

Working for Rural Communities 2012 Program Guide for Tennessee

www.rurdev.usda.gov/TN



USDA Rural Development Works in Tennessee



Barack Obama
President



Tom Vilsack
Secretary of Agriculture



Bobby Goode
State Director
Rural Development

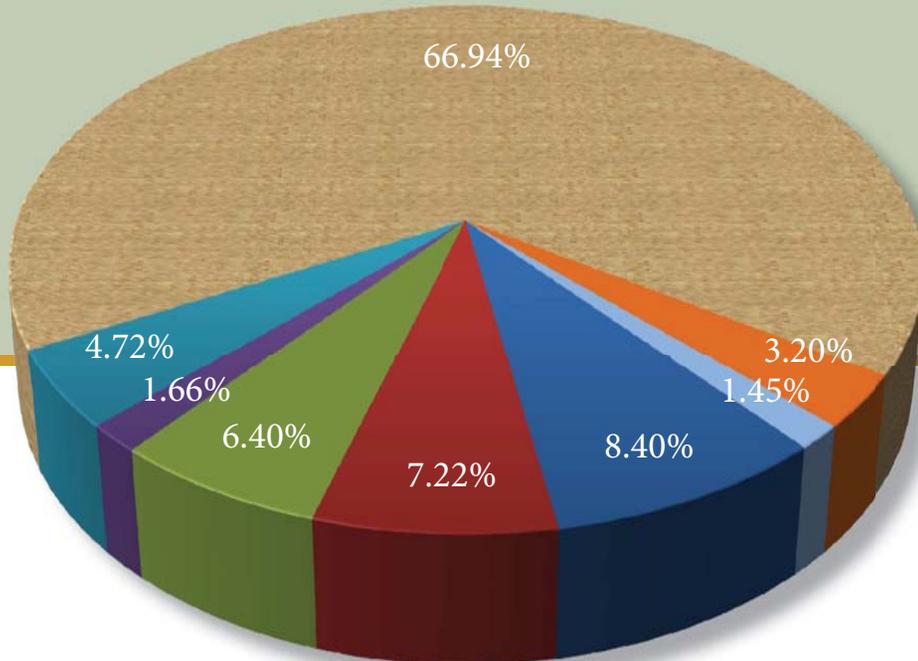
Nearly every rural Tennessean benefits from USDA Rural Development investments in businesses, cooperatives, communities and non-profits. We help them create jobs and improve access to reliable water, sewer, broadband, electricity, rental housing and other essentials like public safety, education and health care. We also help thousands achieve the dream of owning a home or find a good place to rent near jobs, education and community resources. Our urban neighbors benefit too. A competitive rural America is vital to the economic health and independence of our nation in terms of food, exports and as a vital source of energy and innovation for the future.

Through direct loans and loan guarantees to private lenders, we manage an active investment portfolio of more than \$3.3 billion in Tennessee. Most guarantees are self-funded through user fees, creating little or no risk for taxpayers. For the rest, the delinquency rate is low at 2.72% for direct loans and 3.61% for all receivables as of June 2011. Despite many changes over the last several years, including a leaner workforce, we have never been more productive in Tennessee. Our commitment to quality service and the use of new technologies ensures USDA will continue to improve the lives of every American.



FY2011 Investments in Tennessee

\$750,268,428



Impact

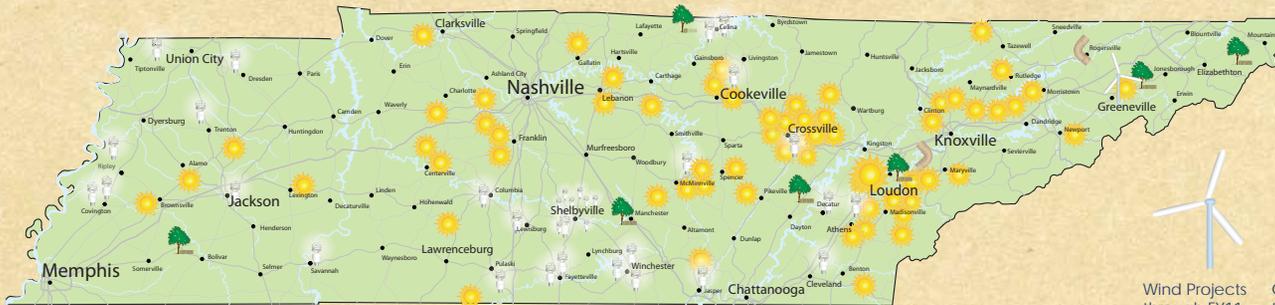
- 10,815 Households
 - Homeowners 4,992
 - Renters 5,823
- 158 Rural Communities
- 95 Counties
- 1,737+ Jobs (direct**)
- 9,596+ Jobs Impacted**
- 898+ Businesses & Organizations
- 5,519 Loans, Loan Guarantees, & Grants
- \$3.3*+ Active Loan & Guarantee Portfolio (*Billion)

** Job estimates are not available for all programs. These estimates are based on information provided by program recipients and models projecting number of jobs created per \$1 million invested.



Business & Energy	\$63,058,820	Home Loans & Repair Loans/Grants	\$35,398,956
Telecommunications & Electric	\$54,197,370	Home Loan Guarantees	\$502,205,431
Water & Sewer	\$48,037,600	Multi-family Rental Housing	\$24,043,032
Administration	\$12,471,319	Community Facilities	\$10,855,900

Rural Energy for America Program



www.usda.gov/energy



Renewable Energy Creates Jobs In Rural Communities

With support from Rural Development, **Memphis BioWorks Foundation** is out to prove that rural communities can play a central role in helping the U.S. achieve energy independence. The Foundation's three-state initiative, AgBioworks, is applying industrial biotechnology to regional crops and woody biomass. The program aims to develop alternative energy and biobased products to replace petroleum and other minerals with renewable sources.

The first prototype is underway at German Farms outside the small town of Whiteville. Improved sweet sorghum crops are being put to real-world tests in a proof-of-concept biorefinery designed to recycle former cotton gins and other farm infrastructure in rural communities. The partnership has already significantly improved the energy potential of sorghum and developed additional in-



come-producing uses for the by-products and waste of the energy refinery process. The program demonstrates great promise to create a cost effective, easily scalable distributed network of micro-refineries to create biofuel and jobs in rural areas.

Genera Energy in East Tennessee is also a leader in research and development of sustainable bio-fuels. With partners like DuPont Danisco and the University of Tennessee, Genera applies innovation to feed-stocks, the supply chain, and scalable biofuel production. A partnership between Rural Development and the Tennessee Biomass Supply Cooperative is helping Genera engage farmers in the region to turn what had been considered marginal land into income-producing acreage and creating jobs in energy production near the supply of new bioenergy feed-sources.

Another partner with Rural Development, **Wampler's Farm Sausage** in Loudon, has installed a 500 kW solar photo voltaic system as a major part of a concerted effort to use every resource in a way that best serves the business and the community. According to CEO Ted Wampler, Jr., each of these projects has reduced costs for the company while improving the environment. This commitment to green practices has also established the third generation family-owned Wampler's nationally as an innovative, environmentally responsible company.

The 2,240 panel solar array at Wampers is expected to generate about half the energy needed to operate commercial ovens, refrigeration and other electricity needs. All together the energy to be produced by the project is expected to reduce carbon emissions by the equivalent of more than 60,100 gallons of gasoline,

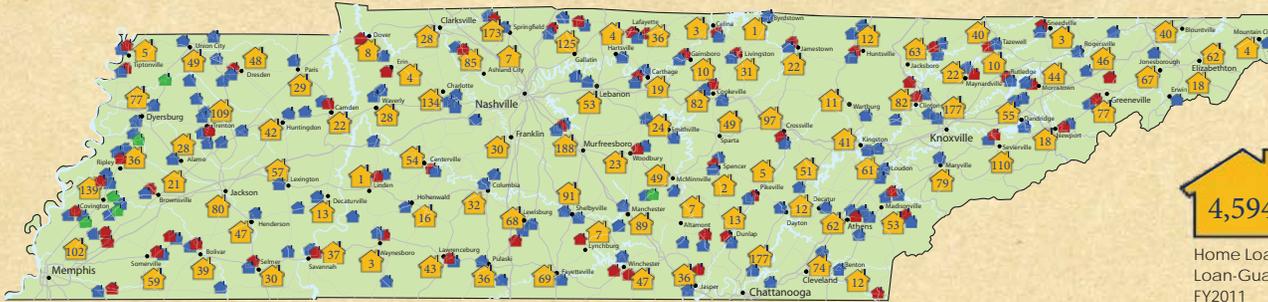


1,200 barrels of oil or the average electricity consumed by more than 60 homes in the U.S.

The benefits of these public/private investments extend across the state. Solar panels used at Wampler's are manufactured by SHARP in Memphis using components made by companies in other parts of the state including AGC Flat Glass North America in Kingsport. In this way, REAP grants help support literally hundreds of rural jobs.

Energy efficiency grants reduce utility bills for more than 100 small businesses and agricultural producers. Modern heating and air equipment uses a fraction of the electricity required to operate older systems. Better still, improved sensors and software provide a more stable growth environment for plants and animals, increasing production, quality and return on investments.

Rural Homes



Home Loans & Loan-Guarantees
FY2011



Apartments for Families
267 properties
FY2011



Apartments for the Elderly
86 properties
FY2011



Apartments for Farm Workers
6 properties
FY2011



An affordable home shouldn't be a luxury

Shirley Snapp always dreamed of owning a home of her own in a good school district, with a view of the hills and a yard for her son. Life does not always go as planned and her hopes were sidelined for many years.

Then Shirley heard about **Eastern Eight Community Development Corp. (E8)**, a non-profit that helps families with low and moderate incomes achieve their home ownership goals. A course for potential home buyers helped Shirley prepare for the responsibilities that come with ownership. It also gave her the tools to establish and maintain good credit.

When she was ready, Shirley opted for a new home to be built by E8. She selected a hillside lot in a small subdivision with views of wooded hills and small farms. She participated in decisions from start to finish, making the home exactly what she had hoped.



Near the end of construction, staff from RD's **Greeneville Area Office** joined Shirley for a work day at the site. Together they planted a variety of shrubs and trees to mark this turning point in her life.

Shirley's story is not unusual for E8. In addition to the positive impact they have had on more than 150 families that are now in their own homes, the E8 staff of 13 has helped add nearly \$12 million to the local tax base, created ongoing construction jobs, and helped support jobs in the financial services and related business sectors.

Down payment assistance from local partners in the form of a forgivable loan and payments spread over 33 years help bring homes within reach. Because we take the time up front to help potential homeowners prepare a firm foundation, the success rate for RD direct home loan customers remains above 97 percent nationally.

As any building ages it reaches a point where routine maintenance is no longer enough. For older homes and especially older apartments a little investment can also translate into a lot of savings on utility bills for both owners and residents alike. E8 along with many other organizations and communities work with Rural Development staff to ensure homeowners have the resources they need to keep their home in good shape. This partnership makes it possible for many to maintain their biggest investment and continue living self-reliantly in their own home as long as possible.

Renters benefit too. The Tursky family has a long history of working with Rural Development through their **Volunteer Management & Development Company** to improve affordable rental opportunities in rural areas. Since 1990 they have bought, renovated and constructed 14

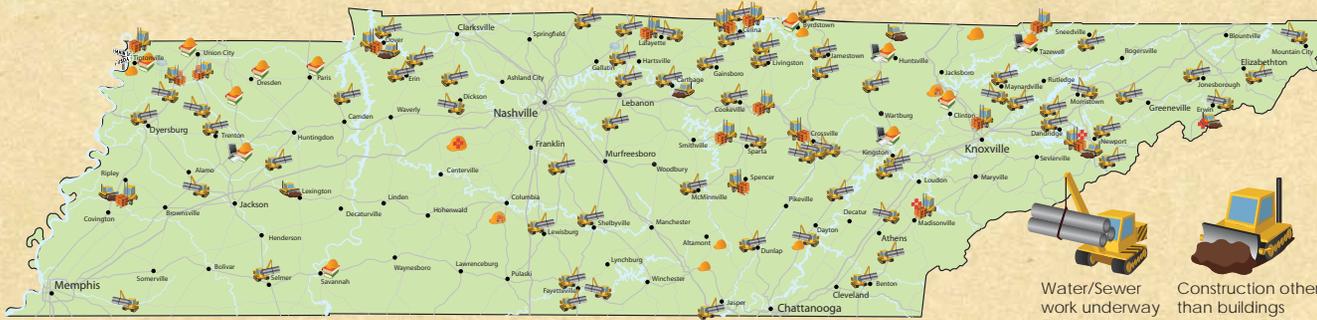
apartment complexes in ten communities across Middle and West Tennessee and Southwest Kentucky. In 2011 they used affordable financing from Rural Development and tax credits from the Tennessee Housing Development Agency (THDA) to make needed renovations and significantly improve energy efficiency at

two more apartment complexes with 61 apartments in Henderson and Fayette Counties. At Galaway Manor they even added solar panels expected to produce about 4,900 kW of electricity every month.

The Tursky family has always done a good job marshaling resources to make their apartments more comfortable and accessible. Now they are even helping reduce energy consumption and produce renewable energy for the energy grid. That's good for the families that rent from them and for the environment.



Essential Infrastructure



121 Projects underway in FY2011
\$165 million invested

- 
 Water/Sewer work underway FY2011
- 
 Construction other than buildings underway FY2011
- 
 New Buildings underway FY2011
- 
 Renovation underway FY2011
- 
 Computer Access Related
- 
 Safety/First Responder Related
- 
 Education/ Training Related
- 
 Health care Related



Bridging the gaps to build sustainable rural communities

Reliable water, sewer, electricity, telephone and broadband are necessities for businesses of all sizes, regardless of where they are located. Access to quality health care, emergency response services, education and training are just as essential to the economic health of industry and the entire community. But, geographic and demographic differences often make essential services like these more difficult to deliver to people living and working in rural America.

USDA Rural Development programs help bridge the gaps in the pool of affordable investment capital available to small towns, rural communities, coops, utilities and non-profits.

Our loan-guarantees make it possible for private-sector lenders to provide needed financing on terms communities can afford even when their population of under 10,000 puts them below the threshold for traditional sources of infrastructure

financing. Low interest direct loans and grants help in even smaller communities where distance, mountains, rivers or other obstacles make it impractical to share resources from a larger community.

We help meet the needs of growing areas like Bolivar/Hardeman County where a \$3.1 million loan financed new training facilities for the Madison Haywood Developmental Services to better meet the evolving needs of both workers and industry. In Pikeville, we helped revitalize the downtown commercial district and last year used a \$925,000 loan and a \$75,000 grant to

finance a complex where all city services will be brought together under one roof, along with space for business retention and entrepreneurial development. In Celina where City Hall was destroyed by fire during a burglary, we are financing a new facility to house administration, records, utilities, Police and public meeting space.



In FY 2011 USDA Rural Development helped 158 communities, cooperatives and non-profits in Tennessee bridge gaps and improve a wide range of essential services. The total of just over \$113 million was about 15 percent of USDA Rural Development's total investment in the state last year. Over 93 percent of this was made in the form of loans and loan-guarantees. Because reserves needed for guarantees are self-funded through participant fees, the benefits to Tennessee families and businesses came with little-to-no cost or risk to taxpayers.

These community investments conservatively financed jobs for more than 200 workers hired to build and improve infrastructure. The money they spent on housing, food, fuel, family, local taxes, etc., also made a positive impact on other jobs in the rural communities where they

live and work. Plus, the improvements to public utilities, education, health care services and safety mean hundreds of existing rural businesses have the resources they need to successfully compete with the best in the world, from right where they are.

A key to the success of Rural Development is staff who live and work in the communities they serve. First hand knowledge of the local economic landscape helps them foster effective partnerships between businesses, anchor institutions and community leaders. Working together, these partnerships provide

everyone in the community an opportunity to compete in the global economy.

From million dollar loans to small grants that further the work of local non-profits, our community investments impact the lives of hundreds of thousands of rural Tennesseans every year ●



Rural Jobs




Private Lending Partners
FY11


Intermediary Lending Partners
FY11


Technical Assistance, & training grants
FY11


Small Business Loans for Services or Retail
FY09-11


Business Loans for Nursing Care Facilities
FY09-11


Small Business Loans for Manufacturing
FY09-11



A healthy America starts with a prosperous local economy

Ideas, capital and labor come together to create jobs in many different, often unanticipated, ways. But, there are tried and true steps that make a successful union of the three more likely, especially in rural America.

Rural Development helps local partners like **Gibson Electric Membership Corporation (GEMC)**. Founded 75 years ago by the families living in rural northwest Tennessee, GEMC is an electric cooperative servicing more than 35,000 businesses, institutions and homes connected by 2,900 miles of electric line in parts of Crockett, Dyer, Gibson, Lake, Madison, Obion, Haywood and Lauderdale Counties.



Beyond providing affordable power, GEMC invests resources in economic infrastructure. To meet the increasing need for job training to ensure area workers and businesses stay competitive, Gibson EMC partnered with the USDA and local

leaders to provide Crockett County \$1.1 million in affordable loan and grant proceeds for construction of the new Crockett County Higher Education Center in Bells. The Center partners with local industry to bring technical training, higher education, career counseling and job placement services within reach for many. The facility serves as a satellite campus for the State Technology Centers at Ripley and Covington and provides more affordable local access to advanced courses offered through Jackson State Community College, University of Memphis and University of Tennessee at Martin.

GEMC has used RD funding to produce many other important regional development projects as well, like expansion of the **Everett-Stewart Regional Airport** and creation of the **Port of Cates Landing**. In FY11, 20 years of planning and preparation paid off with more than \$20 million

approved for the Northwest Regional Port Authority to build a 9,000 foot channel port with access to the Mississippi, strategically located between the north-south corridors of I-55 and SR-51.

Just as important, GEMC helps ensure the availability of investment capital for regional business start-up, acquisition and expansion by managing RD pass-through loans and revolving loan funds. For example, over a hundred rural jobs were saved when GEMC used RD funding to help workers buy the factory and equipment from a company planning to move production offshore. The result is **Advantage Manufacturing**. Five years in, the company continues to thrive in an area otherwise hard-hit by the economic downturn.

USDA RD programs help businesses and coops across the state in other ways. For many would-be businesses, typical

start-up costs associated with constructing, outfitting and maintaining a fully licensed commercial kitchen presents a significant barrier to area farmers and entrepreneurs. To help breach this barrier between the farm and dinner table, with the assistance of funding through two RD programs, **Cumberland University** created the new Cumberland Culinary Center in Lebanon.



This new production resource helps capture and keep wealth in the community while increasing consumer access to local foods. The fully certified facility provides specialized equipment and expertise to create and showcase higher-value prepared foods, producing more income that stays in the community. In its first quarter of operation six companies have already used this new resource to produce more than 65,000 units of prepared sauces, dressings and jellies from regionally grown produce.



Business, Energy & Cooperative Programs

Program	Objective	Uses	Applicant	Eligible Area	Terms/Conditions
Business and Industry Program loan-guarantees	Create jobs and stimulate rural economies by providing financial backing for rural businesses.	Most legal business purposes except production agriculture. Include acquisition, start-up and expansion of business that create rural jobs.	USDA Approved Lenders on behalf of their qualified rural business borrowers.	Any area except cities with populations over 50,000 or the adjacent urbanized area.	Lender and borrower negotiate terms. Interest rate tied to published rate that may change no more often than quarterly.
Intermediary Relending Program loans	Finance business facilities and community development projects in rural areas.	Community development projects, establishment or expansion of businesses, creation or saving of rural jobs.	Public bodies, non-profits, recognized tribes, and cooperatives.	Rural areas and incorporated places with populations of less than 25,000.	Intermediary loans to businesses from its revolving loan fund on terms consistent with security offered. Intermediary pays 1% for 30 years.
Rural Business Enterprise Program grants	Finance and facilitate the development of small and emerging private business enterprises.	Buy and develop land; establish revolving loan funds; construct buildings, plants, equipment, access streets and roads, parking, extend utilities; distance learning networks.	Public bodies, private non-profits, and recognized tribes.	Any area except cities with populations over 50,000 or the adjacent urbanized area.	When grant funds are used for revolving loan fund (RLF), the applicant serves as intermediary to make loans to qualified businesses from its RLF on terms consistent with security offered.
Rural Business Opportunity program grants	Finance technical assistance for business development and conduct economic development planning in rural areas.	Technical assistance, leadership training, establishment of business support centers, economic development plans.	Public bodies, non-profits, recognized tribes, and cooperatives with members that are primarily rural residents.	Any area except cities with populations over 50,000 or the adjacent urbanized area.	Must be completed within 2 years after project has begun.
Rural Economic Development Program loans & grants	Finance economic development and job creation in rural areas.	Feasibility studies, business startup or expansion costs, business incubators, revolving loan funds and community facilities.	Electric and telephone utilities eligible for financing from the Rural Utilities Service.	Any area except cities with populations over 50,000 or the adjacent urbanized area.	Intermediary (electric or telephone utility) loans to for-profit or non-profit business or public bodies for rural economic development or job creation projects. Loans are 0% for 10 years.
Rural Cooperative Development Program grants	Establish and operate centers for cooperative development to improve economic condition in rural areas. Improve operations of existing coops.	To conduct feasibility studies, business plans, and applied research as well as provide training and other technical assistance to new and existing cooperatives and businesses.	Non-profit corporations and institutions of higher education.	Any area except cities with populations over 50,000 or the adjacent urbanized area.	Applicants must meet specific selection criteria including a minimum 25% fund match. Grants are awarded on a competitive basis.
Value-Added Agricultural Product Market Development Program grants	Assist independent agricultural producers to enter into activities that add value to their commodities.	Planning purposes like feasibility studies or business plans; or as working capital to help start the operations of a venture.	Independent producers, farmer and rancher cooperatives, and majority-controlled producer-based business ventures.	No population restriction.	Funds cannot be used to build facilities or purchase equipment. Funds must be matched on a dollar-for-dollar basis.
Small Socially Disadvantaged Producer Program grants	Provide technical assistance to small, minority owned producers.	Technical assistance for market research and product/service improvement; legal assistance; feasibility study; business/marketing plans; and training.	Coops or associations with a primary focus on providing assistance to small, minority producers. Governing board and/or membership must be at least 75 % recognized minorities.	Any area except cities with populations over 50,000 or the adjacent urbanized area.	Funds are to be use only for Technical Assistance. No match requirements.
Renewable Energy for America Program (REAP) loans & grants	Finance the purchase of renewable energy systems or to make energy- efficiency improvements.	Construction, improvements, purchase/install equipment, energy audits, permit fees, professional service fees, business plans/feasibility studies.	Agricultural producers and small businesses located in rural areas. NOTE - Urban agricultural producers may also be eligible.	Any area except cities with populations over 50,000 or the adjacent urbanized area.	Loans cannot exceed 50% of total eligible project costs. Grant cannot exceed 25% of eligible project costs.
Biomass Research and Development Initiative Programs grants	Finance the research and development of biomass based products, bioenergy, biofuels, and related processes.	Research and development of biomass based products, bioenergy, biofuels, and related processes.	Institutions of higher education, national laboratories, federal or State research agencies, private sector entities, and non-profits.	No population restriction.	Cost sharing of 20% to 50% is required. Amount depends on the nature of project. Cost share must come from non-Federal sources.

For loan-guarantees - ask your lender to contact Rural Development. For all other loan and grant programs - contact the local USDA Rural Development Office that serves your community.

Rural Housing Programs



Program	Objective	Uses	Applicant	Eligible Area	Terms/Conditions
Single Family Homes (502 Program) loans	Safe, well-built, affordable homes for rural Americans.	Buy, build, improve, repair or rehabilitate rural home as the applicant's permanent residence.	Families and individuals. For low and very low income applicants.	Rural areas with populations of 20,000 or less.	Up to 100% of market value or cost, whichever is less. Loan amortized for 33/38 years. Applicant may be eligible for payment assistance (subsidy) on the loan.
Single Family Homes (502 loan Guarantee Program) loan-guarantees	Assist eligible applicants in buying their homes by guaranteeing loans made by private lenders.	Purchase new or existing home.	USDA Approved Lenders on behalf of their qualified home loan borrowers. For low to moderate income applicants.	Rural areas with populations of 20,000 or less.	30 year, fixed rate. Interest rate negotiated between lender and borrower. Loans to 100% of market value.
Single Family Home Repairs (504 program) loans & grants	To help very-low income homeowners remove health and safety hazards or to repair their homes.	Repair or replace roof, winterizing, purchase or repair of heating system, structural repair, and water and sewage connect fees, and similar uses.	Families and individuals who currently own their home. Grants available only to very-low-income applicants 62 years or older who cannot afford to pay 1 % loan.	Rural areas with populations of 20,000 or less.	Loan terms to 20 years at 1%. Assistance to individual may not exceed \$7,500. Grants only available to very-low-income applicants 62 years or older who cannot afford to pay 1% loan.
Mutual Self-Help Housing (523 program) grants	Assist lower income families in building their own homes. Owner's equity is achieved through "sweat equity" in construction of dwelling.	Technical assistance to qualify and supervise small groups of families to build each other's homes.	Public bodies and non-profits.	Rural areas with populations of 20,000 or less.	Grant agreement.
Multi-Family Rental Housing (515 program) loans	Safe, well-built, affordable rental housing for very-low, and low income individuals and families.	New construction and rehabilitation of existing multi-family rental housing in qualified rural areas.	Individuals, limited profit and non-profit organizations.	Rural areas with populations of 20,000 or less.	Up to 100% of total development cost for non-profits and 97% for for-profit companies. 30-year term with up to 50 year amortization. For for-profit organizations with Low-Income Housing Tax Credits, 95% of total development costs.
Multi-Family Rental Housing (538 program) loan-guarantees	Safe, well-built, affordable rental housing for low to moderate income individuals and families.	New construction, permanent loan or substantial rehabilitation of multi-family rental housing in qualified rural areas.	Individuals, partnerships, limited liability companies, trusts, state and local agencies and recognized tribes.	Rural areas with populations of 20,000 or less.	Up to 90% loan to value for loans made to for-profit entities, and up to 97 % loan to value for loans made to non-profit entities. Repayment terms are 25 to 40 year amortization. Annual guaranteed fee may be applicable.
Multi-Family Rental Housing Preservation (533 HPG program) grants	Repair and rehabilitate housing owned or occupied by very-low and low-income rural families.	Repair and rehabilitation of multi-family rental housing in qualified rural areas.	Public bodies and non-profits that provide assistance to low to moderate income families or individuals.	Rural areas with populations of 20,000 or less.	Grant agreement.
Farm Labor Housing (514 & 516 programs) loans & grants	Safe, well-built affordable rental housing for farm workers and their families.	New construction or substantial rehabilitation of rental housing for farm workers and their families.	Individuals, public and private non-profit organizations.	No population restriction.	Up to 102% of total development cost. Up to 33 years to repay at 1% interest.

For loan-guarantees - ask your lender to contact Rural Development. For all other loan and grant programs - contact the local USDA Rural Development Office that serves your community.



Rural Utilities and Community Programs

Program	Objective	Applicant	Uses	Eligible Area	Terms/Conditions
Water and Waste Disposal Programs loans & grants	Finance water and waste disposal in rural areas to the most financially in need, resulting in reasonable user fees.	Public entities, recognized tribes, and non-profits.	Build, repair, and improve public water systems, and waste collection and treatment systems and other related costs.	Rural areas, cities and towns with a population up to 10,000.	Interest rates set quarterly based on an index of current market yields for municipal obligations. Repayment period up to 40 years.
Water and Waste Disposal Programs loan guarantees	Provide loan guarantees to lenders serving financially needy applicants.	USDA Approved Lenders on behalf of Public entities, recognized tribes, and non-profits.	Construct, repair, modify, expand, and improve water supply and distribution systems; and waste collection and treatment systems.	Rural areas, cities and towns with a population up to 10,000.	Private lenders obtain up to a 90 % guarantee on loans they make and service.
Solid Waste Management Programs grants	Provide technical assistance and training to help communities reduce/eliminate water pollution, and improve planning and management of solid waste sites.	Non-profit organizations and public bodies.	Provide technical assistance and training to reduce pollution of water resources and improve management of solid waste facilities.	Rural areas, cities and towns with a population up to 10,000.	Projects are funded based on selection at the National level. Applications are accepted from 10/1 to 12/31 of each year.
Rural Broadband Program loans & loan-guarantees	The deployment of broadband service to eligible rural communities.	Legally organized entities providing or proposing to provide broadband service in eligible rural communities.	Construction, acquisition, and improvement of broadband transmission facilities and equipment; land and buildings used to provide such service; and refinancing of Telecomm program debt.	Eligible rural communities with a population of 20,000 or less.	Interest rate set at US Treasury rate for a period equal to expected composite economic life of assets financed. Guaranteed may be provided up to 80% of principal.
Distance Learning and Telemedicine Program loans & grants	Development and deployment of advanced telecommunication services throughout rural America to improve education and health care.	Incorporated entities including municipalities that operate rural schools/education facilities, libraries, or health care facilities. May be for-profit or non-profit.	Equipment for classrooms: cameras, video monitors, computers, and LAN. Also for physician consultation, radiology, ex-ray scanners, and digital microscopes.	Rural areas with populations of 20,000 or less.	Matching funds required.
Electric and Telecommunications Program loans & loan-guarantees	Provide financial aid through direct loans and loan guarantees for electric and telecommunication services.	For profit entities, non-profit and cooperative associations, public bodies, and other utilities.	Generation, bulk transmission facilities, and power distribution. Enhance 911 service, digital switching, fiber optics, traditional telecomm and broadband.	Electric - U.S. Census designated rural areas. Telecommunication Rural areas with a pop. of 5,000 or less.	Interest rates are set in accordance with 7 CFR 1745.
Technical Assistance and Training Program grants	Identify/evaluate solutions to water and waste disposal issues. Assist applicants with applications for USDA water/wastewater programs. Improve operation and maintenance of existing water and waste disposal systems	Non-profit organizations.	Provide technical assistance to qualified water and waste disposal utilities serving rural areas.	Rural areas, cities and towns with a population up to 10,000.	Applications are accepted from October 1 to December 31 of each year.
Rural Community Development Initiative (RCDI) Grants	Assists organizations that provide technical assistance to other organizations to improve their ability to undertake housing, and community or economic development projects in rural areas.	Public or private organizations, including recognized tribes, which have been organized at least 3 years and have experience working with eligible recipients.	Recipient provides technical assistance to organizations serving rural qualified areas.	Rural area, city and towns with population not exceeding 50,000 including urbanized areas.	Matching funds required.
Community Facilities Program loans, loan-guarantees & grants	Provide essential community facilities for rural communities. Faith-based and community orgs, and First Responders are encouraged to apply.	Public bodies, non-profit organizations, and recognized tribes. USDA Approved Lenders may apply for loan-guarantees on behalf of the above entities.	Build facilities and purchase equipment for fire and rescue, early warning systems, police stations, health clinics, schools, libraries, hospitals, etc.	Rural areas, cities, and towns with populations of 20,000 or less.	Up to 100 % of market value. Up to 40 years or life of security. Grant funds are limited.

For loan-guarantees - ask your lender to contact Rural Development. For all other loan and grant programs - contact the local USDA Rural Development Office that serves your community.



Program Overview

Program Uses

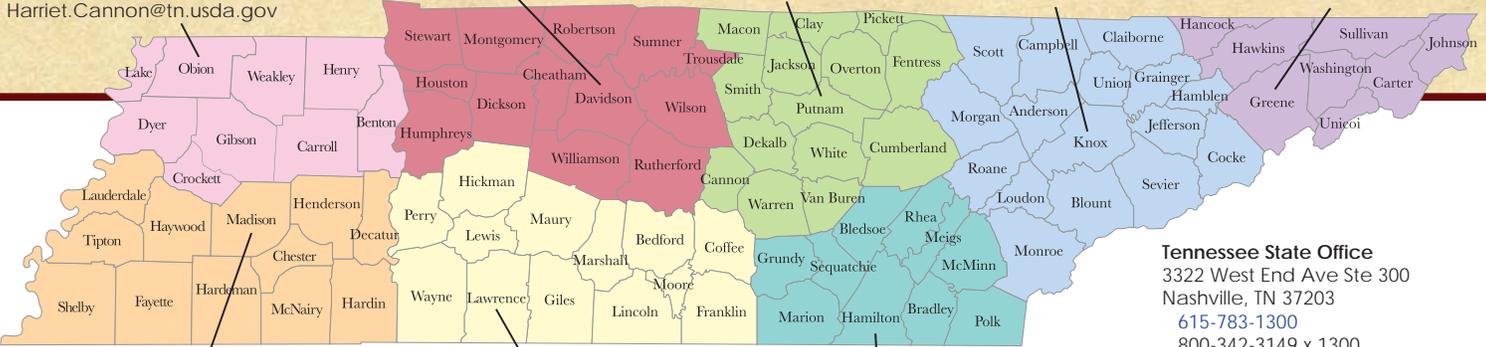
Who Can Apply?

	Building and/or Land*	Machinery & Equipment	Working Capital	Infrastructure	Training & Technical Assistance	Revolving Loan Fund	Individuals	Lenders	Businesses & Producers	Public Bodies	Non-profits	Cooperatives	Tribes	Institutions of Higher Education
Rural Housing Programs														
Single Family Home Loans – (502)	■						■							
Single Family Home Loan Guarantees – (502 guarantee)	■							■						
Single Family Home Repair Loans & Grants – (504)	■						■							
Single Family Mutual Self-Help Housing Grants – (523)	■	■		■	■					■	■		■	
Multi-Family Rental Housing Loans & Loan Guarantees – (515)	■							■	■	■	■		■	
Multi-Family Rental Housing Preservation (repair) Grants – (533)	■				■					■	■		■	
Farm Labor Housing Loans & Grants – (514 & 516)	■								■	■	■		■	
Rural Business, Energy & Cooperative Programs														
Business & Industry Loan Guarantees	■	■	■	■				■						
Intermediary Relending Program Loans						■				■	■	■	■	
Rural Business Enterprise Grants	■	■	■	■	■	■				■	■		■	■
Rural Business Opportunity Grants					■					■	■		■	■
Rural Economic Development Loans & Grants	■	■	■	■	■							■		
Rural Cooperative Development Initiative Grants					■						■	■		
Value-Added Agricultural Product Market Development Grants			■		■				■			■	■	
Small Socially Disadvantaged Producer Grants					■				■					
Renewable Energy Production Loans & Loan Guarantees (REAP)	■	■	■	■				■	■				■	
Renewable Energy Production Grants (REAP)		■		■					■				■	
Energy Efficiency Loans & Loan Guarantees (REAP)	■	■	■	■				■	■				■	
Energy Efficiency Grants (REAP)		■		■					■				■	
Biomass research and Development Initiative Program Grants					■									■
Rural Utilities & Community Facilities Programs														
Water and Waste Disposal Loans & Grants	■	■		■						■	■		■	
Water and Waste Disposal Loan Guarantees	■	■		■				■						
Solid Waste Management Grants					■					■	■			
Rural Broadband Loan & Loan Guarantees	■	■		■				■	■					
Distance Learning & Telemedicine Loans & Grants		■		■						■	■	■	■	■
Telecommunications Loans & Loan Guarantees	■	■		■				■	■					
Electric Loans & Loan Guarantees	■	■		■				■	■					
Technical Assistance & Training Program Grants					■						■			
Rural Community Development Initiative Grants (RCDI)					■					■	■	■	■	
Community Facilities Loans & Grants	■	■		■						■	■	■	■	
Community Facilities Loan Guarantees	■	■		■				■						

USDA Rural Development Works in Tennessee

www.rurdev.usda.gov/TN

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