773-9146	(340) 692-9607
Tavares	Brevard, Hernando, Lake, Orange, Osceola, Sumter	1725 David Walker Drive 32778	(352) 742-7005	(352) 343-6275
<b>Area 5</b>				
<b>Gregory L. Caruthers, Area Director</b>				
<b>West Palm Beach</b>		<b>750 S. Military Trail, Ste. J 33415</b>	<b>(561) 683-2285</b>	<b>(561) 683-6249</b>
N. Fort Myers	Charlotte, Collier, Hendry, Lee, Sarasota	3434 Hancock Bridge Pkwy., Ste. 209-A 33903-7005	(239) 997-7331	(239) 997-7557
Okeechobee	Glades, Highlands, Okeechobee	454 N.W. Hwy. 98 34972	(863) 763-3345	(863) 763-6407
West Palm Beach	Broward, Dade, Indian River, Martin, Monroe, Palm Beach, St. Lucie	750 S. Military Trail, Ste. H 33415	(561) 683-2285	(561) 683-6249

## Glossary of Terms and Acronyms

**CC** – Champion Community

**CD** – Community Development

**EZ/EC** – Empowerment Zone/Enterprise Community

**Federal Register** – The Federal Register is the official daily publication for Rules Proposed Rules, and Notices of Federal agencies and organizations, a well as Executive Orders and other Presidential Documents. For a searchable database see [www.gpo.gov](http://www.gpo.gov)

**Guaranteed Loan** – Private sector lender originates makes and services the loan with a Federal guarantee that provides a partial guarantee against loan loss.

**Income Level Terms:** (applicable to Rural Housing Service programs)

- **Very Low Income** – Household income less than or equal to 50% of the county adjusted median income.
- **Low Income** – Household income less than or equal to 80% of the county adjusted mean income.
- **Moderate Income** – Household income less than or equal to \$5,500 more than the low income level for the county or 110% of the median income.

**IRP** – Intermediary Relending Program Collaboration

**NGO** – Non-Government Organization

**NOFA** – Notice of Funding Availability

**NOIP** – Notice of Intent to Participate

**NRDP** – National Rural Development Partnership

**Participation Loan** – Federal direct loan that is made in conjunction with a loan extended by a private sector lender

**RBEG** – Rural Business and Industry Grant

**RBOG** – Rural Business Opportunity Grant

**RBS** – Rural Business (and Cooperative) Service

**RCAP** – Rural Community Advancement Program

**RD** – Rural Development

**REDLG** – Rural Economic Development Loans and Grants

**Revolving Loan Fund** – Funding distributed through intermediaries (economic development groups, public bodies) for use by ultimate recipients (small business)

**RHS** – Rural Housing Service

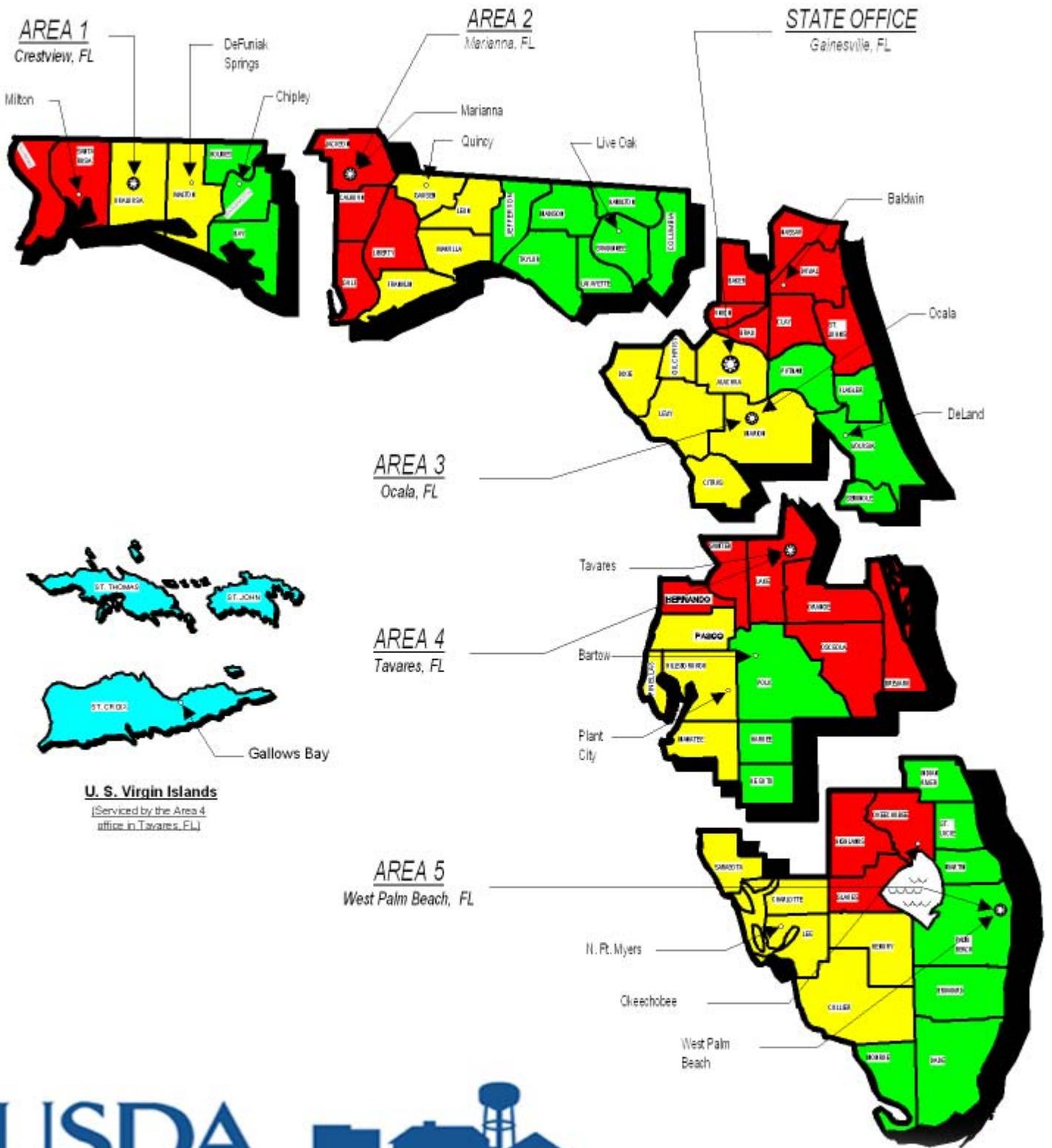
**RSIP** – Rural Strategic Initiative Program

**RUS** – Rural Utilities Service

**Technical Assistance** – USDA program that provides funding for professional advice, training, counseling and similar guidance

**USDA-RD** – United States Department of Agriculture – Rural Development

**Value Added Agricultural Product** – 1) change in product physical state, 2) enhancing product value, 3) unique product segregation or 4) product produces renewable energy



## AREA AND LOCAL OFFICE JURISDICTIONS

Committed to the future of rural communities.