

USDA-RD Alaska Program Summary

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ELECTRIC & TELECOM PROGRAMS						
Rural Development works to assure access to affordable, high quality utility infrastructure and construction of necessary aspects of electrical systems for rural areas.						
PROGRAM	OBJECTIVE	APPLICANT	USES	POPULATION	LOAN/GRANT	TERMS OF USE
Traditional Telecom Loans	Provide financing for Rural Telecommunications providers with which to build new and upgrade existing telecommunications networks	Incorporated commercial or nonprofit corporations and limited liability companies that are providing or proposing to provide local exchange telecommunications service to rural areas	To finance telecommunications services in rural areas for new construction, improvements, expansions, and with some restrictions, acquisitions	Rural areas with population centers less than 5,000	Hardship loans, cost-of-money loans, and loan guarantees	Must provide ILEC services in a certificated rural area
Rural Broadband Access Loans and Loan Guarantees	Provide financing to internet service providers, local telecommunications providers, and rural communities for access to high-speed internet services and broadband connectivity	Any legal entity that is providing, or proposing to provide internet services to rural customers, with the exception of individuals and/or partnerships.	Construction or improvement of all facilities required to provide broadband service, including facilities required for providing other services over the same facilities, and including equipment to comply with CALEA; or the cost of leasing facilities required to provide broadband service.	Rural areas with 20,000 or less	Hardship loans, cost-of-money loans, and loan guarantees	Must provide rural customers with broadband service at the minimum lending speed as defined in the NOFA. Current lending speed is 5 megabits per second for fixed and mobile service to the customer. (download plus upload speed). Awards range from \$100,000 to \$100,000,000.
Distance Learning and Telemedicine Grants (DLT)	Provide grant funds on a competitive basis to meet the educational and healthcare needs of rural Americans	Entities providing education and medical care via telecommunications, including corporations, partnerships, Indian tribes, State or local units of government, consortia, and private for-profit and not-for-profit corporations	Financing to acquire eligible capital assets such as video equipment, terminal equipment, computer hardware and software, computer network components, and other facilities that further DLT services.	Rural areas with population centers less than 20,000	Grants	Applicants are required to provide a minimum 15% match. Awards range from \$50,000 to \$500,000

ELECTRIC & TELECOM PROGRAMS (cont'd)

Rural Development works to assure access to affordable, high quality utility infrastructure and construction of necessary aspects of electrical systems for rural areas.

PROGRAM	OBJECTIVE	APPLICANT	USES	POPULATION	LOAN/GRANT	TERMS OF USE
Community Connect Broadband Grants	Provides grant funds to finance the deployment of broadband services in a single community that does not have broadband service	Incorporated organizations, Indian tribes, State or local units of government, cooperative, private corporations or limited liability companies organized on a for-profit or not-for-profit basis	Construct, acquire, or lease facilities to deploy broadband transmission services. Provide broadband service to all critical community facilities, a community center with at least 10 computer access points, free from charges for two years	Single community of less than 20,000	Grants	Grants awarded on a competitive basis annually. 15 % matching contribution required. Awards range from \$50,000 to \$1,000,000.
Weather Radio Grants	Assists public television stations serving substantial rural populations in transitioning to digital broadcast television transmission. Funds may be used to acquire and install facilities and software necessary for the transition. Grant funds may also be used for associated engineering and environmental studies.	Public television stations which serve rural areas. A public television station is a non-commercial educational television broadcast station that is qualified for Community Service Grants by the Corporation of Public Broadcasting under section 396(k) of the Communications Act of 1934.	Grant funds may be used to acquire, lease, and/or install facilities and software necessary to the digital transition	Rural areas with 20,000 or less	Grants	Individuals are not eligible for this program. Grants are not renewable.
Electric Direct Loans & Federal Financing Bank Loans	Electrifies rural America	Cooperatives, municipal entities, and for profit developers	Capital investment in electrical infrastructure and supporting facilities	Rural areas with 20,000 or less	Loans	Must meet financial parameters on annual basis in order to qualify for loans
High Energy Cost Grants	Funds the acquisition, construction, installation, repair, replacement, or improvement of energy generation, transmission, or distribution facilities in communities with extremely high energy costs. On-grid and off-grid renewable energy projects, and energy efficiency, and energy conservation projects are eligible.	You must be an eligible applicant; The grant project must serve an eligible extremely high energy cost community; The proposed project must improve energy generation, transmission, or distribution facilities service an eligible community; and The administrative costs of the project must not exceed four percent of grant funds.	Assistance for the improvement of energy generation, transmission, and distribution facilities servicing eligible rural communities with home energy costs that are over 275 percent of the national average.	Rural areas with 20,000 or less	Grants	The proposed project must improve energy generation, transmission, or distribution facilities service an eligible community; and The administrative costs of the project must not exceed four percent of grant funds.

RURAL HOUSING PROGRAMS

USDA Rural Development's Single Family Housing programs deliver a variety of assistance to support the housing needs of rural people. Most involve direct assistance by USDA

PROGRAM	OBJECTIVE	APPLICANT	USES	POPULATION	LOAN/GRANT	TERMS OF USE
Single Family Housing Direct Loans (502)	Provides loans to low and very low income families and individuals to purchase new or existing affordable homes	Families and individuals	Buy, build, improve, repair or rehabilitate the applicant's permanent residence	Rural areas of 10,000 or less; in some areas 20,000 or less	Direct Loans	Up to 100 percent of value or cost (whichever is less) 33 years, fixed rate. Applicants may be eligible for interest subsidy on the loan
Single Family Housing Guaranteed Loans (502 GRH)	Helps applicants buy their homes by guaranteeing loans made by conventional lenders	Families and individuals	Purchase new or existing home	Rural areas of 10,000 or less; in some areas 20,000 or less	Loan Guarantees	30 year, fixed rate. Interest rate negotiated between lender and borrower. Loans to 100 percent of market value plus a guarantee fee
Single Family Housing Direct Repair Loans and Grants (504)	Helps low and very low income homeowners remove health and safety hazards or make essential home repairs	Families and individuals who currently own their home	Repair or replace roof, winterizing, purchase or repair of heating system, structural repair, electrical, water and sewer	Rural areas of 10,000 or less; in some areas 20,000 or less	Direct Loans and Grants	Loan up to 20 years at 1 percent; may not exceed \$20,000. Grants up to \$7,500 only available to very low income applicants 62 or older who cannot afford to pay one percent loan
Mutual Self-Help Housing Grants (523)	Assists very low and low income families/ individuals (working as a group) to build their own homes	Non-profits and public bodies	Technical assistance to qualify and supervise small groups of families to build their homes	Rural areas of 10,000 or less; in some areas 20,000 or less	Grants	Two year grant agreement. Homeowners must provide 65 percent of the necessary labor
Rural Rental Housing Direct Loans (515)	Provides descent, safe and sanitary affordable rental housing for very-low, low and moderate income individuals and families	Individuals, limited profit and non-profit organizations	New construction or rehabilitation of rental housing	Rural areas of 10,000 or less; in some areas 20,000 or less	Direct Loan and Rental Assistance	Non-profit up to 100 percent of total development cost; for-profit up to 97 percent. 30-year term with up to 50 year amortization. For-profit organizations with Low-Income Housing Tax Credits: 95 percent of total development costs

RURAL HOUSING PROGRAMS (cont'd)

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PROGRAM	OBJECTIVE	APPLICANT	USES	POPULATION	LOAN/GRANT	TERMS OF USE
Rental Assistance Program (521)	Provides subsidies to some tenants in Rural Development rural rental or off-farm labor housing complexes so that they do not pay more than 30 percent of their incomes for rent and utilities	Persons with very low and low incomes, elderly persons, and persons with disabilities are eligible if they are unable to pay the basic monthly rent within 30 percent of adjusted monthly income	Available to 514, 515 and 516 properties	Rural areas of 10,000 or less; in some areas 20,000 or less	Rent subsidy	Must meet property and income eligibility requirements
Farm Labor Housing (514 & 516)	Provides descent, safe and sanitary affordable rental housing for farm workers	Public and private non-profit (NFP) organizations, farm owners, farm partnerships, farm corporations and LLC's	New construction or substantial rehabilitation of housing for farm workers	Rural areas of 10,000 or less; in some areas 20,000 or less	Direct Loans, Grants	Loans up to 102 percent of total development cost at 1 percent for up to 33 years. Grants to NFP's for up to 90 percent of total development cost. Resident farm workers must be permanent residents or US citizens
Rural Rental Housing Guaranteed Loans (538)	Provides descent, safe and sanitary affordable rental housing for very low to low income individuals and families	Individuals, partnerships, LLC's, trusts, state and local agencies and Indian Tribes	New construction or substantial rehabilitation of rental housing	Rural areas of 10,000 or less; in some areas 20,000 or less	Loan Guarantees	For-profit up to 90 percent loan to value; non-profit up to 97 percent loan to value. Repayment: 25 to 40 year fixed rates
Housing Preservation Grants (533)	Repairs and rehabilitates 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 for single family and small rental properties	Rural areas of 10,000 or less; in some areas 20,000 or less	Grants	Two year grant agreement

BUSINESS PROGRAMS

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

PROGRAM	OBJECTIVE	APPLICANT	USES	POPULATION	LOAN/GRANT	TERMS OF USE
Business and Industry Guaranteed Loan Program (B&I)	Creates jobs and stimulates rural economies by providing financial backing for rural businesses	Businesses apply through Federal or State chartered banks, credit unions, savings & loan associations or Farm Credit Services	Most legal business purposes except production agriculture. Includes acquisition, start-up and expansion of businesses that create rural employment	All areas except cities of more than 50,000 and their contiguous and adjacent urbanized areas	Loan Guarantees	Lender and borrower negotiate terms. Interest rate tied to published rate that may change no more often than quarterly
Intermediary Relending Program (IRP)	Capitalizes local revolving loan funds for the purpose of financing business facilities and community development	Public bodies, non-profit corporations, Native American tribes, and cooperatives	Support community development, establish or expand businesses, create or save rural jobs	Rural areas and incorporated places with populations of less than 25,000	Direct Loans	The intermediary makes loans to businesses on terms consistent with security offered. Loan term to intermediary is 1 percent interest for 30 years
Rural Business Enterprise Grants (RBEG)	Finances and facilitates the development of small and emerging private business enterprises	Public bodies, private non-profit corporations, and federally recognized Native American tribes	Technical assistance for private business enterprise; establish a revolving loan fund; purchase equipment, construct/improve buildings for lease to private enterprise; and support rural distance learning networks for adult training	All areas except cities of more than 50,000 and their contiguous and adjacent urbanized areas	Grants	When grant funds are used for revolving loan fund (RLF), the intermediary makes loans to businesses from its RLF on terms consistent with security offered. Not a pass through grant
Rural Business Opportunity Grants (RBOG)	Finances technical assistance for business development and conduct economic development planning in rural areas	Public bodies, non-profit corporations, Indian tribes on Federal or State reservations, and cooperatives with primarily rural members	Technical assistance, leadership development, new business support centers, economic development planning and training	All areas except cities of more than 50,000 and their contiguous and adjacent urbanized areas	Grants	Must be completed within 2 years after project has begun
Value-Added Producer Grants (VAPG)	Helps agricultural producers enter into activities that add value to their commodities	Independent producers, farmer and rancher cooperatives, agricultural producer groups, majority-controlled producer-based business ventures, and federally recognized Native American tribes.	Planning purposes such as conducting feasibility studies or business plans; or as working capital to help start or expand the operations of a venture	No population restriction	Grants	Specific selection criteria. Grants are awarded on a competitive basis. Funds cannot be used to build facilities or purchase equipment. Dollar-for-dollar match required

BUSINESS PROGRAMS (cont'd)

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PROGRAM	OBJECTIVE	APPLICANT	USES	POPULATION	LOAN/GRANT	TERMS OF USE
Rural Energy for America Program (REAP)	Supports energy efficiency and renewable energy systems in rural areas	For renewable energy, energy efficiency improvements, feasibility studies - agricultural producers and rural small businesses For energy audit and renewable energy development assistance - public bodies, institutions of higher learning, rural electric co-ops and others	Renewable energy projects, energy efficiency improvements, feasibility studies, and energy audit and renewable energy development assistance	All areas except cities of more than 50,000 and their contiguous and adjacent urbanized areas	Loan Guarantees and Grants	Specific selection criteria. Loans cannot exceed 75 percent of eligible project costs. Grants are awarded on a competitive basis; cannot exceed 25 percent of eligible project costs
Rural Cooperative Development Grants	Establishes and operates centers to help set up cooperatives or improve the operations of existing cooperatives, resulting in an improved rural economy	Non-profit corporations and institutions of higher learning. Apply directly to the Rural Development National Office	Conduct feasibility studies, business plans, and applied research plus provide training, instruction and other technical assistance to existing cooperatives and businesses seeking to form a cooperative	All areas except cities of more than 50,000 and their contiguous and adjacent urbanized areas	Grants	Specific selection criteria. Grants are awarded on a competitive basis; require a minimum 25 percent match
Rural Economic Development Loans and Grants	Finances economic development and job creation through local rural utilities	Electric and telephone utilities eligible for financing from the Rural Utilities Service	Establish revolving loan funds or lend funds to local for-profit and non-profit businesses as well as public bodies for projects that will create or retain jobs	All areas except cities of more than 50,000 and their contiguous and adjacent urbanized areas	Direct Loans; Grants for Revolving Loan Programs	The intermediary (electric or telephone utility) makes loans to ultimate recipients. Loans to the utility are 0 percent interest for up to 10 years

WATER AND ENVIRONMENTAL PROGRAMS

USDA Rural Development delivers a variety of assistance to rural communities for the construction or repair of water supply and waste collection systems

PROGRAM	OBJECTIVE	APPLICANT	USES	POPULATION	LOAN/GRANT	TERMS OF USE
Water and Environmental Program	Develops water and wastewater systems and construct landfills (includes Solid Waste)	Public entities, federally recognized tribes, and non-profit corporations	Build, repair, and improve public water systems, waste collection and treatment systems, landfills, recycling centers and related costs	Rural areas, cities, and towns up to 10,000	Direct Loans; Grants; Loan Guarantees	Interest rates are set quarterly; repayment up to 40 years Grants may be available. Guarantees up to 90 percent available to eligible lenders
Technical Assistance and Training grants	Identifies and evaluates solutions to water and waste problems in rural areas	Non-profit organizations and public bodies	Provide technical assistance and training to association personnel that will improve the management, operation, and maintenance of water and waste facilities	Rural areas, cities and towns up to 10,000	Grants	Projects are funded based on selection at the national level. Applications are accepted from October 1 to December 31 of each year
Rural Alaska Village Grants (RAVG)	Alleviates dire health and sanitation conditions related to inadequate water and wastewater systems in rural Alaskan villages	A rural or Native village in Alaska; and/or State of Alaska/ Alaska Native Tribal Health Consortium on behalf of a rural Native village in Alaska	The planning and construction of safe and healthy water and sewer systems	Rural areas, cities, and towns up to 10,000	Grants	Matching funds are required (generally Village Safe Water). Dire Sanitation condition must exist MHI cannot exceed 110 percent of SNMHI
Rural Alaska Village Planning Grants	Grants can be made specifically for Master planning costs associated with the prioritization process and pre-development costs such as preliminary engineering, environmental, application, development, review and establishment of rights-of-way and easement, and full construction design for water and wastewater systems	A rural or Native village in Alaska; and/or State of Alaska/ Alaska Native Tribal Health Consortium on behalf of a rural Native village in Alaska	The planning and development of safe and healthy water and sewer systems for residents of rural or Native villages in Alaska	Rural areas, cities, and towns up to 10,000	Grants	Matching funds are required (generally Village Safe Water) Dire Sanitation condition must exist MHI cannot exceed 110 percent of SNMHI

WATER AND ENVIRONMENTAL PROGRAMS (cont'd)						
USDA Rural Development delivers a variety of assistance to rural communities for the construction or repair of water supply and waste collection systems						
PROGRAM	OBJECTIVE	APPLICANT	USES	POPULATION	LOAN/GRANT	TERMS OF USE
Predevelopment Planning Grants	Pays costs associated with developing an RD application for a proposed water or wastewater project	Public entities and non-profit corporations and federally recognized tribes	Predevelopment costs, (e.g.) preliminary engineering and environmental report for entities intending to apply in the near future for water and waste funding from Rural Development SEARCH uses include preliminary design and technical assistance	PPG - Rural areas of 10,000 or less SEARCH - Rural areas of 2,500 or less	Grants	Applications accepted year round PPG - Grants up to 75 percent of the project costs SEARCH - Grants available up to 100 percent of eligible costs; \$30,000 maximum grant
Solid Waste Management Grants (Technical Assistance)	Reduces or eliminates pollution of water resources and improve planning and operation of solid waste sites	Non-profit organizations, public bodies, Federally recognized tribes, and academic institutions	Provide technical assistance and training to improvement planning and management of solid waste facilities	Rural areas, cities, and towns up to 10,000	Grants	Projects are funded based on selection at the national level. Applications are accepted from October 1 to December 31 of each year

COMMUNITY PROGRAMS						
USDA Rural Development delivers a variety of assistance to rural communities Some involve direct assistance by USDA, while others work through local partnerships						
PROGRAM	OBJECTIVE	APPLICANT	USES	POPULATION	LOAN/GRANT	TERMS OF USE
Community Facilities Direct Loans	Provides essential community facilities for rural communities	Public bodies, non-profit organizations, and federally recognized tribes	Build facilities and purchase equipment for fire and rescue, early warning systems, police stations, health clinics, schools, libraries, hospitals, etc	Rural areas of 20,000 or less	Direct Loans	Direct - up to 100 percent of market value; 40 years or life of security. Low interest rates currently 3.75 to 4.5 percent.
Community Facilities Guaranteed Loans	Provides guarantees to approved lenders who finance essential community facilities in rural communities	Public bodies, non-profit organizations, and federally recognized tribes	Build facilities and purchase equipment for fire and rescue, early warning systems, police stations, health clinics, schools, libraries, hospitals, etc	Rural areas of 20,000 or less	Guaranteed Loans	Up to 90% guarantee. Lender sets rates and terms

COMMUNITY PROGRAMS (cont'd)

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PROGRAM	OBJECTIVE	APPLICANT	USES	POPULATION	LOAN/GRANT	TERMS OF USE
Community Facilities Grants	Provides grant funding for essential community facilities in rural areas	Public bodies, non-profit organizations, and federally recognized tribes	Build facilities and purchase equipment for fire and rescue, early warning systems, police stations, health clinics, schools, libraries, hospitals, etc	Rural Areas of 20,000 or less	Grants	Grant - maximum 75 percent of project cost.
Economic Impact Initiative (EII)	Provides grant funding for essential community facilities in economically disadvantaged rural areas with not employed rate greater than 19.5%	Public bodies, non-profit organizations, and federally recognized tribes	Build facilities and purchase equipment for fire and rescue, early warning systems, police stations, health clinics, schools, libraries, hospitals, etc	Rural areas of 20,000 or less	Grants	Grant - maximum 75 percent of project cost.
Rural Community Development Initiative (RCDI)	Helps recipients develop the capacity to undertake housing, community, or economic development projects	Private, non-profit or public organizations legally organized for at least 3 years and have experience working with non-profit organizations and low-income communities	Intermediary provides technical and financial assistance to help non-profits and low-income rural communities undertake housing, community, or economic development projects	All areas with less than 50,001 residents and not contiguous or adjacent to an urban area	Grants	Grants are awarded on a competitive basis. Three year grant agreement with matching funds

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<http://www.rurdev.usda.gov/AKHome.html>

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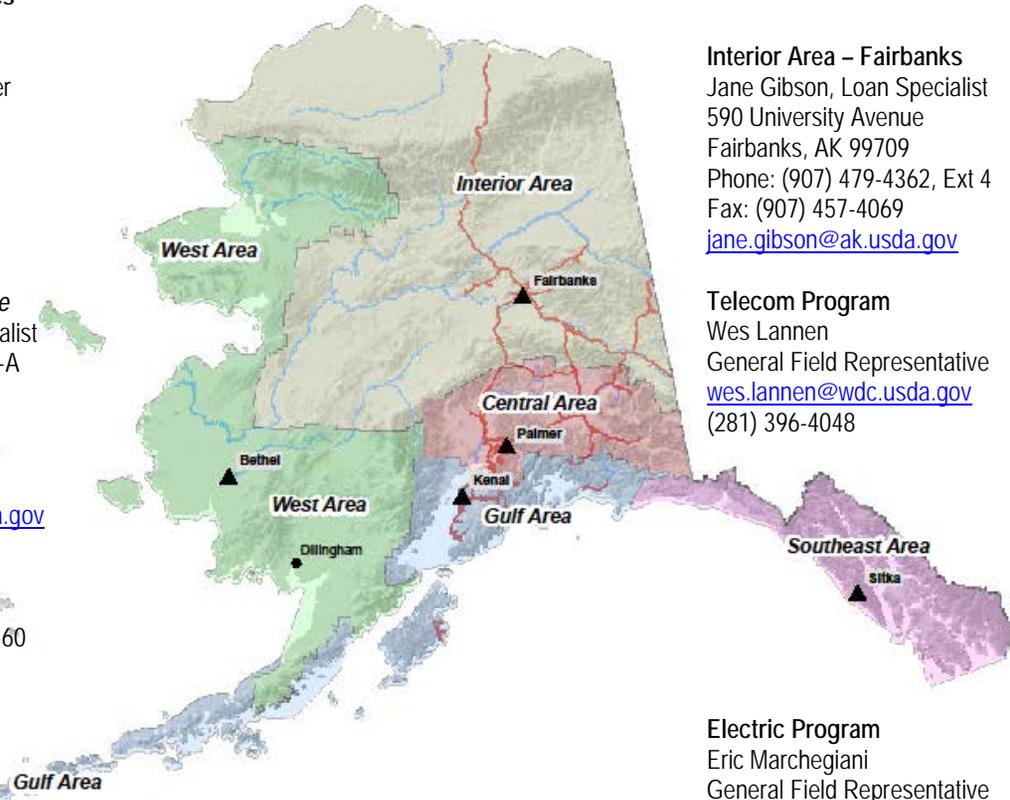
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