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Committed to the future of Rural Communities

USDA Rural Development's Mission

Increase economic opportunity and improve
the quality of life in rural America

Business and Cooperative Program
Community Program
Housing Program
Program Support

www.rurdev.usda.gov/ut

Programs for Rural Housing

5/18/2010

USDA Rural Development delivers a variety of home ownership, home repair, and rental housing assistance to support the needs of rural people. Most involve direct assistance by USDA, while others work through partnerships. Field offices also offer homeownership and credit management education.

USDA Rural Housing Programs and Features	Purpose (What is the program's goal?)	Program Type (How does it work?)	Eligible Applicants (Who can apply?)	Eligible Areas (What is rural?)	Authorized Purposes (What can funds be used for?)	Typical Amount of Assistance	Rates & Terms (rates subject to change)	Key to Success	When to Apply	Who to Contact
Single Family Housing Direct Loan (SFH 502 Loan)	Enable low income households to <u>buy a modest home or build their own home through Mutual Self-Help Program</u>	USDA processes loan to home-buyers	<u>Very low & low income households</u>	Unincorporated areas, <20,000 population	Buy & do needed repairs on <u>new or existing homes</u> . <u>100% financing -- No downpayment required.</u>	Up to 100% of the market value of the home.	1-8% depending upon family income; total mortgage cost lower for Self-Help participants	Applicants must have good credit & stable income adequate to repay the loan. <u>Self-Help program available.</u>	Year-round	USDA Field Office
Single Family Housing Participation Loan (SFH 502 Participation/leveraging)	<u>Enhance the ability of mortgage lenders to make loans which allow low-income households to buy a modest home.</u>	USDA participates with a local mortgage lender in financing a home	<u>Low income households</u>	Unincorporated areas, <20,000 population	Buy & do needed repairs on <u>new or existing homes</u> . <u>100% financing -- No downpayment required.</u>	Up to 100% of the market value of the home.	Mortgage lender's loan is fixed; 30 years. USDA's is 1-8% depending upon family income; 33-38 years	<u>Mortgage lender loans 50% or less of cost; USDA loans the rest.</u> Applicants must have good credit & stable income adequate to repay the loan.	Year-round	Participating mortgage lender, or USDA Field Office
Single Family Housing Guaranteed Loan (SFH Guarantee)	Provide an <u>incentive for mortgage lender to make home loans to low & moderate income households</u>	USDA <u>guarantees</u> home loan made by mortgage lenders	Mortgage lenders ... making loans to low and moderate income households	Unincorporated areas, <20,000 population	Buy & do needed repairs on <u>new or existing homes</u> . <u>100% financing -- No downpayment required.</u>	Up to 100% of the market value of the home.	Mortgage lender's interest rate is negotiated but is fixed; 30 years	<u>Lender-driven:</u> there must be a lender willing to make the loan. (USDA just guarantees the loan.) Applicants must have good credit & stable, adequate income	Year-round	Participating mortgage lender, or USDA Field Office
Single Family Housing Repair Loan (SFH 504 Loan)	<u>Modernize or repair a modest home</u>	USDA makes loan to home owners	<u>Very low income households</u>	Unincorporated areas, <20,000	Install or repair water or sewer hook-ups, roofing, insulation, and other housing improvements.	\$20,000	1%, 20 year	Applicant must have limited resources and be unable to get credit elsewhere.	Year-round	USDA Field Office
Single Family Housing Repair Grant (SFH 504 Grant)	<u>Rehabilitate substandard housing to a safe, decent & sanitary condition</u>	USDA gives grant to home owners	<u>Very low income households who are 62 years or older</u>	Unincorporated areas, <20,000	Install or repair water or sewer hook-ups, roofing, insulation, and correct other basic housing defects.	\$7,500	Grant	Applicant must have limited resources. A SFH 504 grant may be combined with a SFH 504 loan.	Year-round	USDA Field Office
Multi Family Housing Direct Loan (MFH 515 Loan)	Finance the purchase of <u>apartments for very low and low income households</u>	USDA processes loan to purchase apartments	Private developers, nonprofits, tribes, public agencies	Unincorporated areas, <20,000 population	Finance the construction of new apartments or buy and renovate existing apartments; also provides partial or complete rental assistance	\$1,000,000 maximum; leveraged with tax credits & other funds	Effective rate 1%; 30 year term with 50-year amortization	Very competitive program. USDA provides subsidies so that units are affordable to very-low and low-income tenants	Annual competition at national level. NOFA	USDA State Office (Rural Housing Programs)
Multi Family Housing Guaranteed Loan (MFH Guarantee) (Section 538)	Provide an <u>incentive for commercial lending to finance the purchase of apartments for low and moderate income tenants</u>	USDA <u>guarantees</u> loans processed by financial institutions	Private developers, nonprofits, tribes, public agencies	Unincorporated areas, <20,000 population	The guaranteed loans finance new apartments or purchase and renovate existing apartments	\$2,000,000 (LIHTC and tax exempt bonds)	Negotiated between borrower & lender	Lender-driven: there must be a lender willing to process the loan. (USDA guarantees the loan.)	Continuous selection. National level competition. NOFA	USDA State Office (Rural Housing Programs)
Farm Labor Housing Direct Loan & Grant (FLH 514/515 Loan & Grant)	Finance the purchase of <u>housing projects for farm workers & migrant laborers</u>	USDA processes loans and grants for eligible entities	Nonprofits, public bodies (e.g., housing authorities), & Association of Farmers	Rural areas that serve farm labor households	Finance new or buy and renovate existing farm labor housing projects	\$1 million -\$2 million (highly leveraged)	1% fixed; 33 years	Very competitive program. Grants may be included with loan funds.	Annual competition at national level. NOFA	USDA State Office (Rural Housing Programs)

Programs for Rural Housing Continued

<i>USDA Rural Housing Programs and Features</i>	Purpose (What is the program's goal?)	Program Type (How does it work?)	Eligible Applicants (Who can apply?)	Eligible Areas (What is rural?)	Authorized Purposes (What can funds be used for?)	Typical Amount of Assistance	Rates & Terms (rates subject to change)	Key to Success	When to Apply	Who to Contact
Housing Preservation Grant (HPG Section 533)	Support programs that <u>cure safety, health and accessibility problems in existing homes & rental units</u>	USDA processes grants to eligible entity	Nonprofits, tribes, & public bodies (e.g., cities & counties)	Unincorporated areas, <20,000 population	Any program that offers affordable assistance (loans, grants, subsidies, technical assistance, etc.) to repair very-low and low-income households.	\$30,000 – \$50,000	Grant	Very competitive program. Preference is given to projects with leveraged funds and targeting very low and low-income households.	Annual competition at state level. NOFA	USDA State Office (Rural Housing Programs)

Programs for Rural Businesses and Rural Cooperatives

5/18/2010

USDA Rural Development delivers a variety of types of assistance to rural businesses and communities. Most 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 utility cooperatives.

USDA Rural Business - Cooperative Programs	Purpose (What is the program's goal?)	Program Type (How does it work?)	Eligible Applicants (Who can apply?)	Eligible Areas (What is rural?)	Authorized Purposes (What can funds be used for?)	Typical Amount of Assistance	Rates & Terms (rates subject to change)	Key to Success	When to Apply	Who to Contact
Business & Industry Guaranteed Loan (B&I Guarantee)	Assist rural lenders to make good quality loans in rural areas	Loan Guarantee Stream lined 'One Doc' Application Process for loans through \$600,000	Banks, credit unions, and other commercial loan lenders	Loans must assist businesses located in rural areas of <50,000	Guaranteed loans can be used for real estate, equipment, working capital, -- for nonfarm & value added agriculture businesses	Maximum \$25 million; percent of guarantee is typically 80%, but depends upon loan size	Negotiated between business & lender. Fixed or variable rates, typically near Prime (No balloons) 2% upfront guarantee fee, plus 1/4% annual renewal fee.	Lender-driven: there must be a lender willing to make the loan. (USDA only guarantees the loan.) Business must have acceptable feasibility, equity & collateral. Loans must be fully collateralized and meet USDA network requirements 10% for established businesses 20% for new or startup businesses	Year round	Local banks, credit unions, and other rural lenders. USDA State Office (Rural Business Programs)
Intermediary Relending Program (IRP)	Capitalize <u>revolving loan programs</u> for small rural businesses	Loan	Lending cooperatives, nonprofit economic development groups, tribes, & public bodies	Rural areas of <25,000	Provide lending capital to a rural revolving loan program. Business loans made from the revolving loan program may be used for real estate, equipment, & working capital.	Maximum \$750,000 each application to any intermediary. Cumulative maximum of \$15 million to any Intermediary.	1%, 30 years to re-lender ... to make loans up to \$250,000 at Prime + to rural businesses	Funding is limited, so these loans tend to go only to revolving loan funds that will serve the most economically depressed rural areas.	Year round. Quarterly competition at national level	USDA State Office (Rural Business Programs)
Rural Business Enterprise Grant (RBEG)	Support <u>economic development programs</u> that will assist small and emerging businesses (businesses under 50 new employees & less than 1 million in gross revenues)	Grant	Nonprofit economic development groups, tribes, and public bodies (e.g., cities or counties)	Rural areas of <50,000	The grant can be used to provide lending capital for a revolving loan fund, provide technical assistance, or fund other business development activities which will support small business development.	No limits but projects funded are usually <100,000	Grant	Funding is limited, so these grants tend to go only to the most economically depressed rural areas.	Year-round, applications not funded by Utah allocation can be submitted to National competition	USDA State Office (Rural Business Programs)
Rural Business Opportunity Grant (RBOG)	Support <u>economic development technical assistance programs</u> that will promote sustainable economic development in depressed rural areas.	Grant	Public bodies, Indian tribes, nonprofit economic development organizations, cooperatives	Rural areas of <50,000	Technical assistance for business and economic development, planning, and training.	\$50,000 or less.	Grant	Funding is limited, so these grants tend to go only to the most economically depressed rural areas.	Year-round, applications not funded by Utah allocation can be submitted to National competition	USDA State Office (Rural Business Programs)

Programs for Rural Business and Rural Cooperatives (Continued)

Rural Economic Development Loan (RED Loan)	Promote specific community or business development projects that will improve the local economy	Loan	Most rural electric service providers or rural telephone service providers. Contact USDA Rural Development or your rural electric/ Telephone service provider for specific requirements.	Rural areas of <25,000	Loans can be to public or private entities.	Maximum \$750,000 loan	0% interest, maximum 10 year term	Requires an eligible community-oriented utility cooperative that is willing to apply.	Year round. Quarterly competition at national level	USDA State Office (Rural Business Programs)
Rural Economic Development Grant (RED Grant)	Promote specific <u>community or business development projects</u> that will improve the rural economy and establish a revolving loan program	Grant	Same as the (RED Loan) See above	Rural areas of <25,000	Grants are used to make loans for specific community or business development projects. A revolving loan fund will be established as the loan is repaid.	Maximum \$300,000 grant	Grant	Requires an eligible community-oriented utility cooperative that is willing to establish and operate a revolving loan program.	Year round. Quarterly competition at national level	USDA State Office (Rural Business Programs)
Rural Energy for America Program, REAP Section 9007 (formerly Rural Energy/Energy Efficiency Program, Section 9006)	Expands and renames the program formerly called the Renewable Energy Systems and Energy efficiency Improvements Program. Under the expansion, hydroelectric source technologies will be added as eligible; energy audits will be included as eligible costs, and; loan limits will be increased.	Direct loan, Loan Guarantee and/or Grant Direct loan program not yet implemented Simplified grant application process for grant requests through \$200,000 Reduced application Process for guaranteed loans through \$600,000	Agriculture producer or rural small business. Small businesses must meet SBA size standards	Rural areas of <50,000	Purchase and install a renewable energy system, and/or make energy efficiency improvements to an existing facility. Grants limited to 25% of eligible project costs. Loans and Loan Guarantees limited to 50% of eligible project costs. Cannot finance residential projects. Cannot purchase real estate or provide working capital with grant funds (can finance with guaranteed loan).	Grant limited to 25% of eligible project costs and only to those who demonstrate financial need. Maximum of \$500,000 grant for energy systems purchase requests Maximum \$250,000 grant for energy efficiency requests. Maximum \$10,000,000 guaranteed loan. 85% guarantee for loans \$600,000 or less; otherwise same as B&I.	Guaranteed Loan terms limited to useful life of collateral: Max. 30 years for real estate Max. 20 years for equipment Max. 30 years for RE/EQ combinations Max. 7 years for working capital 1% upfront guarantee fee, plus 1/8% annual renewal fee	Feasible projects that utilize proven alternative energy technologies independent energy audit required for efficiency requests independent feasibility study required for renewable energy requests. Get started early!!	Annual funding cycle and national competition for funding. www.rurdev.usda.gov/rbs/farbill	USDA –Rural Development State Office (Rural Business Programs) Program and application requirements available at : www.rurdev.usda.gov/rbs/farbill

Programs for Rural Business and Rural Cooperatives (Continued)

USDA Rural Business - Cooperative Programs	Purpose (What is the program's goal?)	Program Type (How does it work?)	Eligible Applicants (Who can apply?)	Eligible Areas (What is rural?)	Authorized Purposes (What can funds be used for?)	Typical Amount of Assistance	Rates & Terms (rates subject to change)	Key to Success	When to Apply	Who to Contact
Rural Cooperative Development Grant Program (RCDG)	Establish and operate centers for Rural Cooperative Development	Grant	Nonprofit corporations and institutions of higher education	Rural areas <50,000	Technical assistance, capital for revolving loan program, pass-through grant assistance. Grant assistance is limited to 75% of project costs. Grant funds cannot be used to fund administrative costs, fund "brick & mortar" requests, purchase real estate or equipment.	Maximum \$225,000. Limited to 75% of project cost	Grant applicants must provide a minimum of 25% of project costs in non-Federal matching funds or eligible in-kind contributions.	Requires a university, college or non-profit organization with rural cooperative/ rural business development experience	Annual funding cycle and national competition for funding. Requests for applications will be solicited at: www.rurdev.usda.gov/rbs	USDA State Office (Rural Business Programs) Program and application requirements will be available at: www.rurdev.usda.gov/rbs Contact the USDA State Office for last year's requirements
Value Added Producer Grant (VAPG)	Increase value-added profit margins to farmers & ranchers	Grant	Agricultural producers, Agricultural producer groups and farmer / rancher cooperatives Applicants must produce and control the value-added agriculture product from production through sales.	There is no rural area definition for this program.	Planning or working capital grant funding to develop or market new agricultural products, or sell existing agricultural products into new markets. Limited to 50% of project costs	Maximum \$100,000 planning grant Maximum \$300,000 working capital grant Limited to 50% of project costs	Applicants must provide a minimum of 50% of project costs in non-federal matching funds, or eligible in-kind contributions.	Feasible, well managed, well leveraged proposals that will result in maximum profit returns to large numbers of independent agricultural products producers from the sales of value added agricultural products they produce.	Annual funding cycle and national competition for funding. Requests for applications will be solicited at: www.rurdev.usda.gov/rbs	USDA State Office (Rural Business Programs) Program and application requirements will be available at: www.rurdev.usda.gov/rbs Contact the USDA State Office for last year's requirements

Programs for Rural Business and Rural Cooperatives (Continued)

USDA Rural Business - Cooperative Programs	Purpose (What is the program's goal?)	Program Type (How does it work?)	Eligible Applicants (Who can apply?)	Eligible Areas (What is rural?)	Authorized Purposes (What can funds be used for?)	Typical Amount of Assistance	Rates & Terms (rates subject to change)	Key to Success	When to Apply	Who to Contact
Agricultural Marketing Resource Center (AgMRC)	Create an electronic, Web based library with powerful search capabilities to make value-added market, economic and business information and other resources available to producers.	Brings together experts into a dynamic, electronically based center to create and present information about value-added agriculture.	Producers and processors	N/A	N/A	N/A	N/A	Producers to achieve success and profitability in value-added agriculture.	N/A	Phone: 866-277-5567 Web site: www.agmrc.org
Appropriate Technology Transfer for Rural Areas (ATTRA)	Enhance the quality of life for all rural Americans by providing leadership in building competitive businesses including cooperatives that can build sustainable economic communities	Provide technical assistance through publications and customized research reports.	Farmers, ranchers, market gardeners, extension agents, researchers, educators, farm organizations, and others involved in commercial agriculture.	N/A	Provide technical assistance and information on sustainable agriculture practices, renewable energy, and value-added ventures	N/A	N/A	N/A	N/A	Website: www.attra.ncat.org Phone: 800-346-9140
Cooperative Services	Promote use of rural cooperatives	Provide technical assistance, conduct research activities, collect & maintain statistical data, provide education & information	N/A	N/A	N/A	Library of useful publications. Free bi monthly magazine published USDA Rural Development	N/A	N/A	N/A	Website: www.rurdev.usda.gov/rbs/pub/NEWPUB.htm www.rdlist.sc.gov.usda.gov

Programs for Rural Communities

USDA Rural Development delivers a variety of types of assistance to rural communities. Some involve direct assistance by USDA, while others work through local Partnerships. Rural communities and nonprofits are encouraged to call USDA for ideas on how to pursue meeting their facility and community development needs.

USDA Community Facilities Programs and Features	Purpose (What is the program's goal?)	Program Type (How does it work?)	Eligible Applicants (Who can apply?)	Eligible Areas (What is rural?)	Authorized Purposes (What can funds be used for?)	Typical Amount of Assistance	Rates & Terms (rates subject to change)	Key to Success	When to Apply	Who to Contact
Community Facilities Guaranteed Loan (CF Guarantee)	Provide an <u>incentive for commercial lending</u> that will <u>develop essential community facilities</u>	USDA <u>guarantees</u> loans made by banks	Banks and other commercial lenders ... to make loans to nonprofits, tribes, & public bodies (e.g., cities or counties)	Unincorporated areas & <20,000 population cities	The loans guaranteed can be used for real estate & equipment. Types of projects include <u>clinics, public buildings, day care centers, fire stations, fire trucks, & shelters, and recreational facilities.</u>	\$100,000 – \$2 million	Negotiated between borrower & lender. Fixed or variable rates.	Lender-driven: there must be a bank willing to make the loan. (USDA guarantees 90% of the loan.)	Year round	Local banks or USDA State Office (Community Programs) or Area Office
Community Facilities Direct Loan (CF Direct)	<u>Develop essential community facilities.</u>	USDA makes <u>loans to develop essential community facilities</u>	Nonprofits, tribes, and public bodies (e.g., cities or counties)	Unincorporated areas & <20,000 population cities	The loans can be used for real estate & equipment. Types of projects include <u>clinics, shelters, public buildings, day care centers, & fire stations or fire trucks.</u>	\$50,000 – \$2 million	4.5%-5.75% fixed; 40 years maximum (rates are subject to change quarterly)	The loan must be fully secured by a lien on the property financed or by a pledge of tax revenues.	Year round	USDA State Office (Community Programs) or Area Office
Community Facilities Grant (CF Grant)	Help communities that cannot qualify for a CF loan <u>pay for the cost of developing essential community facilities</u>	USDA makes <u>grants to develop essential community facilities</u>	Nonprofits, tribes, and public bodies (e.g., cities or counties)	Unincorporated areas & <20,000 population cities	The grants can be used for real estate & equipment. Types of projects include <u>clinics, hospitals, public buildings, day care centers, & fire stations or fire trucks.</u>	\$10,000- \$50,000	Grant	May pay for <u>15-75% of the project cost</u> depending on the community's population & median household income.	Year round	USDA State Office (Community Programs) or Area Office
Community Development Services	Provide communities and organizations with technical assistance, skill training, and support for planning processes	USDA staff or staff from partner agencies and nonprofits provide needed services	Town boards, general improvement districts, cities, counties, nonprofits, cooperatives	Public entities and nonprofits in communities of <50,000 population	Very flexible; can assist through Focus on the Community program with full strategic plan, or with a more limited Capital Improvement Plan, financial management training, or other technical assistance, training, or community facilitation	Not a grant or loan program, assistance provided by staff	N/A	Leadership and energy at the local level, a desire to improve organizational or community operations and success	Year round	USDA State Office (State Director, Community Programs) or Area Office

Programs for Rural Utilities

USDA Rural Development delivers a variety of types of assistance to rural utilities. Most involve direct assistance by USDA, while others work through local partnerships. Rural communities facing utility issues caused by growth, aging infrastructure, or noncompliance with health standards are encouraged to call for ideas and assistance with problem resolution.

USDA Water and Environmental Programs and Features	Purpose (What is the program's goal?)	Program Type (How does it work?)	Eligible Applicants (Who can apply?)	Eligible Areas (What is rural?)	Authorized Purposes (What can funds be used for?)	Typical Amount of Assistance	Rates & Terms (rates subject to change)	Key to Success	When to Apply	Who to Contact
Water & Waste Disposal Loan & Grant (WWD Loan & Grant)	<u>Develop and repair water, sewer, storm drainage, & solid waste systems.</u>	USDA makes loans (sometimes with grants) for water & waste disposal facilities	Public bodies (e.g., cities or water districts), tribes, and nonprofits (e.g., mutual water companies)	Unincorporated areas & <10,000 population cities	Loans can be used for construction & equipment. Eligible projects include water, sewer, solid waste & storm drainage systems -- both new and repair projects -- for domestic & industrial (but not irrigation) users.	\$500,000 - \$3 million	Loans: 4.5%-5.75% fixed (depending upon community income), 40 years Maximum Grants	Loans must be fully secured by revenues or assessments. Grants are only available to the neediest applicants and for up to 75% of the project depending on population & income.	Year round	USDA State Office (Community Programs) or Area Office
Water & Waste Disposal Guaranteed Loan (WWD Guarantee)	Provide an <u>incentive for commercial lending</u> that will finance <u>water, sewer, storm drainage, & solid waste systems</u>	USDA <u>guarantees</u> loans made by banks	Banks and other commercial lenders.	Unincorporated areas & <10,000 population cities	Loans guaranteed can be used for construction & equipment. Eligible projects include water, sewer, solid waste & storm drainage systems -- both new and repair projects -- for domestic & industrial (but not irrigation) users.	\$500,000 - \$5 million	Negotiated between business & lender. Fixed or variable rates allowed.	<u>Lender-driven</u> : there must be a bank willing to make the loan. (USDA guarantees 90% of the loan.) Nonprofits (e.g., <u>mutual water companies</u>) are targeted.	Year round	Banks and commercial lenders, or USDA State Office (Community Programs) or Area Office
Solid Waste Management Grant (SWMG)	Support <u>recycling education</u> and <u>solid waste planning</u>	USDA makes grants to improve solid waste handling	Public bodies (e.g., counties & joint powers authorities), tribes, & nonprofits	Unincorporated areas & <10,000 population cities	The funds can be used for <u>technical assistance, planning, and community education</u> projects.	\$50,000 or less	Grant	Funding is limited, so these grants tend to go only to the neediest areas.	Once-a-year. Annual competition at national level. Applicant Deadline 12/31.	USDA State Office (Community Programs) or Area Office
Technical Assistance & Training Grant (TAT)	Support for entities eligible for WWD loans & grants in the areas of <u>operator training, board training, financial planning, & accessing funding</u>	USDA makes grants to benefit small rural utilities	Nonprofit corporations who will provide such assistance to rural utilities	Unincorporated areas & <10,000 population cities	The funds can be used for <u>technical assistance, planning, and training.</u>	\$50,000-\$1 million+	Grant	Funding is limited, so these grants tend to go only to projects helping the neediest areas.	Once-a-year. Annual competition at national level. Applicant Deadline 12/31.	USDA State Office (Community Programs) or Area Office
Distance Learning & Telemedicine Loan & Grant (DL/TM)	Support the development of <u>telemedicine & distance learning</u> systems	USDA makes loans & grants	Schools, libraries, nonprofit hospitals & clinics, and tribes	Unincorporated areas & <10,000 population cities	The funds can be used for <u>initial capital</u> and <u>hardware</u> costs that will enhance telecommunication capabilities for either public education or medical purposes.	\$50,000-\$300,000 for grants. No limit for loans.	Fixed based on Government cost of funds; 10 years <i>and/or</i> Grant	May pay for <u>70-90% of the project cost</u> . Grants are only made available to the neediest applicants.	Once-a-year. Annual competition at national level	USDA State Office (Community Programs) or Area Office
Rural Electric Utilities	Provides leadership and capital to upgrade, expand, maintain, and replace America's vast rural electric infrastructure	USDA makes guaranteed loans, insured loans, hardship loans	Nonprofit and cooperative associations, public bodies, Native American tribal utilities and other utilities	Rural Areas	The funds can be used design, construct, operate and maintain rural electric distribution and transmission lines and material used in construction	No limit on loans	Loans: 5% for direct loans, Treasury fixed or municipal rate.	Loans must be fully secured by revenues or assessments. Bank loans are guaranteed 100% by USDA.	Year round	State Office (Community Programs) or Area Office

Programs for Rural Utilities continued

USDA Water and Environmental Programs and Features	Purpose (What is the program's goal?)	Program Type (How does it work?)	Eligible Applicants (Who can apply?)	Eligible Areas (What is rural?)	Authorized Purposes (What can funds be used for?)	Typical Amount of Assistance	Rates & Terms (rates subject to change)	Key to Success	When to Apply	Who to Contact
Broadband Telecommunications	Designed to provide loans and grants to furnish broadband service in rural, economically-challenged communities	USDA makes guarantee loans, direct loans & grants	Cooperative, nonprofit, limited dividend or mutual associations, limited liability companies, commercial organizations and Indian tribes and tribal organizations.	Unincorporated areas & <20,000 population cities	The funds can be used to construct and install broadband telecommunication service in rural America	No limit on loans \$50,000 limit on grants	Loans: 4.5%-5.75% fixed (depending upon community income), 40 years Grants	Loans must be fully secure on all property and such additional security. Bank loans are guaranteed 80% by USDA.	Once a year by January 31	Teri Baird P.O. Box 547 Franktown, CO 80116 Email: tbaird@rus.usda.gov State Office (Community Programs) or Area Office
Rural Community Development Initiative (RCDI)	Provide technical assistance to rural recipients to improve housing, community or economic development	USDA makes Grants	Private non-profit, public, or tribal organizations and businesses.	Rural areas of <50,000	To conduct financial and economic development training to benefit entities or businesses of low income rural areas.	Maximum of \$1 million Minimum of \$50,000	Grant applicant must provide a minimum of 50% of project cost.	Funding is limited, so these grants tend to go only to projects helping the neediest areas	Annual funding cycle, and national competition for funding.	USDA State Office (Community Programs) or Area Office

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