



Committed to the future of rural communities.

# **A Guide To Programs and Services**

**Vermont/New Hampshire**

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

## Rural Housing and Community Facilities (Selected Programs)

<b>Program</b>	<b>Objective</b>	<b>Applicant</b>	<b>Uses</b>	<b>Population</b>	<b>Loan/Grant</b>	<b>Terms/Conditions</b>
Single Family Home Ownership Direct Loans	Safe, well-built, affordable homes for rural Americans.	Families and individuals.	Buy, build, improve, repair, or rehabilitate rural home as the applicant's permanent residence.	Rural areas with populations of 10,000 or less and, under certain conditions, towns and cities between 10,000 and 20,000 population.	Direct loan.	Up to 100% of market value or cost. Loan term of 33/38 years. Applicant may be eligible for payment assistance (subsidy) on the loan.
Single Family Home Ownership Direct Repair Loans and Grant	To help very-low-income applicants remove health and safety hazards or repair their homes.	Families and individuals who currently own their home.	Repair/replace roof, winterizing, purchase or repair of heating system, structural repair, water/sewage connect fees, etc.	Same as above.	Direct loan and grant.	Loans up to \$20,000 up to 20 years at 1 percent. Grants available to very-low-income applicants 62 years or older unable to pay 1 percent loan.
Single Family Home Ownership Guaranteed Loans	To assist moderate income applicants(s)/household(s) in buying their homes by guaranteeing loans made by private lenders.	Families and individuals.	Purchase new or existing home and refinance existing Rural Development guaranteed loan.	Same as above.	Loan guarantee.	30-year, fixed rate. Interest rate is negotiated between lender and borrower. Loans up to 100 percent of market value plus the amount of the guarantee fee being financed.
Mutual Self-Help Home Ownership Loans	Individual homes built by a group of applicants, with construction guidance of a non-profit organization.	Families and individuals. Individual applications for each participating individual/family.	Construction of a new home, in part, by the applicant under supervision.	Same as above.	Direct loan.	Individuals/families receive a direct loan from Rural Development. Participating nonprofit housing organization receive grants for project supervision.
Mutual Self-Help Housing Grants	Assist lower income families in building their own homes.	Non-profits and public bodies.	Technical assistance to assist small groups of families to build each other's homes.	Same as above.	Grant.	Grant agreement.
Rental Housing for Families and Elderly Direct Loans and Loan Guarantees	Safe, well-built, affordable rental housing for very-low-income individuals and families.	Individuals, trusts, associations, limited partnerships, for-profit and non-profit entities, tribes, public bodies.	New construction or substantial rehabilitation of rental housing.	Same as above.	Direct loan or loan guarantee.	Up to 100 percent of total development cost (non-profits); 97 percent (for-profits); 95 percent (for-profits with Low-Income Housing Tax Credits). 30-year term with up to 50 year amortization.
Housing Preservation Grants	Repair and rehabilitate housing owned or occupied by very-low- and low-income rural families.	Public bodies and non-profit organizations.	Operation of a program which finances repair and rehabilitation activities for single family and small rental properties.	Same as above.	Grant.	Grant agreement.
Community Facilities Programs	Improve, develop, or finance essential community facilities for rural communities.	Public bodies, non-profit organizations, and Indian tribes.	Build or improve essential community facilities to include public safety, fire and rescue, telecommunications, schools, libraries, hospitals, other healthcare facilities, etc.	City, town, or unincorporated area of not more than 20,000 population. Facilities must primarily serve rural areas.	Direct loan or loan guarantee, grant.	Up to 100 percent of market value. Term for useful life of the facility or equipment, the state statute, or 40 years. Maximum grant 75 percent of project cost. Grant eligibility based on income, population, and need.
Farm Labor Housing	Safe, well-built affordable rental housing for farm workers.	Individuals, public and private non-profit organizations.	New construction or substantial rehabilitation of rental housing.	N/A	Direct loan and grant.	Up to 102 percent of total development cost. Up to 33 years to repay at 1 percent interest.

*Direct Loans and Grants: Apply to Rural Development. Loan Guarantees: Apply to intermediary (approved banks, mortgage companies.)*

## Rural Business (Selected Programs)

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Business and Industry Guarantee Loans	Create jobs/stimulate rural economies by providing financial backing for rural businesses.	Businesses.	Real estate, buildings, equipment, supplies, working capital, and some debt refinancing.	All areas except cities over 50,000 and their contiguous urbanized areas.	Loan guarantee.	Lender and borrower negotiate terms. Up to 30 years for real estate, 15 years for machinery and equipment, and 7 years for working capital.
Rural Business Enterprise Grants	Finance and facilitate the development of small and emerging private business enterprises.	Public bodies, private non-profit corporations, and tribes.	Refinancing, land acquisition, revolving funds, construction, equipment, access streets and roads, utility and service extensions, and rural distance learning networks.	All areas except cities over 50,000 and their contiguous urbanized areas.	Grant.	Amount based on funding availability, funding priority, and national goals.
Intermediary Relending Program Loans (IRP)	Establish revolving funds for business facilities and community development projects	Public bodies, non-profit corporations, Native American tribes, and cooperatives.	Community development projects, establishment or expansion of businesses, creation or saving of rural jobs.	Rural areas and incorporated places with populations of less than 25,000.	Direct loan.	The intermediary makes loans to businesses from its revolving loan fund on terms consistent with security offered. Intermediary pays 1 percent for 30 years.
Rural Microentrepreneur Assistance Program (RMAP)	Establish revolving funds to target assistance to small rural enterprises.	Microenterprise Development Organizations (MDO)	Loans, technical, and capacity building assistance to businesses with 10 or fewer employees and sole proprietorships.	All areas except cities over 50,000 and their contiguous urbanized areas.	Loans, grants.	Rural microenterprises apply directly to the intermediary.
Rural Economic Development Loans and Grants (REDLG)	Finance economic development and job creation in rural areas.	Rural Utilities Service-financed electric and telephone utilities.	Business startups or expansion projects that create rural jobs.	Rural areas with priority to places with populations of 2,500 or less.	Direct loan and revolving loan fund grant.	Intermediary makes loans to profit or non-profit business and public bodies. Loans are 0 percent for 10 years.
Rural Cooperative Development Grants	Establish/operate centers for cooperative development	Non-profits and institutions of higher education.	Establish operating centers for development of rural cooperatives.	All areas.	Grant.	Minimum 25 percent fund match. Grants competitively awarded.
Value-Added Agricultural Product Market Development Grant Program	Assist independent agricultural producers to enter into activities that add value to their crops.	Independent producers, farmer and rancher cooperatives, producer groups, majority-controlled producer-based business ventures.	Feasibility studies, business plans; working capital	All areas.	Grant	Grants are awarded on a competitive basis. Funds cannot be used to build facilities or purchase equipment. Funds must be matched on a dollar-for dollar basis.
Rural Business Opportunity Grant	Finance technical assistance for business development planning in rural areas.	Public bodies, non-profit corporations, Indian tribes on Federal or State reservations, cooperatives with members that are primarily rural residents.	Technical assistance, leadership training, establishment of business support centers, economic development plans.	All areas except cities over 50,000 and their contiguous urbanized areas.	Grant	Must be completed within 2 years after project has begun.
Rural Energy for America (REAP)	Finance the purchase of renewable energy systems, and make energy improvements; energy audits.	Feasibility studies/regular REAPs: agricultural producers and rural small businesses. Energy audits and renewable energy development assistance: local governments, tribes, land grant colleges, rural electric coops, public power entities.	Construction or improvements, purchase and installation of equipment, energy audits, permit fees, professional service fees, business plans, feasibility studies.	All areas except cities over 50,000 and their contiguous urbanized areas.	Guaranteed loans and grants.	Funding is awarded on a competitive basis; grant funding cannot exceed 25% of eligible project costs and combined loan guarantees and grants cannot exceed 75% of eligible project costs.

*Direct Loans and Grants: Apply to Rural Development. Loan Guarantees: Apply to intermediary (eligible banks, etc.)  
Revolving Funds (RMAP, IRP, REDLG): Intermediaries apply to Rural Development; others apply to intermediary*

## Rural Utilities (Selected Programs)

<b>Program</b>	<b>Objective</b>	<b>Applicant</b>	<b>Uses</b>	<b>Population</b>	<b>Loan/Grant</b>	<b>Terms/Conditions</b>
Water and Waste Disposal Loans and Grants	Fund facilities in rural areas.	Public entities, Indian tribes, and non-profit corporations.	Build, repair, and improve public water, waste collection and treatment systems.	Rural areas, and towns with up to 10,000 population.	Direct loan and grant.	Repayment period is a maximum of 40 years. Grant funds may be available.
Water and Waste Disposal Loan Guarantees	Fund facilities in rural areas.	Public entities, Indian tribes, and non-profit corporations.	Construct, repair, improve water supply and distribution and waste collection and treatment systems.	Rural areas, and towns with up to 10,000 population.	Loan guarantee.	Eligible lenders obtain up to a 90 percent guarantee on loans they make and service.
Technical Assistance and Training (TAT) Grants	Provide technical assistance and training	Public, private, and non-profit organizations	Technical assistance and training for management of water and waste projects.	Rural areas and towns with up to 10,000 population.	Grant	
Rural Broadband Loan and Loan Guarantee	Deploy broadband service to rural communities.	Entities seeking to provide broadband services in rural areas. Individuals/partnerships not eligible.	Finance the construction, improvement, and acquisition of facilities and equipment to provide broadband service in eligible rural communities; refinance Telecommunications Program debt.	Areas not located within: (1) a city, town, or incorporated area over 20,000 inhabitants; or (2) an urbanized area contiguous to a city or town of over 50,000 inhabitants.	Direct loans and loan guarantees.	Loans are made at the Treasury rate; loan term is the expected composite economic life of the assets financed; guarantees cannot exceed 80 % of the project amount.
Electric and Telecommunications Programs	Assist rural communities with affordable, reliable electric and telecommunications services.	Non-profit and cooperative associations, public bodies, and other utilities.	Electric generation, transmission, and distribution facilities, including alternative, renewable, conservation and energy efficiency programs. Enhanced 911 emergency service, digital switching equipment, fiber optic cable, and traditional main system telecommunications service.	Electric: areas served by an existing rural electric borrower, or rural areas other than a city or town of more than 20,000. Telecommunications: areas not located within cities with population over 5,000	Direct loan or loan guarantee.	Interest rates are established in accordance with 7CFR 17145.
Distance Learning and Telemedicine	Deployment of advanced telecommunication services in rural areas to improve education and health care.	Incorporated entities, including municipalities, for-profit, and not-for-profit corporations, rural libraries, educational or health care facilities.	To provide end-user equipment and programming that delivers distance learning and telemedicine services into eligible areas.	Rural areas outside incorporated or unincorporated cities with population over 20,000.	Direct loan and/or Grant.	Matching funds are required.
Community Connect	Provide public access to broadband in otherwise unserved communities.	Public bodies, tribes, cooperatives, nonprofits, limited dividend or mutual associations, corporations and other legally organized entities.	To build broadband infrastructure and establish a community center which offers free public access to broadband for two years.	A single community outside incorporated or unincorporated cities with population over 20,000 which does not have broadband	Grant	Min \$50,000; Max \$1,000,000. Amounts are published in NOFAs and may vary
High energy Cost Grants	Funding for energy facilities in areas with high energy costs.	Individuals, businesses, governments, and Indian Tribes & Tribal entities.	Energy facilities.	Areas with avg. residential energy cost 275% of national average.	Grant	Minimum Per Grant \$75,000; Maximum Per Grant \$5 Million. Admin costs may not exceed 4%.

*Telecommunication and Electric Programs: contact USDA RUS Administrator      All others, contact Rural Development State or local office*

## Summary of Program Purposes

	Land & Building	Mach. & Equip.	Working Capital	Infrastructure	Train/Tech. Asst.
<b>Rural Housing and Community Facilities</b>					
Single Family Housing - Direct loan	♦				
Single Family Housing - Guaranteed loan	♦				
Single Family Housing Repair - Loan/grant	♦				
Rural Rental Housing - Guaranteed loan	♦			♦	
Rural Rental Housing - Direct loan	♦			♦	
Farm Labor Housing - Loan/grant	♦			♦	
Community Facilities - Direct loan/grant	♦	♦	♦	♦	
Community Facilities - Guaranteed loan	♦	♦	♦	♦	
Housing Preservation - Grant	♦	♦	♦	♦	♦
<b>Rural Business</b>					
Business & Industry - Guaranteed loan	♦	♦	♦	♦	
Rural Business Enterprise Grant	♦	♦	♦	♦	♦
Intermediary Relending - Loan	♦	♦	♦		
Rural Microentrepreneur Assistance Program	♦	♦	♦	♦	♦
Rural Economic Development Loan and Grant	♦	♦	♦	♦	♦
Rural Cooperative Development Grant				♦	♦
Value-Added Agricultural Product Market Dev. Grant			♦	♦	♦
Rural Business Opportunity Grant					♦
Rural Energy for America (REAP) Guaranteed Loans and Grants	♦	♦		♦	♦
<b>Rural Utilities</b>					
Water and Sewer - Loan/grant	♦	♦	♦	♦	
Water and Sewer - Guaranteed loan	♦	♦	♦	♦	
Solid Waste Management Grant					♦
Rural Broadband Loan and Loan Guarantee	♦			♦	
Electric and Telecommunications - Direct/guar. loan	♦	♦		♦	
Distance Learning & Telemedicine - Loan/grant		♦		♦	
Community Connect	♦	♦	♦	♦	

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