

Who Can Apply for Rural Development Programs?

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Please Note

Rural Development offers over 40 programs. This publication contains information on some of our most commonly used programs, but it is **not** a comprehensive list. For complete program information visit our website at: www.rurdev.usda.gov

What is this Program?

USDA Rural Development guarantees loans made by eligible lenders to rural businesses and works to improve, develop, or finance business industry and employment

Who May Borrow?

- Individuals, corporations, cooperatives, partnerships, and other legal entities
- Public and private, organized and operated on a profit or nonprofit basis
- Individual borrowers must be citizens of the United States or reside in the U.S. after being legally admitted for permanent residence
- Federally recognized Indian tribal groups
- Located in rural cities or towns with a population less than 50,000

How Can Funds Be Used?

- A borrower must be engaged in a business that will: Provide employment, promote the use of water for aquaculture, and reduce reliance on nonrenewable energy resources
- Business and industrial acquisitions, construction, conversion, expansion, repair, modernization, or development costs
- Purchase of equipment, machinery, supplies, or inventory
- Start-up costs and working capital
- Processing and marketing facilities' pollution control and abatement
- Purchase of land, easements, rights-of-way, buildings, or facilities

What Are the Limits?

- Maximum percentage applies to the entire loan:
 - 80% for loans of \$5 million or less
 - 70% for loans over \$5 million and up to and including \$10 million
 - 60% for loans exceeding \$10 million and up to and including \$25 million
- Generally limited to a maximum of \$10 million per borrower, some circumstances allow up to \$25 million

What Uses are Prohibited?

- Line of credit
- Agricultural production which is not part of an integrated business
- Any project likely to result in the transfer of greater than 50 employees from one area to another
- Payment to owners, partners, shareholders, or others who retain any ownership in the business
- Corporations and businesses not at least 51% owned and controlled by U. S. Citizens
- Charitable institutions, religious organizations and affiliated entities, and fraternal organizations
- Loans for golf courses, gambling establishments, and race tracks

What are the Fees/Costs?

- One-time guarantee fee of 2% of the guaranteed principal amount paid by lender
- May be passed on to the borrower
- Other typical lender costs may also be incurred
- Annual renewal fee determined each fiscal year
- Term: Real Estate—30 years, Chattel—15 years, Working capital—7 years

How Do I Apply?

- **Lenders**-contact one of the Rural Development staff listed to discuss projects and how to apply to the program
- **Borrowers**-contact a lender in your area and ask if they participate in the B&I program, or contact on the Rural Development staff for a current listing of participating lenders

To ensure this information is the most current, please visit our website at www.rurdev.usda.gov

Questions? Contact Us

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What is this Program?

USDA Rural Development supports loans for smaller and emerging businesses, and business facilities in order to promote community economic development in rural areas

Who May Borrow?

- Intermediaries may be private nonprofit corporations, public agencies, American Indian tribes or cooperatives
- Intermediaries must:
 - Have legal authority to carry out the proposed loan purposes and to incur and repay the debt
 - Have a record of successfully assisting rural business and industry, normally including experience in making and servicing commercial loans
- Located in an eligible area of 25,000 or less

How May Funds Be Used?

- All loan funds received by intermediary must be re-loaned to ultimate recipients
- Loans from intermediaries to recipients must be:
 - For the establishment of new businesses
 - Expansion of existing businesses
 - Creation of employment opportunities
 - Saving of existing jobs
 - For community development projects
- Some examples of eligible projects are:
 - The purchase or development of land
 - Pollution control and abatement
 - Transportation Services
 - Feasibility studies
 - Hotels, motels, and convention centers

What are the Loan Limits/ Interest Rate?

- The interest rate on loans to intermediaries is 1% per annum
- The interest rate charged to ultimate recipients is negotiated by the intermediary
- Loan from intermediaries to ultimate recipients using the IRP revolving fund must not exceed \$150,000 or 75% of the total cost of the project

What are the Loan Terms?

- Loans to intermediaries are scheduled for repayment over a period of up to 30 years
- The term of loans from intermediaries to ultimate recipients is set by the intermediary
- At least 51% of the owners or members of both intermediaries and ultimate recipients must be United States citizens or admitted for permanent residence
- Both intermediaries and ultimate recipients must be unable to obtain the proposed loan elsewhere at reasonable rates and terms

How Do I Apply?

Applications are accepted year-round for a quarterly competition at the National level. Contact the Rural Development staff listed here for more details.

Questions? Contact Us

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To ensure this information is the most current, please visit our website at www.rurdev.usda.gov

What is this Program?

USDA Rural Development funds energy efficiency projects (such as bioenergy, geothermal, hydrogen, solar, wind and hydro power) that typically involve installing or upgrading equipment to significantly reduce energy use

Who May Apply?

- Farmers, ranchers and rural small businesses
- Applicant must be the owner of the system and control the operation and maintenance of the proposed project
- A qualified third-party operator may be used to manage the operation and/or for maintenance of the proposed project
- Non-profit organizations and public entities are excluded
- Located in an eligible area of 50,000 or less

How May Funds Be Used?

- Items below must be an integral and necessary part of the total project:
 - Equipment, except agricultural tillage equipment and vehicles
 - Post-application construction or project improvements, except residential
 - Energy audits or assessments
 - Permit fees
 - Professional service fees, except for application preparation
 - Feasibility studies
 - Business plans
 - Retrofitting
- Construction of a new facility only when the facility is used for the same purpose, is approximately the same size, and based on the energy audit will provide more energy savings than improving an existing facility
- Only cost identified in the energy audit for energy efficiency projects are allowed
- Total input from a nonrenewable energy source for necessary and incidental requirements of the energy system will be determined by the technical reviewer

What are the Project Requirements?

- All projects must be based on satisfactory sources of revenues in an amount sufficient to provide for the operation and maintenance of the system or project
- For a grant, project must be for:
 - Purchase of a renewable energy system or to make energy efficiency improvements
 - Pre-commercial or commercially available and replicable technology, not for research and development
 - Technically feasible

How do I Apply?

A Notice of Funding Availability (NOFA) is published in the Federal Register. This usually occurs on an annual basis for this program. The NOFA will provide all the necessary details for applying including:

- Information applicants must submit
- The criteria Rural Development will use to evaluate and rank applications
- Deadlines for applying
- Address to send in completed applications

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To ensure this information is the most current, please visit our website at www.rurdev.usda.gov

What is this Program?

USDA Rural Development supports rural projects that finance and facilitate development of small and emerging rural businesses and help fund employment related adult education programs. RBEGs may fund a broad array of activities such as revolving loan funds, technical assistance, and construction

Who May Apply?

- Public bodies, private non-profit corporations and federally-recognized American Indian Tribes may apply for the grant to assist a business. **GRANT FUNDS DO NOT GO DIRECTLY TO THE BUSINESS.**
- City or town that has a population of less than 50,000 according to the latest decennial census.
- At least 51% of the outstanding interest in any project must have membership or be owned by U.S. citizens or resident aliens

How Can Funds Be Used?

- Technical Assistance for small business enterprises such as market research, product or service improvement or completing a feasibility study
- Capital expenditures to assist in the development of small businesses
- Relending loan programs which provide financial assistance to small businesses

What Uses are Prohibited?

- Promotion of an area to attract businesses
- Funding comprehensive area-wide type planning
- Financing agriculture production

How Much are the Grants?

- There is no maximum
- Smaller projects are given higher priority
- Generally grants range from \$10,000 to \$500,000

Who Must the Grant Assist?

- The grant must assist specifically identifiable small and emerging private business enterprises
- Emerging private business enterprises defined as: "Generally any private business which will employ 50 or fewer new employees; has less than \$1 million in projected gross revenues; has, or will utilize technological innovations and commercialization of new projects than can be produced or manufactured in rural areas; and new processes than can be used in such production."

What are Program Priorities?

- Communities with less than 25,000 population
- Communities where the unemployment rate exceeds the state unemployment rate by 25% or more
- Communities where the median household income (MHI) is less than the State MHI
- Applicant has substantial experience in administering rural economic development where nonfederal funds are being utilized
- Projects that will create and/or save one or more jobs for every \$25,000
- Written evidence that small business development will occur as a result of the grant because funding limitations projects are usually less than \$100,000

How Do I Apply?

Contact USDA staff near you for the application process and obtaining a processing guide

Need More Details?

- Visit: <http://www.rurdev.usda.gov/SupportDocuments/1942g.pdf>

Questions? Contact Us

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What is this Program?

USDA Rural Development helps agricultural producers enter into value-added activities related to the processing and/or marketing of bio-based value-added products

Who May Apply?

- Independent Producer
- Agricultural Producer Group
- Farmer or Rancher Cooperative
- Majority-Controlled, Producer-Based Business Venture
- There are no population restrictions for the location of the project

What Types of Grants are Available?

- Planning Grants (maximum \$100,000) for economic planning activities, such as feasibility studies, or development of marketing and/or business plans for a value-added venture
- Working Capital Grants (maximum \$300,000) for expenses related to the marketing and/or processing of the value-added product
- You can apply for one or the other, but not both within the same year
- Grants are a maximum of 3 years
- Grant amounts limited to 50 percent of total eligible project costs

What Projects are Eligible?

Projects must expand customer base, increase revenue returns to the applicant producer, AND meet at least one of the following definitions:

- Change in physical state. Alters the raw agricultural commodity into a marketable value-added product. *Examples: fish fillets, diced tomatoes, bio-diesel fuel, cheese, jam, and wool rugs.*
- Produced in a manner that enhances the value of the agricultural commodity. The use of a recognizable production practices to grow or raise raw commodities. *Examples of eligible products in this category include sustainably grown apples, eggs produced from free-range chickens, or organically grown carrots.*
- Product segregation. Separating an agricultural commodity or product from other varieties of the same commodity or product on the same farm during production, harvesting, processing and marketing to increase the value. *Example: genetically modified corn separated from non-genetically modified corn on the same farm.*
- Farm- or Ranch-based renewable energy. An agricultural commodity that is used to generate renewable energy on a farm or ranch. *NOTE: On-farm generation of energy from wind, solar, geothermal or hydro sources are not eligible.*
- Locally-produced agricultural food product. Any agricultural food product that is raised, produced, and distributed in the state it was produced or within 400 miles.

What Activities are Ineligible?

Including but not limited to:

- costs for land, buildings, equipment or vehicles
- preparation of the grant application
- research and development
- architectural or engineering design work,
- expenses for the production, harvesting or delivery to a processing facility of any agricultural commodity or product
- owner or family member wages
- goods or services from a person or entity that has a personal, professional, financial or other interest in the outcome of the project.

How Do I Apply?

- A Notice of Funding Availability (NOFA) is published in the Federal Register. This usually occurs on an annual basis for this program. The NOFA will provide all the necessary details for applying including:
 - Information applicants must submit
 - The criteria Rural Development will use to evaluate and rank applications
 - Deadlines for applying
 - Address to send in completed applications
- Applications require confirmation of matching funds for the balance of project costs at application submission
- Applicants who have previously received a planning grant or working capital grant for the proposed project may not receive a second planning or working capital grant for the same project

Need More Details?

For complete details on this program please refer to our website:
www.rurdev.usda.gov/BCP_VAPG_Grants.html

Questions? Contact Us

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What is this Program?

USDA Rural Development promotes economic development in rural communities with exceptional needs through provision of training and technical assistance for business development, entrepreneurs, and economic development officials

Who May Apply?

- Public bodies, private non-profit corporations, Federally-recognized Tribal groups and cooperatives with members that are primarily rural residents
- Applicant must have significant expertise in the activities proposed and the financial resources to ensure that the business objectives can be accomplished
- Project must include a basis for determining the success or failure and assessing the project's impact
- Located in an eligible area of 50,000 or less

How May Funds Be Used?

- Identify and analyze business opportunities that use local rural materials or human resources
- Establish business support centers and assist in the creation of new rural businesses
- Identify, train and provide technical assistance to existing or prospective rural entrepreneurs and managers, including leadership development training
- Conduct community or multi-county economic development planning
- Establish centers for training, technology and trade to assist rural businesses in using interactive communications technologies to develop international trade opportunities and markets
- Pay reasonable fees and charges for professional services necessary to conduct the technical assistance, training or planning

What Uses are Prohibited?

- Duplication of current services replacing or substituting support previously provided
- Fund political activities
- Acquisition of real estate, building construction or development

How Much are the Grants?

- The maximum grant for a project serving a single states is \$50,000
- The maximum grant for a project serving two or more states is \$150,000

How Do I Apply?

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What is this Program?

USDA Rural Development provides loans and grants to local utility organizations which then provide funds to local businesses for projects that will create and retain jobs in rural areas

Who May Apply?

- Former borrower that has repaid or prepaid an insured, direct or guaranteed loan under the Rural Electrification Act
- Not-for-profit utility that is eligible to receive assistance from Rural Development
- Current Rural Development Electric or Telecommunications Program borrower
- Located in an eligible rural area of 25,000 or less

How May Funds Be Used?

- Capitalization of revolving loan funds
- Technical assistance in conjunction with projects funded under a zero interest RED-Loan
- Business Incubators
- Community Development Assistance to non-profits and public bodies (particularly job creation or enhancement)
- Facilities and equipment for education and training for rural residents to facilitate economic development
- Facilities and equipment for medical care to rural residents
- Telecommunications/computer networks for distance learning or long distance medical care

How Do I Apply?

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- Information applicants must submit
- The criteria Rural Development will use to evaluate and rank applications
- Deadlines for applying
- Address to send in completed applications

Questions? Contact Us

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To ensure this information is the most current, please visit our website at www.rurdev.usda.gov

What is this Program?

USDA Rural Development provides loans and grants to microenterprise development organizations (MDO) for microlending and technical assistance to support the development of microentrepreneurs and microenterprises

Who May Apply?

- Microenterprise development organizations are nonprofit, American Indian tribes, or institutions of higher learning
- End recipients should be located in a rural area with a population less than 50,000 and have 10 or less full time employees

What Loans are Available?

Microlenders providing fixed interest rate microloans to rural microentrepreneurs for startup and growing microenterprises may receive up to \$500,000

What Grants are Available?

- TA Grant – provide technical assistance and training to eligible microentrepreneurs and microenterprises— applicant is eligible for 25% of the first \$400,000 loaned to microborrowers and 5% of all additional loans
- TA-Only Grant – provided to eligible MDOs that seek to provide business-based technical assistance and training to eligible microentrepreneurs and microenterprises. (Entities receiving microlending TA Grants will not be eligible to apply for TA-Only grants)

What are Funding Limits?

- Maximum loan limit \$500,000, microlenders are eligible for Technical Assistance grants based upon outstanding microloans under this program
- Maximum Technical Assistance Only Grants depends on availability of funds
- RMAP loans cannot provide more than 75% of the project cost
- RMAP grants require a 15% match (can be matching funds, indirect costs, or in-kind goods or services)

How Do I Apply?

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To ensure this information is the most current, please visit our website at www.rurdev.usda.gov

What is this Program?

USDA Rural Development helps fund essential community facilities; such as first responder vehicles and equipment, healthcare, public safety, and public services

Who May Apply?

- Not-for-profit Corporations - the entity must have significant ties to the local community such as control by a public body or broadly based ownership and controlled by members of the local community
- Public Bodies (cities, counties, special-purpose districts, etc.)
- Federally recognized American Indian tribal groups
- Must be unable to obtain commercial credit
- Located in an eligible area of 20,000 or less

How Can Funds Be Used?

Construct, enlarge or otherwise improve essential community facilities operated on a nonprofit basis. Examples include:

- Health care: hospitals, clinics, nursing homes, etc.
- Public safety: police/fire stations, rescue vehicles, communications centers
- Education: schools, pre-schools, child care centers, school buses, etc.
- Public services: city halls, courthouses, community centers, airports, libraries, homeless shelters, museums, animal shelters, etc.
- Transportation infrastructure: such as streets, roads, bridges, and natural gas distribution systems
- Industrial parks: land acquisition and site preparation only. Purchase of existing facilities to improve or prevent a loss of service

Pay the following expenses:

- Reasonable fees, costs and interest
- Costs of acquiring interest and rights in land
- Purchasing or renting equipment
- Initial operating expenses

What Uses are Prohibited?

- On-site utility systems of business or industrial buildings in industrial park
- Finance recreational facilities or community antenna television services or facilities
- Construct facilities primarily for the purpose of house State, Federal or Quasi-Federal agencies
- New combined sanitary and storm water sewer facilities
- Pay annual recurring costs including purchases or rentals considered to be operating and maintenance expenses
- Facilities not modest in size design and cost
- Finder's and packager's fees
- Refinance existing debt or pay interest

How Much are the Grants?

- Grant cannot exceed 75% of project cost
- A scale is used to determine grant funding based on population and income

How Do I Apply?

Applications are accepted year-round. Contact your local Rural Development office using the list to the right.

To ensure this information is the most current, please visit our website at www.rurdev.usda.gov

Questions? Contact Us

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What is this Program?

USDA Rural Development guarantees loans made by eligible lenders, in order to fund essential community facilities such as first responder vehicles and equipment, health-care, public safety, and public services

Who May Borrow?

- Not-for-profit Corporations – the entity must have significant ties to the local community such as control by a public body or broadly-based ownership and controlled by members of the local community
- Federally Recognized Native American tribes
- Communities with a population less than 20,000

How May Funds Be Used?

- Construct, enlarge, extend or otherwise improve essential community facilities operated on a nonprofit basis such as:
 - Fire, rescue, public safety, health
 - Community, social or cultural services
 - Transportation infrastructure: streets, roads, and bridges
 - Facilities used primarily for recreation
 - Purchase existing facilities to improve or prevent a loss of service
- Pay the following expenses:
 - Reasonable fees, costs and interests
 - Cost acquiring interest & rights in land
 - Purchasing or renting equipment
 - Initial operating expenses
- Refinancing debt if the following exist:
 - Debts being refinanced are second daily part of loan (less than 50%)
 - Debts being refinanced were incurred for facility or service being currently financed present creditors will not extend or modify terms of the existing debts to an acceptable rate
- Pay obligations for construction incurred before issuance of the Conditional Commitment (only in limited instances)

What Uses are Prohibited?

- On-site utility systems of business or industrial buildings in industrial park
- Community antenna television services or facilities
- Facilities not modest in size, design and cost
- Finder's and packager's fees
- New combined sanitary and storm water sewer facilities

What are the Interest Rates/ Repayment Terms?

- Fixed or variable rate allowed
- Variable rate must be tied to a base rate published periodically in a recognized national or regional financial publication
- Rate is negotiated between the borrower and the lender
- Machinery and equipment - 15 - 20 years (or useful life)
- Real estate - 40 years

What is Fee/Limit?

- A guarantee fee of 1% of the guaranteed portion of the loan is required
- Max of 90% guarantee on total loan
- Not exceed 40 years
- Not exceed useful life of facility

How Do I Apply?

- **Lenders**-contact one of the Rural Development staff listed to discuss projects and how to apply to the program
- **Borrowers**-contact a lender in your area and ask if they participate in the program, or contact on the Rural Development staff for a current listing of participating lenders

To ensure this information is the most current, please visit our website at www.rurdev.usda.gov

Questions? Contact Us

*This program is administrated centrally within the state. For more information, please contact:

Janice Waddell, Program Director
530-792-5810 | janice.waddell@ca.usda.gov

Anita Lopez, State Office Specialist
530-792-5822 | anita.lopez@ca.usda.gov

Pete Yribarren, Program Specialist
559-734-8732 x108 | pete.yribarren@ca.usda.gov

What is this Program?

USDA Rural Development develops and repairs water, sewer, storm drainage, and solid waste water systems

Who May Apply?

- Available to public bodies, tribes, and nonprofits (cities, water districts, and mutual water companies)
- Applicants must be unable to obtain the financing from other sources at rates and terms they can afford and/or their own resources
- Population may not exceed 10,000

How May Funds Be Used?

- Construction
- Land acquisition
- Legal fees
- Engineering fees
- Capitalized interest
- Equipment
- Initial operation
- Maintenance costs
- Project contingencies
- To connect service lines to a residence
- Pay utility hook-up fees

What Types of Projects Are Eligible?

- Water
- Sewer
- Solid waste and storm drainage systems
- New and repair projects– for domestic and industrial users

What are Loan Rates/Terms?

- Typical funding: \$1-3 million
- The interest rates that are used to calculate these loans are subject to change quarterly
- Loans are made based on the applicant's authority and the life expectancy of the system's project, which may be up to the maximum of 40 years
- This loan program is based on repayment ability, and is calculated on similar systems rates, median household income, financial status of the system, and outstanding indebtedness
- There are some systems that qualify for grant funding; however, grant funding availability is limited. Applicant contributions show ownership in the projects and are often recommended. These applicant contributions are the first money spent in any project

How Do I Apply?

Applications are accepted year-round. Contact your local Rural Development office using the list to the right.

Questions? Contact Us

Janice Waddell, Program Director
530-792-5810 | janice.waddell@ca.usda.gov

Dave Hartwell, State Office Specialist
530-792-5817 | dave.hartwell@ca.usda.gov

Pete Yribarren, Program Specialist
559-734-8732 x108 | pete.yribarren@ca.usda.gov

| Office | Counties Covered | Staff | Phone | Email (all end in @ca.usda.gov) |
|-------------|---|--------------------------------|--------------------------------------|---------------------------------|
| Alturas | Lassen, Modoc, Plumas | Mike Colbert | 530-233-8860 | mike.colbert |
| Bakersfield | Inyo, Kern | Teresa Hogan | 661-336-0967x125 | teresa.hogan |
| El Centro | Imperial, San Diego | Daniel Cardona Luis Andrade | 760-352-4418x107 760-352-4418x108 | daniel.cardona luis.andrade |
| Elk Grove | Alpine, Amador, Calaveras, Contra Costa, Mono, San Joaquin | Frank Risso | 916-425-4768 | frank.risso |
| Elk Grove | El Dorado, Nevada, Placer, Sacramento, Sierra, Solano | Doug Colucci | 916-714-1104x106 | doug.colucci |
| Fresno | Fresno | Sally Tripp | 559-276-7494x132 | sally.tripp |
| Indio | Los Angeles, Orange, Riverside, San Bernardino | Carrie McLeod | 760-342-4624x120 | carrie.mcleod |
| Merced | Madera, Mariposa, Merced, Stanislaus, Tuolumne | Jose Arroyo Jose Guardado | 209-723-0475x121 209-538-3783 | jose.arroyo jose.guardado |
| Oroville | Butte, Colusa, Sutter, Yolo, Yuba | Katie Schmitt | 530-533-4401x127 | kaitlin.schmitt |
| Redding | Glenn, Shasta, Tehama, Trinity | Michael Velez | 530-226-2586 | michael.velez |
| Santa Maria | San Luis Obispo, Santa Barbara, Ventura | Al Correale | 805-928-9269x119 | al.correale |
| Santa Rosa | Alameda, Del Norte, Humboldt, Lake, Marin, Mendocino, Monterey, Napa, San Benito, San Francisco, San Mateo, Santa Clara, Santa Cruz, Sonoma | Reef Atwell Quinn Donovan | 707-526-6797x103 707-526-6797x105 | reef.atwell quinn.donovan |
| Visalia | Kings, Tulare | Lisa Butler | 559-734-8732x103 | lisa.butler |
| Yreka | Siskiyou | Kevin Demers | 530-842-6123 | kevin.demers |

Community Programs

Distance Learning and Telemedicine Program (DLT)

What is this Program?

USDA Rural Development offers loans and grants to provide enhanced learning and health care opportunities for rural residents

Who May Apply?

- Corporations or partnerships, American Indian tribes or tribal organizations, state or local government, consortia, and private for-profit or non-profit corporations
- Entities provide education and medical care via telecommunications
- Individuals are not eligible
- Located in rural area with population less than 20,000

How May Funds Be Used?

Capital and hardware costs that will enhance telecommunication capabilities such as:

- Audio, video, terminal equipment
- Computer hardware and software
- Instructional programming
- Technical assistance and instruction for using equipment

How Do I Apply?

- Loan and loan/grant combination applications are accepted on a year-round basis and are non-competitive
- 100% grant applications are accepted annually through a competitive process. A notice will be published in the Federal Register each year, usually in January

Questions? Contact Us

*This program is administered centrally from the national office. For more information, contact:

Harry Hutson, General Field Representative
623-535-5450 | harry.hutson@wdc.usda.gov

To ensure this information is the most current, please visit our website at www.rurdev.usda.gov

Community Programs

Rural Broadband Access Loan/Loan Guarantee (Broadband)

What is this Program?

USDA Rural Development provides loans and loan guarantees for the costs of construction, improvement, and acquisition of facilities and equipment to provide broadband service to eligible rural communities

Who May Apply?

- Nonprofit or for-profit organization, corporation, LLC, cooperative or mutual organization, Indian tribe or tribal organization, state or local government
- Individuals or partnerships are not eligible
- Located in rural area with population less than 20,000

How May Funds Be Used?

- Construction, improvement, and acquisition of facilities
- Cost of leasing facilities
- Refinance obligations on another telecommunications loan made under Rural Electrification Act
- Pre-loan expenses associated with loan application

How Do I Apply?

- Applications submitted on a year-round basis in Washington DC Broadband Office

Questions? Contact Us

*This program is administered centrally from the national office. For more information, contact:

Harry Hutson, General Field Representative
623-535-5450 | harry.hutson@wdc.usda.gov

Tammy Laizure, CA Broadband Coordinator
530-533-4401x131 | tammy.laizure@ca.usda.gov

To ensure this information is the most current, please visit our website at www.rurdev.usda.gov

What is this Program?

USDA Rural Development provides mortgages to low-income individuals or families to purchase a home in a rural area

Who May Borrow?

- Low and very-low income families/ individuals
- Must be unable to obtain a loan from other sources on terms and conditions that can reasonably be expected to be met
- Have sufficient income to pay house payments, insurance premiums and taxes, and necessary living expenses (Persons with inadequate repayment ability may obtain co-signers for the loan)
- Possess legal capacity to incur the loan obligation
- Possess the ability to carry out the undertakings and obligations required in connection with the loan
- Located in eligible town: generally less than 25,000 population and not part of an urbanized area
- To locate eligible rural areas in California visit: <http://eligibility.sc.egov.usda.gov>

How May Funds Be Used?

- Purchase, build, improve, repair or rehabilitate rural homes and related facilities and to provide adequate water and waste disposal systems
- Homes may be built on individual tracts or in subdivisions
- Modernize homes – add bathrooms, central heating, modern kitchens, and other improvements such as driveways and foundation plantings
- Borrowers may buy an existing home or lot or buy a site on which to build a home

What is the Typical Home Size and Design?

- Homes will be modest in size, design and cost but adequate to meet family needs.
- New homes average about 1,200 square feet of living area
- Cost and design vary in different areas of the country

What are the Loan Terms?

- Loans may be made for up to 100% of the appraised value of the site and the new home if construction inspections were made by Rural Development or other parties authorized by Rural Development
- Homes over 1 year old and improvements to them also may be financed with 100% loans
- Maximum repayment period is 33 years and, under certain conditions, 38 years
- Maximum repayment period for manufactured homes is 30 years
- Loan limits vary by county and state

How Do I Apply?

Applications are accepted year-round. Contact your local Rural Development office using the list to the right.

Questions? Contact Us

Bob Anderson, State Director
530-792-5816 | bob.anderson@ca.usda.gov

Debbie Morris, State Office Specialist
530-792-5820 | debbie.morris@ca.usda.gov

| Office | Counties Covered | Staff | Phone | Email (all end in @ca.usda.gov) |
|------------|---|---|--|---|
| El Centro | Imperial, San Diego | Patty Coronado Edgar Ortega | 760-352-4418 x109 760-352-4418 x102 | patty.coronado edgar.o.ortega |
| Elk Grove | Alpine, Amador, Calaveras, Contra Costa, El Dorado, Mono, Nevada, Placer, Sacramento, San Joaquin, Sierra, Solano | Paula Galvan Maretta Siatunuu | 916-714-1104 Ext. 104 Ext. 100 | paula.galvan maretta.siatunuu |
| Eureka | Del Norte, Humboldt | Linda Hunt | 707-443-6714 x101 | linda.hunt |
| Fresno | Fresno | Liz Vannata Rebecca Didway Alba Lazaro | 559-276-7494 Ext. 133 Ext. 139 Ext. 131 | liz.vannata rebecca.didway alba.lazaro |
| Indio | Los Angeles, Orange, Riverside, San Bernardino | Maggie Slater David Afolayan Maria Elena Desamito | 760-342-4624 Ext. 122 Ext. 119 Ext. 126 | magdalena.slater david.afolayan mariaelena.desamito |
| Merced | Madera, Mariposa, Merced, Stanislaus, Tuolumne | Guadalupe Valdes Lisandra Lima-Vitorino | 209-722-4119 x119 209-722-4119 x120 | guadalupe.valdes lisandra.vitorino |
| Redding | Glenn, Lassen, Plumas, Shasta, Tehama, Trinity | Billie DeMaagd | 530-226-2588 | billie.demaagd |
| Oroville | Butte, Colusa, Sutter, Yolo, Yuba | Nicole Roldan-Leben Frances Parker | 530-533-4401 Ext. 110 Ext. 101 | nicole.rolدان frances.parker |
| Salinas | Alameda, Monterey, San Benito, San Mateo, San Francisco, Santa Clara, Santa Cruz | Mark Hultgren Lupe Benavides Esther Flores | 831-757-5294 Ext. 104 Ext. 105 Ext. 102 | mark.hultgren lupe.benavides esther.flores |
| Santa Rosa | Lake, Marin, Mendocino, Napa, Sonoma | Jennifer Gooler Leanne McManus | 707-526-6797 x105 707-526-6797 x100 | jennifer.gooler leanne.mcmanus |
| Visalia | Inyo, Kern, Kings, San Luis Obispo, Santa Barbara, Tulare, Ventura | Stacy Lopez Janie Gaxiola | 559-734-8732 Ext. 111 Ext. 115 | stacy.lopez janie.gaxiola |
| Yreka | Modoc, Siskiyou | Richard Stahmann Dale Stretz | 530-842-6123 Ext. 102 Ext. 115 | richard.stahmann dale.stretz |

What is this Program?

USDA Rural Development guarantees mortgage loans made by eligible lenders to low and moderate income people to purchase a home in a rural area

Who May Borrow?

- Borrowers do not have to be first time home buyers
- Income must be adequate and dependable
- Acceptable credit history
- Cannot obtain conventional financing
- Citizen or permanent legal resident
- Legal capacity to incur debt
- Applicants for loans may have an income of up to 115% of the median income for the area
- Families must be without adequate housing, but be able to afford the mortgage payments, including taxes and insurance
- Properties must be located in eligible rural areas (generally towns of 20,000 or less that are removed from an urban area)

How May Funds Be Used?

- Purchase new or existing home
- Pay closing costs for loan (no disc. points)
- Pay pre-paid insurance
- Pay for necessary repairs

Are There Any Restrictions?

- Property must be located in eligible rural areas
- Land value cannot exceed 30% of total value
- No in-ground swimming pools
- No substandard homes
- No existing manufactured homes

What are the Loan Terms?

- Maximum loan amount up to 102% when guarantee fee is financed into loan amount
- Loan can include closing costs and repairs if appraisal is higher than sales price
- No monthly mortgage insurance premium payment is required
- Up front 2% guarantee fee and 0.3% annual fee based on the unpaid principal balance
- No cash reserves are required

How Do I Apply?

Contact a local participating lender of your choice. A complete list of California's approved lenders are located at: www.rurdev.usda.gov/CA-SFHPrograms.html

Lender Questions?

Lenders should contact the appropriate staff listed to the right

Questions? Contact Us

Bob Anderson, Program Director
530-792-5816 | bob.anderson@ca.usda.gov

Annette Joyer, State Office Specialist
916-714-1104 x107 | annette.joyer@ca.usda.gov

| Lenders Served | Office | Staff | Phone | Email (all end in @ca.usda.gov) |
|--|-----------|--------------------------------|--------------------------------------|---------------------------------|
| JP Morgan Chase Bank, NA; all other lenders not specifically assigned below | Elk Grove | Annette Joyer | 916-714-1104x107 | annette.joyer |
| Academy Mortgage Corp; Golden Empire Mortgage; Megastar Financial; PHH Mortgage Corp; RANLIFE; WCS Lending, LLC; W.J. Bradley Mortgage Capital Corp | Oroville | Nicole Roldan-Leben | 530-533-4401x110 | nicole.rolدان |
| American Pacific Mortgage Corp; DHI Mortgage Co.; Guild Mortgage Co.; K. Hovnanian American Mortgage; LHM Financial; MMC Lending; Oaktree Funding Corp.; Platinum Home Mortgage Corp; Plaza Home Loans | Redding | Ed Amen | 530-226-2589 | ed.amen |
| AFN dba MGM Mortgage; Bank of America; CNB National Lending; Gateway Business Bank; Imortgage.com; Pinnacle Capital Mortgage Corp; Prime Lending; Prospect Mortgage, LLC | Salinas | Lupe Benavides Violet Gomes | 831-757-5294 Ext. 105 Ext. 106 | lupe.benavides violet.gomes |
| Country Club Mortgage; Eagle Home Loans; Evergreen Home Loans; Kings Mortgage Services; Metlife Bank, NA; Mortgage Lenders of America; Mountain West Financial; Primary Residential Mortgage; Resource Lenders; Sierra Pacific Mortgage; Simonich Corp; Summit Funding; Suntrust Mortgage; Vitek Real Estate Industries Group; Wallick & Volk; Wells Fargo Home Mortgage | Visalia | Nellie Nunez Maricela Gomez | 559-734-8732 Ext. 110 Ext. 114 | nellie.nunez maricela.gomez |
| First Nations Home Finance; First Priority Financial; Flagstar Bank; Mason-McDuffie Mortgage; Paramount Residential (PRMG); Stearns Lending | Yreka | Dale Stretz | 530-842-6123x 115 | dale.stretz |

What is this Program?

USDA Rural Development repairs and rehabilitates modest homes to safe and sanitary conditions for very low-income homeowners

Who May Apply?

- Very low-income homeowners below 50% of the area median income can receive up to \$20,000 in loan and grants
- To receive a grant, the homeowner must be 62 years or older and unable to pay for any repairs on the house
- To receive a combination loan and grant, an applicant must be 62 years or older and able to pay for only a part of the repairs
- Located in an eligible area (generally less than 25,000 in population and not part of an urbanized area)
- To locate eligible rural areas in California visit: <http://eligibility.sc.egov.usda.gov>

How May Funds Be Used?

- Assist people who may not need a new house or cannot afford a new house, but need some repairs completed on their present house to bring it up to minimum standards
- Remove health or safety hazards from dwellings
- Grants are limited to \$7,500 per applicant per lifetime for those 62 or older
- The interest rate on the 504 loan is 1% with up to 20 years in which to repay

What is the Income Criteria?

- An applicant's income determines the type of assistance for which he/she is eligible
- If income is so low as to permit only removal of health and safety hazards, a repair loan and/or grant may be available
- For homeowners with somewhat higher incomes, a home improvement loan may be possible to bring the house up to minimum standards

What are the Security Requirements?

- A real estate Deed of Trust (mortgage) is required for loans of more than \$7,500, and in some instances may be required for smaller loans
- If the loans are under \$2,500, but income is small so that repaying the loan will be difficult, someone may co-sign the loan note with the borrower
- Homeowners who receive a grant or a combination loan and grant must agree to repay the grant if the property is sold within 3 years

How Do I Apply?

Applications are accepted year-round. Contact your local Rural Development office using the list to the right.

Questions? Contact Us

Bob Anderson, Program Director
530-792-5816 | bob.anderson@ca.usda.gov

Debbie Morris, State Office Specialist
530-792-5820 | debbie.morris@ca.usda.gov

| Office | Counties Covered | Staff | Phone | Email (all end in @ca.usda.gov) |
|------------|---|---|--|---|
| El Centro | Imperial, San Diego | Patty Coronado Edgar Ortega | 760-352-4418 x109 760-352-4418 x102 | patty.coronado edgar.o.ortega |
| Elk Grove | Alpine, Amador, Calaveras, Contra Costa, El Dorado, Mono, Nevada, Placer, Sacramento, San Joaquin, Sierra, Solano | Paula Galvan Maretta Siatunuu | 916-714-1104 Ext. 104 Ext. 100 | paula.galvan maretta.siatunuu |
| Eureka | Del Norte, Humboldt | Linda Hunt | 707-443-6714 x101 559-276-7494 | linda.hunt |
| Fresno | Fresno | Liz Vannata Rebecca Didway Alba Lazaro | Ext. 133 Ext. 139 Ext. 131 | liz.vannata rebecca.didway alba.lazaro |
| Indio | Los Angeles, Orange, Riverside, San Bernardino | Maggie Slater David Afolayan Maria Elena Desamito | 760-342-4624 Ext. 122 Ext. 119 Ext. 126 | magdalena.slater david.afolayan mariaelena.desamito |
| Merced | Madera, Mariposa, Merced, Stanislaus, Tuolumne | Guadalupe Valdes Lisandra Lima-Vitorino | 209-722-4119 x119 209-722-4119 x120 | guadalupe.valdes lisandra.vitorino |
| Redding | Glenn, Lassen, Plumas, Shasta, Tehama, Trinity | Billie DeMaagd | 530-226-2588 | billie.demaagd |
| Oroville | Butte, Colusa, Sutter, Yolo, Yuba | Nicole Roldan-Leben Frances Parker | 530-533-4401 Ext. 110 Ext. 101 | nicole.rolدان frances.parker |
| Salinas | Alameda, Monterey, San Benito, San Mateo, San Francisco, Santa Clara, Santa Cruz | Mark Hultgren Lupe Benavides Esther Flores | 831-757-5294 Ext. 104 Ext. 105 Ext. 102 | mark.hultgren lupe.benavides esther.flores |
| Santa Rosa | Lake, Marin, Mendocino, Napa, Sonoma | Jennifer Gooler Leanne McManus | 707-526-6797 x105 707-526-6797 x100 | jennifer.gooler leanne.mcmanus |
| Visalia | Inyo, Kern, Kings, San Luis Obispo, Santa Barbara, Tulare, Ventura | Stacy Lopez Janie Gaxiola | 559-734-8732 Ext. 111 Ext. 115 | stacy.lopez janie.gaxiola |
| Yreka | Modoc, Siskiyou | Richard Stahmann Dale Stretz | 530-842-6123 Ext. 102 Ext. 115 | richard.stahmann dale.stretz |

What is this Program?

USDA Rural Development partners with housing groups to help very low- and low-income households work in groups of 6-10 and build their own homes through the self-help process

What is the Self-Help Building Process?

- Plans for modest but adequate housing will be selected and specifications developed
- Construction will involve as much on-site work as practicable
- Basic plans and construction methods will be standardized as much as possible
- Materials may be purchased on a group basis
- Group will decide how members will share labor, how records will be kept of time worked and how labor will be exchanged on a basis fair to all members
- Depending on skills of participants, groups may decide to do all the construction, or contract for work that cannot be done easily, such as excavating, installation of wiring or plumbing and dry wall finishing
- Construction will start only after each family loan has been closed
- Construction of homes will be done in stages. Each stage of construction will be finished, if practical, on all homes before starting the next stage
- The construction supervisor, with advice of the group's president, will divide the group into teams on the basis of skills, compatibility and availability
- Construction changes cannot be made without prior approval of the USDA Rural Development coordinator
- Households will move into the new homes only after construction of all homes have been completed

Who May Apply?

- Public bodies and public or private nonprofit corporation with the legal, administrative and technical capacity to carry out the objectives of the program
- Applicant organization must show a need clearly exists and that qualified personnel can be hired to carry out the objectives of a technical assistance program
- Funds are not available from other sources
- Nonprofit corporations applying must also have either:
 - Successful experience in the field of self help housing
 - A sponsoring organization with this experience or with proven ability in related business fields

What Uses are Prohibited?

- Hiring personnel to perform actual construction work for households
- Buying real estate, building materials or other property for participants

How Do I Apply?

Contact a Self-Help Housing Provider near you.

*Please note the counties below do not currently have an active self-help program: Alpine, Amador, Calaveras, Contra Costa, El Dorado, Imperial, Lassen, Modoc, Mono, Nevada, Placer, Plumas, Sacramento, San Joaquin, San Diego, Tuolumne, Stanislaus, Sierra, Siskiyou, Solano, Yolo. Please contact your local Rural Development office to learn about other housing programs available to you.

Questions? Contact Us

Bob Anderson, Program Director
530-792-5816 | bob.anderson@ca.usda.gov

Debbie Morris, State Office Specialist
530-792-5820 | debbie.morris@ca.usda.gov

| Office | Counties Covered | Staff | Phone | Email (all end in ca.usda.gov) |
|--|--|--|--|--|
| Burbank Housing Development Corporation - 707-526-9782 Rural Communities Housing Development Corporation - 707-463-1975 | | | | |
| Santa Rosa | Lake, Marin, Mendocino, Napa, Sonoma | Leanne McManus | 707-526-6797 x100 | leanne.mcmanus |
| Eureka | Del Norte, Humboldt | Linda Hunt | 707-443-6714 x101 | linda.hunt |
| Self Help Home Improvement Project (Redding) - 530-378-6900 Community Housing Improvement Program, Inc. - 530-891-6931 | | | | |
| Redding | Glenn, Shasta, Tehama, Trinity | Billie DeMaagd | 530-226-2588 | billie.demaagd |
| Oroville | Butte, Colusa, Sutter, Yuba | Nicole Roldan-Leben Frances Parker | 530-533-4401 Ext. 110 Ext. 110 | nicole.roldan frances.parker |
| Community Housing Improvement Systems & Planning Association, Inc. - 831-757-6251 South County Housing - 408-842-9181 | | | | |
| Salinas | Alameda, Monterey, San Benito, San Francisco, San Mateo, Santa Clara, Santa Cruz | Mark Hultgren Lupe Benavides Esther Flores | 831-757-5294 Ext. 104 Ext. 105 Ext. 102 | mark.hultgren lupe.benavides esther.flores |
| Coachella Valley Housing Coalition - 760-347-3157 | | | | |
| El Centro | Imperial | Patty Coronado | 760-352-4418x109 | patty.coronado |
| Indio | Los Angeles, Orange, Riverside, San Bernardino | David Afolayan | 760-342-4624x119 | david.afolayan |
| Peoples' Self Help Housing Corporation (Visalia) - 805-781-3088 Self Help Enterprises - 559-651-1000 | | | | |
| Fresno | Fresno | Liz Vannata Rebecca Didway Alba Lazaro | 559-276-7494 Ext. 133 Ext. 139 Ext. 131 | liz.vannata rebecca.didway alba.lazaro |
| Merced | Merced, Mariposa, Madera | Guadalupe Valdes | 209-722-4119x119 | guadalupe.valdes |
| Visalia | Inyo, Kern, Kings, San Luis Obispo, Santa Barbara, Tulare, Ventura | Stacy Lopez Janie Gaxiola | 559-734-8732 Ext. 111 Ext. 115 | stacy.lopez janie.gaxiola |

What is this Program?

USDA Rural Development offers direct loans for the development of affordable rental housing that serves rural areas

Who May Borrow?

Individuals, corporations, associations, partnerships, limited partnerships, trusts, public or private organizations, consumer cooperatives and federally recognized American Indian tribes

- Applicants must be unable to obtain similar credit elsewhere at rates that would allow for rents within the payment ability of eligible residents
- Applicants must have the legal and financial ability to carry out the obligations required for the loan
- Applicants must be able to maintain, manage, and operate the project for its intended purpose and in accordance with Rural Development's program

Who May Live in this Housing?

- Very-low to moderate income families
 - Very low income = 50% of the area median income (AMI) or lower
 - Low income = 50-80% of AMI
 - Moderate income = Capped at \$5,500 above the low-income limit
- Elderly and persons with disabilities

How May Funds Be Used?

- Construct rental housing
- Purchase and rehabilitate buildings, not previously financed by Rural Development
- Subsequent loans
- Purchase and improve sites
- Develop and install necessary systems
- Landscaping and site development
- Tenant-related facilities

What Uses are Prohibited?

- Housing for temporary and transient residents
- Special care facilities or institutional-type homes
- Facilities which are not in compliance with Rural Development's design requirements

How Do I Apply?

For New Loans

- A Notice of Funding Availability (NOFA) is published in the Federal Register. This usually occurs on an annual basis for this program. The NOFA will provide all the necessary details for applying including:
 - Information applicants must submit
 - The criteria Rural Development will use to evaluate and rank applications
 - Deadlines for applying
 - Address to send in completed Applications
 - Administrative loan limit and availability of new construction rental assistance

- A list of designated eligible rural locations may be obtained from USDA Rural Development

For Subsequent Loans

Please contact the state MFH Coordinator directly for more information

Need More Details?

For complete details on this program please refer to 7CFR 3560, available on our website: www.rurdev.usda.gov/ca

Questions? Contact Us

Stephen Nnodim, Program Director
530-792-5830 | stephen.nnodim@ca.usda.gov

Debra Moretton, State MFH Coordinator
530-885-6505x109 | debra.moretton@ca.usda.gov

| Office | Counties Covered | Staff | Phone | Email (end in @ca.usda.gov) |
|---------------|---|--|--|--|
| Auburn | Nevada, Placer, Sierra | Michael Pope Lorna Lorea Wanda Thompson | 530-885-6505 Ext. 102 Ext. 100 Ext. 110 | michael.pope lorna.lorea wanda.thompson |
| Bakersfield | Inyo, Kern, Santa Barbara, Ventura | Armando Aparicio Stephanie Burgeis | 661-336-0967 Ext. 135 Ext. 126 | armando.aparcio stephanie.burgeis |
| Elk Grove | Alpine, Amador, Calaveras, Contra Costa, El Dorado, Mono, Sacramento, San Joaquin, Solano | Hector Bautista | 916-714-1104x122 | hector.bautista |
| Eureka | Del Norte, Humboldt | Sandy Pedrotti | 707-443-6713x106 | sandra.pedrotti |
| Modesto | Fresno, Madera, Mariposa, Merced, Stanislaus | Diane Martinez Sara Brookes | 209-491-9320 Ext. 130 Ext. 115 | diane.martinez sara.brookes |
| Moreno Valley | Imperial, Riverside, San Bernardino, San Diego | Judy Twilley Marcia Brooks Marion Windbergmorrow | 951-656-6800 Ext. 103 Ext. 102 Ext. 108 | judy.twilley marcia.brooks marion.windbergmorrow |
| Oroville | Butte, Colusa, Sutter, Yolo, Yuba | Lynne MacIntosh | 530-533-4401x104 | lynne.macintosh |
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| Santa Rosa | Lake, Marin, Mendocino, Solano, Sonoma | Jennifer Gooler | 707-526-6797x102 | jennifer.gooler |
| Visalia | Kings, Tulare | Carol Ernst | 559-734-8732x109 | carol.ernst |

What is this Program?

USDA Rural Development guarantees loans for new construction and rehabilitation of low to moderate income rental apartments

Who May Borrow?

- Non-profit organization
- Public bodies
- For-profit organizations including limited partnerships or LLC's

What Lenders are Eligible?

- Lenders currently approved and considered eligible for guaranteed loan programs supporting multi-family housing by:
 - Fannie Mae & Freddie Mac
 - Federal Home Loan Bank members
 - HUD
- Guaranteed loan programs supporting multi-family housing are considered approved lenders, as well as state housing finance agencies

What are the Restrictions?

- Tenant income cannot exceed 115% of area median income, adjusted for family size
- Rent (including tenant-paid utilities) for any unit at initial occupancy cannot exceed 30% of 115% of area median income, adjusted for family size
- Average rent (including tenant-paid utilities) for all units in a project cannot exceed 30% of 100% of area median income

What are Loan Terms/Rates?

- Must be a fixed rate at minimum 25 year term
- Interest rate will be best rate negotiated between the lender and the applicant
- Up to 40 year amortization available

What is the Typical Size & Type of Housing?

- Proposals for new construction or acquisition with rehabilitation of at least \$6,500 per unit will be considered
- Apartment complexes must consist of five or more rental dwelling units
- Complexes may contain units that are detached, semi-detached, row houses or multi-family structures
- The proposed housing may exceed the size allowances and amenities prohibited under the Sec. 515 Rural Rental Housing Program provided such costs and features are generally found in similar housing proposals for similar income families in the market area. Such costs, features and amenities may include larger units, dishwashers, microwaves and increased community spaces
- Sec. 538 funds may be used for rehabilitation of an existing Sec. 515 complex

How Do I Apply?

A Notice of Funding Availability (NOFA) is published in the Federal Register. This usually occurs on an annual basis for this program. The NOFA will provide all the necessary details for applying including:

- Information applicants must submit
- The criteria Rural Development will use to evaluate and rank applications
- Deadlines for applying
- Address to send in completed applications

Need More Details?

For complete details on this program please refer to 7CFR 3565, available on our website: www.rurdev.usda.gov/ca

Questions? Contact Us

*This program is administrated centrally within the state. For more information, please contact:

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What is this Program?

USDA Rural Development provides low cost financing for the development of affordable year-around and migrant/seasonal rental housing for “domestic farm laborers”, regardless of the farm where they work

*A specific allocation of Sec. 514 loan funds for on-farm labor housing are available each year and are funded on a first-come, first-served basis. Loans are provided to farm owners and associations of farmers to provide housing to the farm laborers they employ. Housing may be constructed in urban or rural areas, on or off the farm, so long as the applicant can justify the need. For more information on the Section 514 On-Farm Loan Program, please contact the State MFH Coordinator directly.

Who May Apply?

- Nonprofit corporations, including cooperatives, public bodies, housing authorities, federally recognized tribes, and limited partnerships with a nonprofit general partner
- Applicant must have sufficient qualifications and experience to develop and operate project; and have a good credit history (no delinquent Federal debt & no Federal housing violations)
- Individuals are not eligible

Who May Live in this Housing?

- Limited to very low, low, or moderate income household, must be a US citizen or permanent resident and earn at least \$3,835 per year
- Domestic farm laborers include retired, elderly, and/or disabled

How May Funds Be Used?

- Project may be constructed in an urban or rural area (providing there is a demonstrated need)
- Purchase and rehabilitate buildings, not previously financed by Rural Development
- Subsequent loans/grants
- Develop and install necessary systems
- Landscaping and site development
- Tenant-related facilities

How Do I Apply?

For New Loans

A Notice of Funding Availability (NOFA) is published in the Federal Register. This usually occurs on an annual basis for this program. The NOFA will provide all the necessary details for applying including:

- Administrative limit for loan/grant and availability of new construction rental assistance
- Information applicants must submit
- The criteria Rural Development will use to evaluate and rank applications
- Deadlines for applying
- Address to send completed applications

For Subsequent Loans/Grants

Please contact the state MFH Coordinator directly for more information.

Need More Details?

For complete details on this program please refer to 7CFR 3560, available on our website: www.rurdev.usda.gov/ca

Questions? Contact Us

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Debra Moretton, State MFH Coordinator

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What is this Program?

USDA Rural Development provides grants to repair programs that improve general living conditions for housing occupied by low and very-low income persons in rural areas

Who May Apply?

- Public or private nonprofit organization, public agency or body of any State government or commonwealth or federally recognized American Indian tribe
- Grantee must have the necessary background and experience on the part of its staff with proven ability to perform the responsibility in the field of low-income rural housing development, repair and rehabilitation
- Grantees are required to make quarterly progress reports and a final audit on their accomplishments

How May Funds Be Used?

- Grants are used by the organization to assist low and very-low income homeowners with grants or low interest loans to repair or rehabilitate homes that do not meet decent, safe, sanitary and handicapped accessibility standards. Including but not limited to:
 - Installation/repair of sanitary water and waste disposal systems
 - Repair/replace heating systems
 - Electrical wiring; foundation repair; roof repair and replacement; insulation
 - Handicap Accessibility features
 - Additions to dwellings to alleviate overcrowding
- Grants may be used for labor and materials for the needed repairs; and up to 20% of the funds may be used for administrative expenses

How are Funds Distributed?

- USDA awards grants to sponsoring organizations (not individual homeowners) and the organization works with and provides support to individual homeowners
- Individual homeowners assisted must:
 - Meet low or very low income definitions
 - Own the individual dwelling at least one year prior to the time of assistance
 - Be the intended occupant of the dwelling after repairs are completed
- The dwelling must be located in a rural area or community and be in need of housing preservation assistance
- Each homeowner is required to submit evidence of income and ownership for the grantee's files
- Assistance is also available to rental property owners to repair & rehabilitate units providing they agree to make such units available to low & very-low income persons
- Grants are combined with other programs/leveraged funds and distributed as loans, grants, or subsidies to individual homeowners based on a plan listed in the grant application
- Funds must be used within a two-year period

How Do I Apply?

A Notice of Funding Availability (NOFA) is published in the Federal Register. This usually occurs on an annual basis for this program. The NOFA will provide all the necessary details for applying including:

- Information applicants must submit
- The criteria Rural Development will use to evaluate and rank applications
- Deadlines for applying
- Address to send in completed applications

Need More Details?

For complete details on this program please refer to RD Instruction 1944-N, available on our website: www.rurdev.usda.gov/ca

Questions? Contact Us

*This program is administered centrally within the state. For more information, please contact:

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