



Committed to the Future  
of Rural Communities

## ***USDA Rural Development Can Assist Families, Communities, Businesses & Utilities Impacted By Recent Tornadoes/Storms***

USDA Rural Development has served the citizens of Kansas and the Nation for over 70 years by living our mission to improve the quality of life and to enhance economic opportunities for rural communities and their citizens. USDA has a wide range of Agency programs to provide financing for Single and Multi-family Housing, Community Facilities, Business & Industry, Utility and Energy projects. Knowledgeable USDA staff can also provide needed guidance, technical support and the expertise to help you and your community to proceed on the path to recovery.

USDA Rural Development programs and staff can ‘build a community from the ground up’, supporting housing, business and infrastructure assets that a community needs to promote full, productive lives for its citizens. Working together, USDA Rural Development and local residents can support efforts to encourage your community to a wonderful place to live, work and play.

### **Single Family Housing Programs**

***Guaranteed Loans*** - Provides homeownership opportunities through Agency-approved lenders

- New construction of a family residence, or purchase an existing residence.
- For individuals and families.
- Loans up to 102% of appraised value

***Direct Loans*** - Provides homeownership opportunities directly through the Agency

- New construction of a family residence, or purchase of an existing residence.
- For individuals and families.
- Loans may be subsidized for payment assistance for eligible borrower
- Up to 33 years. No down-payment required.

***Home Repair Grants & Loans*** - Provide financing for house repairs for homeowners

- Funding to remove health and safety hazards for owner-occupied single family residences.
- Funds may be used for general repairs and improvements or to improve handicapped accessibility.
- Non-metropolitan areas of 20,000 population or less.
- Individuals and families that own their home. (grants and direct loans available)
- Grant applicants must be 62 years of age and not qualify for a loan.

### **Multi-Family (Rental) Housing Programs**

***Multi-Family Housing Guaranteed Loans*** - Financing provided through Agency-approved Lenders

- Financing to provide living units for persons with low to moderate incomes
- Increase rental housing through the use of loan guarantees
- Qualified lenders and eligible housing providers
- Minimum of 25 years, maximum of 40 years.

***Multi-Family Housing Direct Loans*** - Financing provided directly by the Agency

- Financing to provide living units for persons with very low to moderate incomes
- Apartments must be modest in size, design and cost, but adequate to meet the tenants’ needs
- Owners include: individuals, associations, partnerships, limited-partnerships, non-profits, etc.
- Provides housing for elderly, families or developmentally disabled
- 50 year loan term (maximum)

**Community Facilities Programs:**

**Community Facilities Loans & Grants** - Upgrade and develop community sources of health care, education, public safety and public services

- Essential community facilities (fire, law enforcement, etc.)
- Health care, public service and safety facilities
- Machinery, equipment, and furnishings of public facilities
- Construct and/or rehabilitation of cultural and educational facilities
- Energy efficiency improvements or renewable energy system
- Acquisition of land and equipment
- Legal and architect fees, etc.
- Can be used in conjunction with other funding sources
- Direct loans - Maximum term of 40 years. Not to exceed useful life of security
- Guaranteed Loans - Maximum term of 40 years. Not to exceed useful life of security
- Grants to eligible applicants



*USDA Rural Development Community Facilities Grant funds provided unincorporated Franklin, KS with this community center after a tornado destroyed the previous facility.*



*USDA Rural Development Community Facility Direct Loan and Grant funds were used to purchase this fire truck and the storage facility for Washington County's Fire Department.*

**Health Care**

- Hospital (General & Surgical)
- Medical Rehab Center
- Physicians Clinic
- Mental Health Center
- Dental Clinic
- Assisted Living Facility
- Nursing Home
- Medical Equipment

**Fire, Rescue & Safety**

- Fire/Rescue Building
- Fire Trucks/Rescue Vehicle
- Fire Rescue Equipment
- Ambulance Service Building
- Police Station/Equipment
- Communication Center
- Storm Sirens
- Detention Facilities and Jails

**Public Buildings**

- County Courthouse Improvements
- City Hall/Library
- Community Center
- Child Day Care Center
- Public Maintenance Building
- Renewable Energy Systems
- Community Health Department
- Public Transportation

### **Business Programs:**

***Rural Business Enterprise Grants*** - Promote development of small and emerging private businesses

- Establish a revolving loan fund
- Acquisition and development of land
- Construction of buildings, plants
- Equipment purchases
- Access streets and roads, parking areas
- Utility and service extensions
- Refinancing, and fees for professional services

***Rural Business Opportunity Grants*** - Promote sustainable economic development in rural communities

- Technical assistance for business development and economic development planning.
- Identify and analyze business opportunities using local rural materials or human resources
- Identify, train, and provide technical assistance for rural entrepreneurs and managers
- Establish centers for training, technology, and trade supporting rural businesses and markets
- Community or regional economic development planning.
- Establish leadership development training for rural entrepreneurs and managers

***Rural Economic Development Loans & Grants*** - Promote job/business growth

- Business creation/expansions (construction, and machinery & equipment)
- Public safety facilities and equipment (fire, police, rescue, etc.)
- Community facilities and equipment

***Renewable Energy & Energy Efficiency*** - Support renewable energy / energy efficiency projects

- Renewable energy system funding for agricultural producers and rural businesses
  - Projects include those that derive energy from wind, solar, biomass, geothermal, or certain hydrogen derived from biomass or water
  - Funds may be used for construction, equipment purchases, professional fees, feasibility studies, energy audits, and permits for the project.
- Energy efficiency improve funding for agricultural producers and rural businesses
  - Replace heating, cooling, ventilation units
  - Upgrade lighting systems
  - Replace refrigeration units (grocery stores)
  - Replace insulation, windows, pumps and motors
  - Replace inefficient irrigation systems
  - Replace inefficient grain drying and handling equipment

### **Utility Programs:**

***Water and Waste Disposal*** - Update current and/or develop new water and waste disposal systems

- Water distribution and wastewater facilities (develop and/or upgrade)
- Construct, enlarge, or otherwise improve rural water, solid waste disposal, sanitary sewage, and storm wastewater disposal facilities
- Land acquisition, leases, water rights, permits
- Equipment (purchase and install)
- Engineering and legal fees associated with the project,
- Grant funds are used, in conjunction with loan funds, to reduce user costs to a reasonable level

For further information to assist you with your community or housing needs, please access our Agency's website at: <http://www.rurdev.usda.gov/ks/>

Or you may contact our Agency staff, as needed.

## **USDA Rural Development**

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