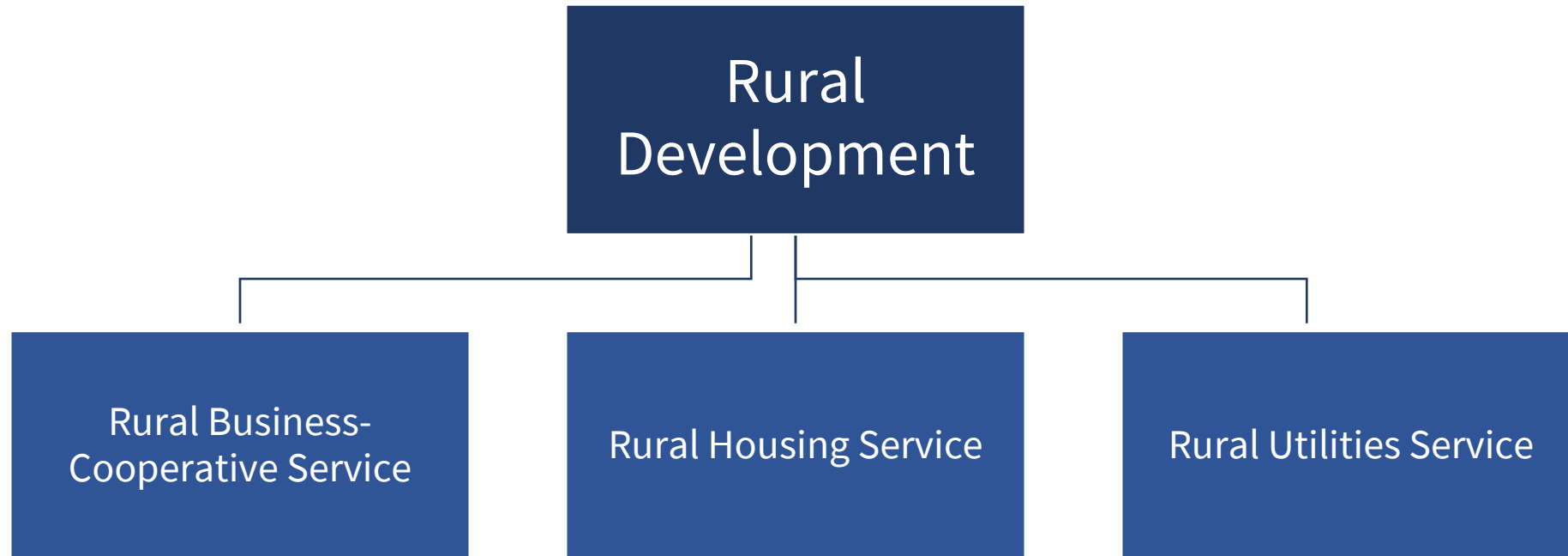




# Your Partner in Prosperity

Minnesota USDA Rural Development  
Presented by Chuck Phillips, Area Director  
651-356-5861 [charles.phillips@usda.gov](mailto:charles.phillips@usda.gov)

# Rural Development – Mission Area



Rural Development administers 70 plus programs and initiatives to meet many of the needs of Rural America  
Many of these programs are listed in the provided handout

# Rural Development Offices

4 Regions

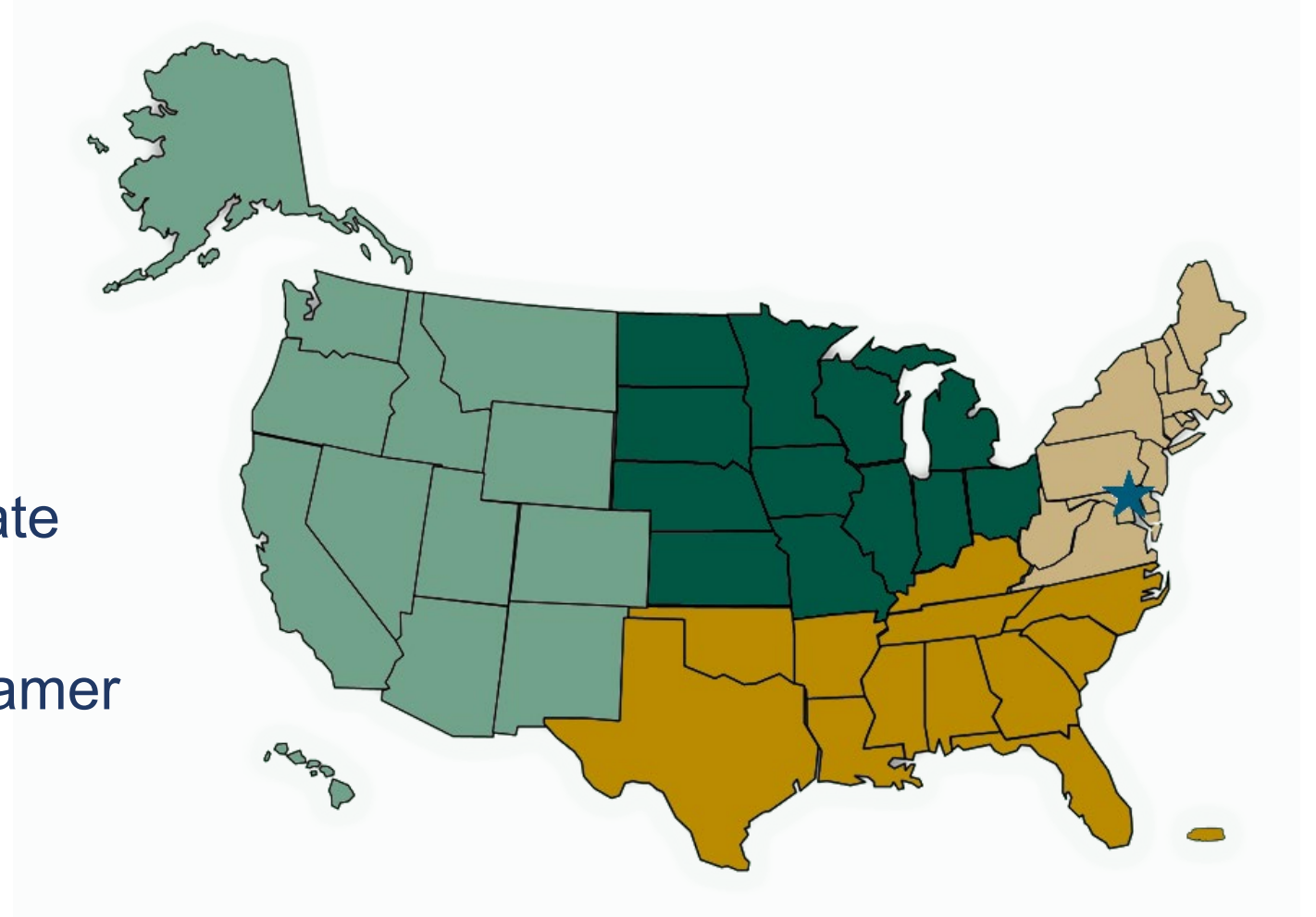
47 State Offices

400 Area Offices

1 National Office in DC

12 MN Offices including our State  
office – MN office map to follow

State Director – Colleen Landkamer



# Minnesota Rural Development Funding/Obligations

Minnesota				
Program	FY 2021	FY 2022	FY 2023*	FY 2024
Single Family Housing	\$468 million	\$273 million	\$135 million	
Multifamily Housing	\$30 million	\$27 million	\$25 million	
Community Facilities	\$59 million	\$24 million	\$38 million	
Water and Environmental	\$68 million	\$76 million	\$84 million	
Business-Cooperative Services	\$55 million	\$105 million	\$94 million	
Electric	\$108 million	\$179 million	\$243 million	
Telecommunications	\$5 million	\$37 million	\$81 million	
<b>Fiscal year subtotals:</b>	\$793 million	\$720 million	\$700 million	

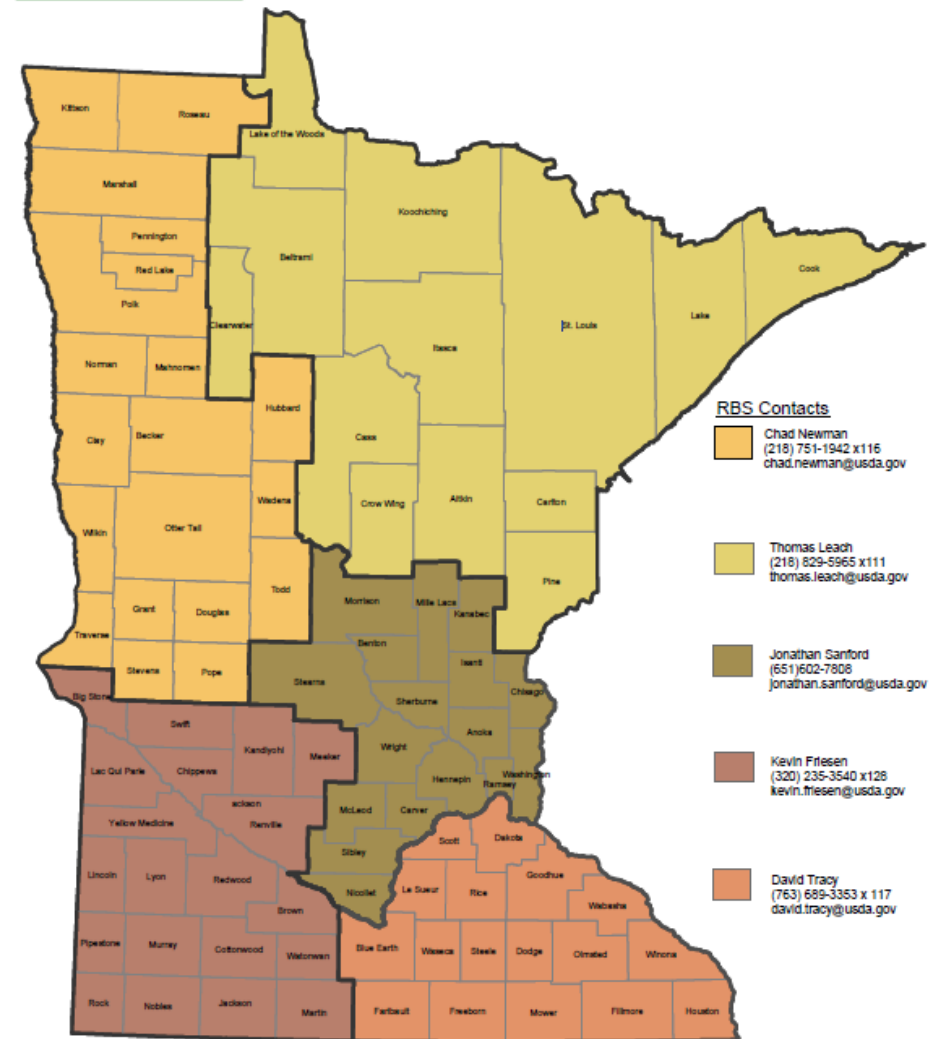
\*Unofficial data through September 30, 2023

# Rural Business-Cooperative Service (RBCS)

- Business Programs
- Energy Programs
- Cooperative Programs



Minnesota Rural Development  
Rural Business Service Staff



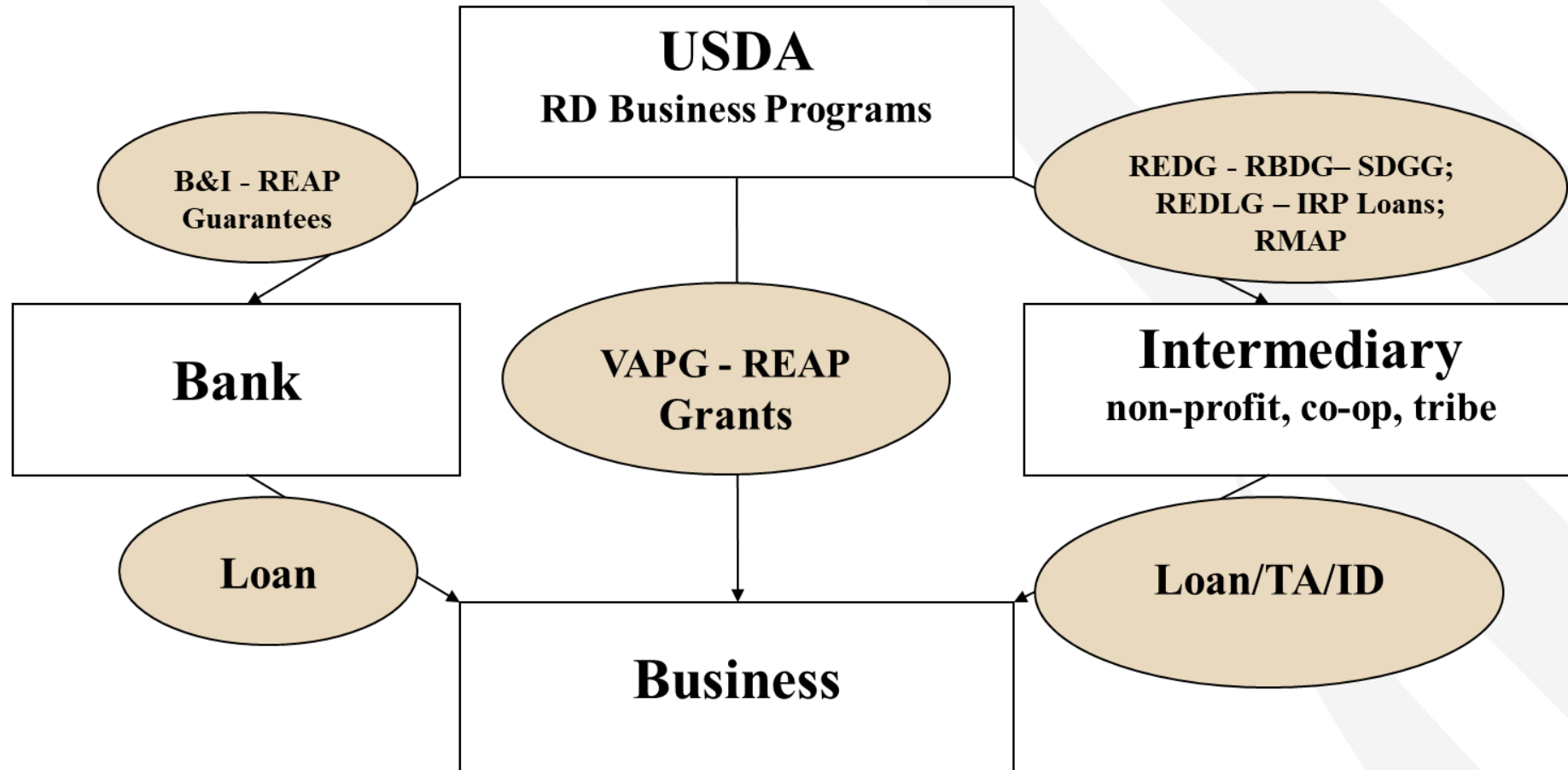
□ County Boundary

■ RD Area Boundary

**Energy Coordinator**  
Ron Omann  
(651) 602-7796  
ron.omann@usda.gov

**Program Director**  
Andrew Gag  
(218) 530-3298  
andrew.gag@usda.gov

# How the RBS Programs are Administered



# Business & Industry Loan Guarantee, Food Supply Chain Loan Guarantee, & Renewable Energy for America Guarantee

- Convert, enlarge, repair, modernize, or develop businesses.
- Purchase and develop land, easements, rights-of-way, buildings, or facilities.
- Purchase equipment, machinery, supplies, or inventory.
- Refinance when new jobs will be created & other conditions are met.
- 80-90% guarantee - \$25 million limit except for Coops.
- Ineligible purposes: LOC's, ag. production, gambling & housing.
- MN Examples – Hotels, food processors, restaurants, & energy.

## MN Guaranteed Loan Portfolio – FY-23 data

- **35 B&I Borrowers-Outstanding Principal of \$109,149,919**
- **41 REAP Borrowers-Outstanding Principal of \$113,094,096**



# Relending Programs: Intermediary Relending Program (IRP) & Rural Microentrepreneur Assistance Program (RMAP)

- Purposes - Establish revolving funds for business facilities and community development projects.
- Applicants - Public bodies, nonprofit corporations, Federally-recognized Indian Tribes, and cooperatives.
- Uses: Community development projects, establish or expand businesses, create or save rural jobs. Primarily use for gap funding purposes – not much activity in community development type projects.
- Population limit – Communities under 50,000 in population.
- Assistance type – 30-year loan at 1% interest rate. Intermediary will mark up the interest rate cover program administrative fees and loan losses.
- In MN we have a large existing portfolio of these loans.
- Rural Microentrepreneur Assistance Program (RMAP) – Similar to the IRP however focused on smaller loan amounts and businesses.



# Rural Business Development Grant (RBDG)

- **Purpose** – Help small and emerging private businesses and/or nonprofits in rural communities startup or expand. (Businesses with under \$1,000,000 in revenue and under 50 employees).
- **Eligible Applicants** - Public bodies, government entities, nonprofit entities, and Federally-recognized Indian Tribes.
- **Fund uses** - Acquire or develop land, buildings, plants, and equipment; build or improve access roads, parking areas, utility extensions, and water and waste disposal facilities; provide technical assistance; “**establish revolving loan funds**”; and support rural distance learning programs that provide educational or job training.
- **Population limit** – Communities under 50,000
- In the RDBG program we announce awards in MN once a year and we typically of 5-8 projects. Scoring priority for match funding and requests under \$100,000.

# Rural Economic Development Loans and Grants (REDLG)

- Purpose: Finance economic/community development and job creation in rural areas.
- Applicant: **Rural Utilities Service financed electric and telephone utilities.** Other utility companies can be considered with prior approval
- Uses: Business startups or expansion projects that create rural jobs.
- Population limit – Community under 50,000 in population.
- Type of assistance - Direct loan or grant to establish revolving loan fund.
- Amounts – Loans are generally up to \$1,000,000 at 0% interest for a 10 year term. In recent fiscal years the loan limit has been as high as \$2,000,000. The grants can be up to \$300,000 and require a 20% contribution/match.
- In southern MN the REA's have been active in using this program and Great River Energy typically provides technical assistance support in developing these applications.
- Applications compete nationally for funding and projects are funded on a quarterly basis.

# Minnesota Revolving Loan Funds (RLF) by the Numbers (RBDG, IRP, RMAP, & REDLG)

- Total Established RLF's in MN - ~200
- Total Assets
  - ~\$53,000,000
- Loans Owed to Intermediaries
  - ~\$30,000,000
- Available Capital
  - \$18,000,000
- MN RLF Map and Directory Link – <https://rd.usda.gov/files/MN-RLFDirectory.pdf>

## Blue Earth County

<u>Agency/Organization</u>	<u>Program</u>	<u>Contact #</u>	<u>Counties Served</u>
Southern Minnesota Initiative Foundation	IRP	(507) 455-3215	Blue Earth, Brown, Dodge, Faribault, Fillmore, Freeborn, Goodhue, Houston, Le Sueur, Martin, Mower, Nicollet, Olmsted, Rice, Sibley, Steele, Wabasha, Watonwan, Winona
BENCO	REDLG	(507) 387-7963	Blue Earth, Nicollet, Faribault
Garden City Township	RBEG	(507) 546-3532	Blue Earth
MVEC	REDLG	(507) 492-2313	Blue Earth, Carver, Dakota, Hennepin, Le Sueur, Rice, Scott, Sibley, Waseca

# Value Added Producer Grant (VAPG)

- Purpose: Assists agricultural producers enter value-added activities to generate new products, create and expand marketing opportunities, and increase producer income.
- Eligible Applicants: Independent producers, agricultural producer groups, farmer or rancher-cooperatives, and majority-controlled producer-based business ventures.
- Maximum Grant Amounts: Planning Grants - \$75,000 or Working Capital Grants - \$250,000
- Planning Grant Usage: Conducting feasibility studies, and developing business plans for value-added products
- Working Capital Grant Usage: Processing costs, marketing & advertising expenses, inventory and wages.
- Matching Funds Requirements: Cost share requirement of 100% of the grant amount
- Project Examples: Converting apples to cider, grapes to wine, marketing new uses for wild rice, product branding,
- FY- 2024 – Application Deadline is April 16th 2024 for paper applications. Available national funding ~\$31,000,000. In MN historically we've assisted about 5+ applicants per fiscal year.



## REAP Grants

- Install solar panels or wind turbines
- Install energy efficient lighting
- Upgrade refrigeration systems
- Farm equipment – grain dryers
- Improve insulation, duct work, windows, and other building upgrades
- Purchase anaerobic digesters
- Up to 50% Grant for eligible improvements
- IRA – Provided significant program funding
- MN historically awards a high level of funding – In FY-23 246 awards for \$19 mil.

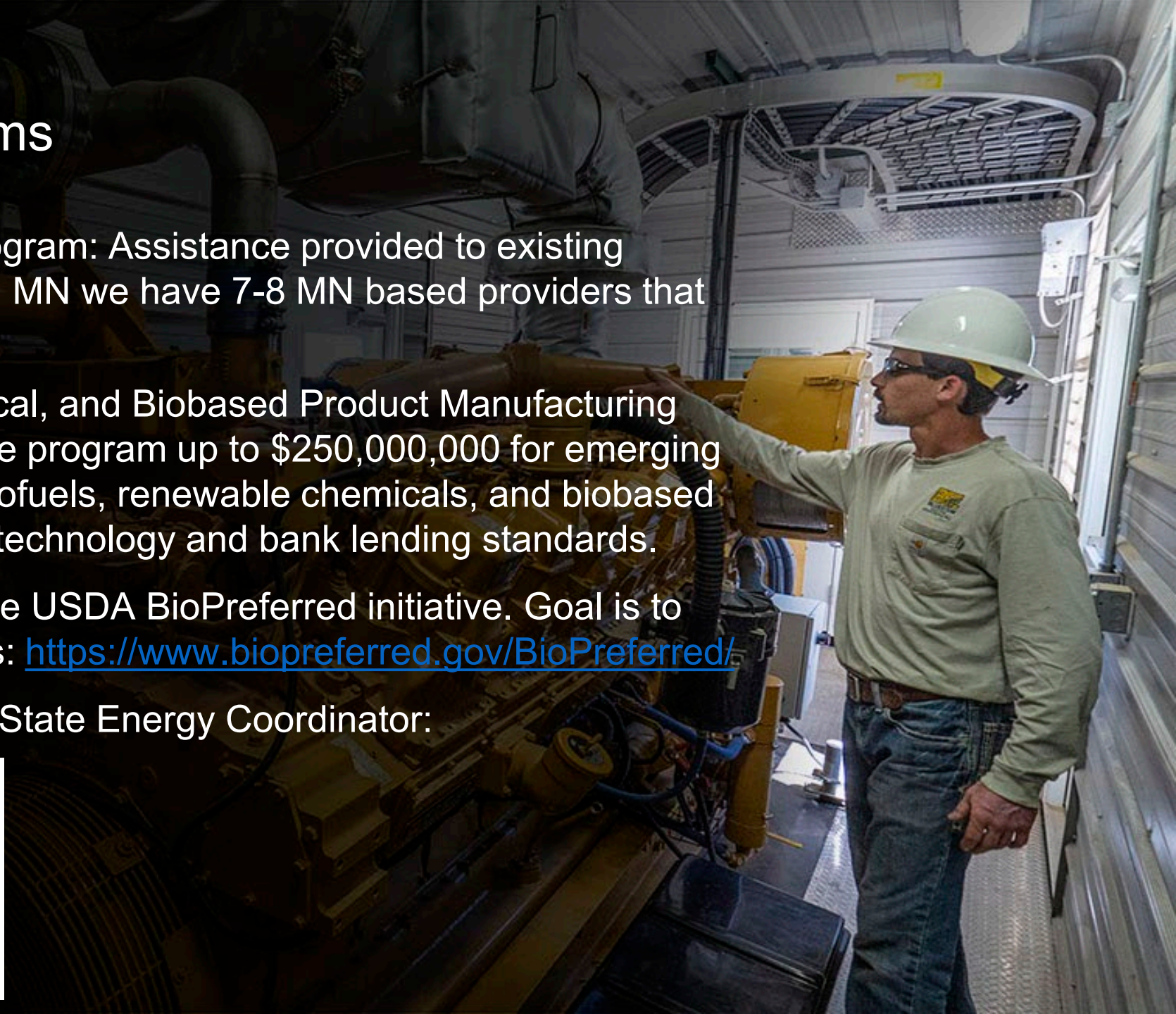
# REAP Project Examples



# Other Energy Programs

- Advanced Biofuel Payment Program: Assistance provided to existing advanced biofuels providers. In MN we have 7-8 MN based providers that this assistance.
- Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program: Guarantee program up to \$250,000,000 for emerging technology such as advance biofuels, renewable chemicals, and biobased product. Focus on established technology and bank lending standards.
- Rural Development is part of the USDA BioPreferred initiative. Goal is to buy and sell Biobased products: <https://www.biopreferred.gov/BioPreferred/>
- Minnesota Rural Development State Energy Coordinator:

Ron Omann, USDA Rural Development  
375 Jackson Street, Suite 410  
St. Paul, MN 55101  
Tel: (651)-602-7796  
[ron.omann@usda.gov](mailto:ron.omann@usda.gov)



# Rural Housing Service (RHS)

Direct Single Family Housing Program

Guaranteed Single Family Housing Program

Section 504 Home Improvement Loan and Grant Program

Rural Disaster Home Repair Grant Program

Section 515 Multi-Family Housing Program

Section 538 Guaranteed Multi-Family Housing Program

Housing Preservation Grants

Community Facilities Loan Guarantee, Loan, and Grant Program





## Direct Single-Family Housing Loan Program

- No Down Payment
- 100 Percent Affordable Fixed Rate Financing
- Closing costs and repairs may be included
- No Prepayment Penalties
- Interest rate as of 4/2024 - 4.5%
- Term 33 or 38 years (30 years manufactured)
- Payment Assistance Available
- Eligibility: Adjusted income below 80% county MHI (\$76,250) good credit, reliable and dependable income, adequate repayment, citizenship, & primary residence, and adequate security
- Partner with Habitat for Humanity Chapters and many regional and local Housing Authorities

# Guaranteed Single Family Housing Program

- Purpose: The program assists low- and moderate-income applicants obtain decent, safe and sanitary housing in eligible rural areas.
- The program provides a 90% loan note guarantee to approved lenders.
- Moderate Income: 115% of the County AMI. In Blue Earth County a household of up to four can have an adjusted income of \$116,150.
- Interested applicants apply through USDA Rural Development's approved lenders.
- No maximum purchase price. Loans are based on applicant repayment ability.
- No downpayment requirement.

# Single-Family Home Repair Loans and Grants



- Purpose: Assists very-low-income applicants obtain funding to repair improve or modernize their homes
- Population limit: Generally up to 35,000.
- Loan Term: 20 years
- Interest rate is 1.0%.
- Program Adjusted Income limit: 50% of the County MHI. In Blue Earth County a household of up to four can have an adjusted income of \$47,850.
- Max Loan Amount: \$40,000
- Max Grant Amount: \$10,000 (for grant assistance the applicant must be over 62 and improvement need to be for health/safety or accessibility purposes) \$10,000 lifetime grant limit
- Grant Agreement: Grantees need to sign a grant agreement and if the property is sold or transferred in 3 years the grant need to be repaid.
- Partnering – RD works with many CAP agencies, HRA's, & communities throughout the state on marketing, leveraging and administering housing repair funding.

# Single Family Housing - Rural Disaster Home Repair Grant Program

Home must be in a RD eligible rural area. (\$35,000 or less).

Home must be located in a presidentially declared disaster county.

No age restriction – applicants must be considered an adult.

Must personally own and occupy the property that is to be financed.

Funds can be used for: Disaster related home repair expenses caused directly or indirectly by the disaster.

Adjusted household income must be within our low-income limits: Income limits are based on household size and county income limits; Low = 80% AMI (\$76,250 Blue Earth County).

Grant assistance is considered after property insurance claims have been finalized.

First introduced in FY-2022 and now MN is now one of the pilot states for this program.

# Rural Development Multi-Family Housing

MN Direct MFH Portfolio 3/2023:

- 438 Properties
- 9,221 rental units
- 6,690 Rental Assistance units (30% of household income goal for rental cost)
- New direct loan funding focused on rehabilitation of existing units
- Guaranteed MFH Program – is the funding source for new RD MFH units



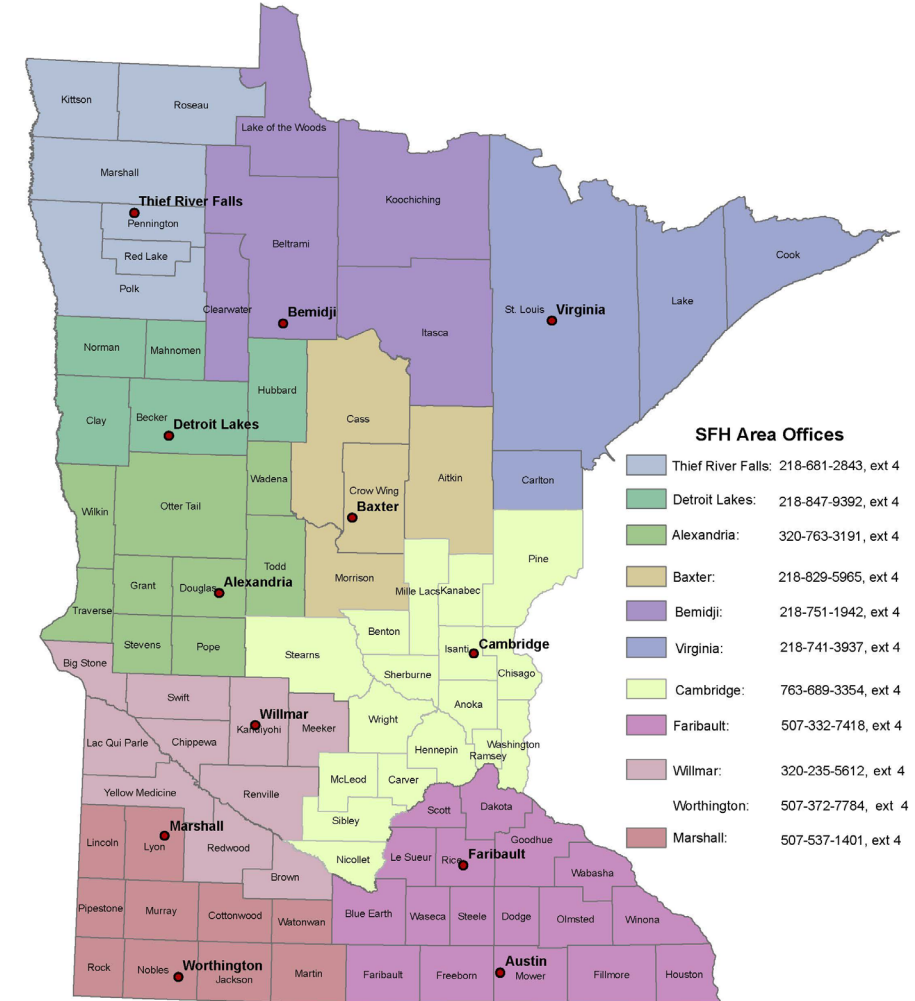
# Housing Preservation Grant Program

- Provides grants to sponsoring organizations for the repair or rehab of housing owned and occupied by low- and very-low-income rural citizens.
- MN typically receives around \$200,000 annually and fund 2-3 projects.
- Federally recognized Tribes, nonprofits, and state and local governmental entities are eligible to apply.
- Funds may be used to repair owner occupied housing or rental property owners may receive assistance for repairs if units stay available to low- and very-low-income families.



# Local Area Offices

- 11 local area offices process the Direct Section 502 and 504 Repair applications throughout Minnesota.
- Applicants interested in either program should contact the office that serves the area / county that they reside in.
- MN is a centralized processing state for Direct applications.



Please contact the Area Office that serves your community to request an application for a home purchase loan or home repair loan and/or grant.

Map is intended for Rural Development business purposes only. Map depicted serves only as a general reference map.

# Community Facilities Loan, Grant & Guarantee Program



- Fund essential community facilities such as: Hospitals, health clinics, schools, daycares, fire halls, first responder vehicles and equipment, community centers, warning systems & more.
- Eligible communities: 20,000 less loans and grants. 50,000 or less for loan guarantees.
- Applicants: Public entities, eligible Indian Tribes, & nonprofit organizations
- Loan Interest Rate: 3.5% (4/2024)
- Loan term: Up to 40 year or life of the security
- Grants are generally capped at \$50,000 due to limited funding.
- This program is eligible for Congressionally Directed Spending.
- MN State Statute allows loans to be made to public entities up to \$450,000 for fire equipment, EMS, daycares and public safety without bonding. (related property or equipment used as security)
- Funding initiative for to fund projects in a Presidentially declared disaster county.



# Community Program Project Examples



St Peter - Fire Hall



Lakeview Sr Living - Fairmont



Little Lakers Daycare – Lake Crystal

# Rural Utilities Service (RUS)

Water and Environmental Programs

Telecommunications Programs

Electric Programs



## Water and Waste Disposal Loans & Grants

- Purpose: Improve community water, wastewater, and storm water infrastructure for communities of 10,000 or less in population (including soft costs)
- Applicants: Public entities, eligible Indian Tribes, rural water system, nonprofit organizations
- Loan Interest Rate: 2.125 – 3.5 % (4/2024)
- Loan term: Up to 40 year - GO Bond secured
- Grants are based on affordability – “generally” 1.5% MHI considered
- Work with MN DOH and MPCA to fund project the are high on the state project priority list
- This is an eligible program for Congressionally Directed Spending

# Minnesota Community Facility and Water and Wastewater Program Staff & Map

## Minnesota Rural Development— Community Programs Staff



### State Engineers

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Mary Oberich & Jen Lonneman  
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jenifer.lonneman@usda.gov

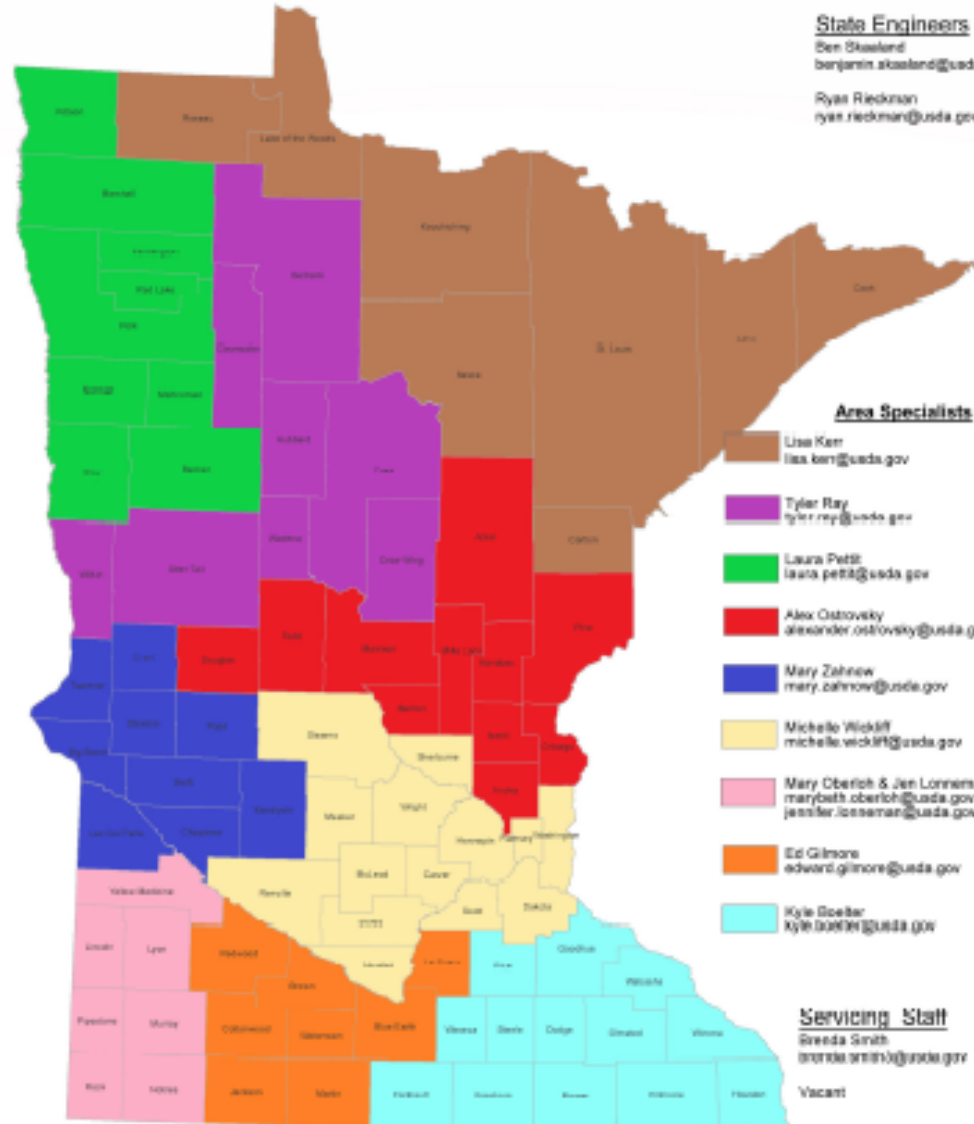
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Kyle Goelzer  
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### Servicing Staff

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breeda.smith@usda.gov

Vacant



State Office Staff: Terry Louwage, Program Director, terry.louwage@usda.gov, 851-602-7813

Laura Skelton, State Specialist, laura.skelton@usda.gov, 407-950-7418 x113

Sarah Deleux, State Loan Assistant, sarah.deleux@usda.gov, 328-235-0540 x124,

# Rural Development Telecommunications Programs

Reconnect Program and Community Connect Grant Programs are two – Are used to expand broadband service to rural areas without sufficient broadband access.

Distance Learning and Telemedicine Program – Grant assistance available to assist public entities, for-profit entities and non-profit organizations to provide end-user equipment and programming for distance learning and telemedicine purposes

Minnesota Telecommunications Program General Field Representative/contacts:

- Brett Repulske: [brett.repulske@usda.gov](mailto:brett.repulske@usda.gov) Cell Phone: (218) 537-1563

# Rural Development Electric Programs

Rural Development administers various electric financial programs and initiatives that are administered by the General Field Representatives listed below. Many of these programs and initiative are focused to Rural Electric Cooperatives.

The Inflation Reduction Act funded new initiatives such as the Powering Affordable Clean Energy (PACE) and Empowering Rural America (ERA) programs focusing on renewable energy production and distribution.

## Minnesota Electric Programs General Field Representatives/contacts:

- Shawnn Balstad: [Shawnn.balstad@usda.gov](mailto:Shawnn.balstad@usda.gov) Cell Phone: (218) 850-9582
- Robyn Jensen [Robyn.Jensen@usda.gov](mailto:Robyn.Jensen@usda.gov) Cell Phone: (715) 307-4955
- Thomas Jones: [Tom.Jones@usda.gov](mailto:Tom.Jones@usda.gov) Cell Phone: (605) 633-0103

# “Approximate” Rural Development Obligations in the Region 9 Area 10/2019 – 3/2024

- Martin County – 135 for \$35,000,000
- Waseca County – 171 for \$32,300,000
- Brown County – 78 for \$11,400,000
- Faribault County – 119 for \$15,600,000
- Sibley County – 112 for \$18,900,000
- Le Sueur County – 162 for \$35,100,000
- Blue Earth County – 198 for \$15,000,000
- Nicollet County – 74 for \$18,800,000
- Watonwan – 82 for \$7,900,000

# Rural Development & Other Web Resources

- National Rural Development Web Site: <https://www.rd.usda.gov/>
- Minnesota Rural Development Web Site: <https://www.rd.usda.gov/mn>
- Rural Development Facebook: [https://www.facebook.com/usdard/?utm\\_source=govDelivery&utm\\_medium=social&utm\\_campaign=RD\\_Facebook](https://www.facebook.com/usdard/?utm_source=govDelivery&utm_medium=social&utm_campaign=RD_Facebook)
- USAJobs Web Site: <https://www.usajobs.gov/>
- Rural Development Govdelivery signup: <https://public.govdelivery.com/accounts/USDARD/subscriber/new?email=&commit=Sign+Up>



## Email Updates

To sign up for updates or to access your subscriber preferences, please enter your contact information below.

Subscription Type

Email Address \*



# Questions??



USDA is an equal opportunity provider, employer, and lender.



# USDA Rural Development Summary of Programs

Together, America Prospers

# USDA Rural Development at a Glance

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## Rural America's Partner in Prosperity

USDA Rural Development invests in rural America with loan, grant, and loan guarantee programs because we understand a strong community is rooted in its people. The commitment and resources we bring to rural communities helps drive economic security and prosperity. Our programs expand access to high-speed internet, electric, and transportation infrastructure, and support business growth, healthcare, education, housing, and other community essentials.

We stand ready to be your partner in prosperity for rural America. Contact us today to learn more and connect with the local USDA Rural Development team that serves your area:

Website: [www.rd.usda.gov](http://www.rd.usda.gov)

Phone: 1-800-670-6553

Twitter: @usdaRD

## Southeast Minnesota Contact:

Charles Phillips, Area Director  
[charles.phillips@usda.gov](mailto:charles.phillips@usda.gov) - Email  
651-356-5861 - Phone

## We have more than 70 programs to support rural America.



Single Family Housing



Multifamily Housing



Community Programs



Energy and Electric Programs



Telecommunications Programs



Water and Environmental Programs



Business and Cooperative Programs

# USDA Rural Development Summary of Programs

## Rural Housing Service | Single Family Housing



Program	Overview	Applicant	Population	Additional Information
<b>Housing Preservation Grants</b>	Repairs housing owned or occupied by low income rural families. Funds can be used to operate a program that finances repair activities for single-family and small rental properties.	State and local governments, nonprofits, and federally recognized Tribes	Rural areas with populations of 20,000 or fewer	Program Type: Grant Website: <a href="https://go.usa.gov/xzDsY">https://go.usa.gov/xzDsY</a>
<b>Individual Water and Wastewater Grants for Colonias</b>	Provides funding to offset the cost of connecting residential water and waste service lines, pay utility hook-up fees, and install plumbing and related fixtures	Must own and occupy a home in an eligible-area Colonia recognized prior to October 1989, and have a taxable income below the most recent poverty guidelines	Colonias must be located in an unincorporated rural area with a population of 10,000 or fewer.	Program Type: Grant Terms and Conditions: Only available in designated Colonias in Arizona, California, New Mexico, and Texas. Website: <a href="https://go.usa.gov/xzDH9">https://go.usa.gov/xzDH9</a>
<b>Mutual Self-Help Housing Technical Assistance Grants</b>	Provides funding to qualified organizations who offer technical assistance to train groups how to build their own and each others' homes	Private organizations, nonprofits, government organizations, and federally recognized Tribes	Rural areas with populations up to 20,000  (In special circumstances, communities with populations up to 35,000 can apply.)	Program Type: Grant Website: <a href="https://go.usa.gov/xzD6T">https://go.usa.gov/xzD6T</a>
<b>Single Family Housing Direct Home Loans</b>	Provides mortgage financing for applicants to buy, build, improve, or repair an eligible rural home as their primary residence	Families and individuals with an adjusted income at or below the low-income limit for the area	Rural areas with populations up to 20,000  (In special circumstances, communities up to 35,000 can apply).	Program Type: Direct Loan Terms and Conditions: Loans can cover up to 100 percent of the home's market value, with terms of 33 – 38 years. Applicant may be eligible for payment assistance (subsidy) on the loan. Website: <a href="https://go.usa.gov/xzD6P">https://go.usa.gov/xzD6P</a>

## Rural Housing Service | Single Family Housing (continued)



Program	Overview	Applicant	Population	Additional Information
<b>Single Family Housing Home Loan Guarantees</b>	Helps low- to moderate-income applicants buy a home by guaranteeing loans made by private lenders. Eligible applicants can get up to 100 percent financing to buy, build, improve, or even relocate a dwelling.	Families and individuals with an income not exceeding 115 percent of the median household income for the purchase area of the home	Rural areas with populations up to 20,000  (In special circumstances, communities with populations up to 35,000 can apply.)	Program Type: Loan Guarantee  Terms and Conditions: A down payment is not required.  Website: <a href="https://go.usa.gov/xzD66">https://go.usa.gov/xzD66</a>
<b>Single Family Housing Repair Loans and Grants</b>	Helps lower-income homeowners to repair, improve, or modernize their home. Loan funds can be used for roofing, heating and cooling systems, structural repairs or to offset the cost of water or waste disposal connection fees.	Homeowners who occupy the house, and have a household income that does not exceed the very-low income limit in the county in which your home is located	Rural areas with populations up to 20,000  (In special circumstances, communities up to 35,000 can apply).	Program Type: Direct Loan and grant.  Terms and Conditions: 1-percent-interest loans up to \$40,000. Grants available to very-low-income applicants ages 62 years or older unable to pay a 1 percent loan.  Website: <a href="https://go.usa.gov/xhq24">https://go.usa.gov/xhq24</a>
<b>Rural Housing Site Loans</b>	This revolving loan fund provides site loans for applicants below the moderate income limit using conventional construction methods <b>or</b> the self-help housing method, in which families build each other's homes. Conventional building sites can be developed and sold to low- and moderate-income applicants using USDA Rural Housing Service programs or any other mortgage financing program that serves those applicants below the moderate income limit.	Conventional building sites: Private and public nonprofit organizations, and federally recognized Tribes  Self-help method sites: Private and public nonprofit organizations solely dedicated to self-help housing, and federally recognized Tribes	Check the Income and Property Eligibility at this site:  <a href="https://go.usa.gov/xhqbC">https://go.usa.gov/xhqbC</a>	Program Type: Loan  Terms and Conditions: Self-help method loans are for 2 years at a 3 percent, fixed-interest rate. Conventional construction method loans are published monthly and fixed at closing.  Website: <a href="https://go.usa.gov/xzDFn">https://go.usa.gov/xzDFn</a>

# Rural Housing Service | Multifamily Housing



Program	Overview	Applicant	Population	Additional Information
<b>Housing Preservation Grants (multifamily component)</b>	Repairs housing owned or occupied by low income rural families. Grants can be used to repair or replace roofs, insulation, heating and cooling systems, or water and waste disposal systems, or to build or improve accessibility features.	Rental property owners, government organizations, nonprofits, and federally recognized Tribes	Rural areas with populations up to 20,000	Program Type: Grant  Website: <a href="https://go.usa.gov/xzDsY">https://go.usa.gov/xzDsY</a>
<b>Multifamily Housing Direct Loans</b>	Finances affordable multifamily rental housing for low-income, elderly, or disabled individuals and families. Funds can be used to buy and improve land, and to build, improve, or purchase existing multifamily housing.	Government organizations, federally recognized Tribes, individuals, trusts, associations, partnerships, for-profit organizations, nonprofits and cooperatives	Designated eligible rural places and RD Multifamily Housing contacts available at: <a href="https://go.usa.gov/xh3mB">https://go.usa.gov/xh3mB</a> .	Program Type: Direct Loan  Terms and Conditions: Up to a 30-year payback period.  Website: <a href="https://go.usa.gov/xzDJc">https://go.usa.gov/xzDJc</a>
<b>Multifamily Housing Loan Guarantees</b>	Guarantees loans from private-sector lenders to increase the availability of affordable rental housing for low- and moderate-income people. Funds can be used to buy and improve land, and to build, rehabilitate, or purchase existing multifamily housing.	Private lenders may apply for a loan guarantee on loans made to eligible borrowers who are building or preserving affordable rural rental housing.	Rural areas with populations of 35,000 or fewer	Program Type: Loan Guarantee  Terms and Conditions: Minimum term of 25 years and maximum term of 40 years. Total development cost borrowed cannot exceed 90 percent (for-profits); 97 percent (nonprofits)  Website: <a href="https://go.usa.gov/xzDSB">https://go.usa.gov/xzDSB</a>
<b>Multifamily Preservation and Revitalization Loans and Grants</b>	Funds loan restructuring for existing USDA Rural Rental and Off-Farm Labor Housing projects to improve safe, affordable rental housing. Funds can be used for debt deferral, soft-second mortgage or zero-interest loans.	Current owners of USDA Multifamily Direct or Farm Labor Housing properties, and certain prospective buyers	N/A	Program Type: Loan or grant.  Website: <a href="https://go.usa.gov/xzDzw">https://go.usa.gov/xzDzw</a>
<b>Multifamily Nonprofit Transfer Technical Assistance Grants</b>	Provides assistance to preserve affordable rental housing by transferring existing RD Multifamily Housing Direct Loan properties from current owners to nonprofits or PHAs. Funding can be used for consultation, non-construction services, financial analysis, appraisals, and market surveys.	Public and private organizations, nonprofits, public housing authorities, Tribal housing nonprofits, and Tribally-designated housing organizations	Rural areas with populations up to 20,000	Program Type: Grant  Website: <a href="https://go.usa.gov/xzDSs">https://go.usa.gov/xzDSs</a>

## Rural Housing Service | Multifamily Housing (continued)



Program	Overview	Applicant	Population	Additional Information
<b>Multifamily Housing Rental Assistance Program</b>	Provides rental assistance payments paid directly to the owners of USDA-financed Rural Rental or Farm Labor Housing projects on behalf of eligible tenants who cannot afford to pay their full rent	New or existing, nonprofit or limited-profit USDA-financed properties	N/A	Program Type: Rental assistance  Website: <a href="https://go.usa.gov/xzDhB">https://go.usa.gov/xzDhB</a>
<b>Multifamily Housing Tenant Vouchers</b>	Rent vouchers can be used to supplement rent payments at a former USDA-financed property, or at any nonsubsidized rental unit in the United States that meets USDA standards and agrees to accept the voucher	Tenants in rental properties in which a USDA-financed Multifamily Housing Direct Loan ended earlier than its original maturity date	N/A	Program Type: Rental assistance  Terms and Conditions: Funds are paid directly to property owners on the tenant's behalf.  Website: <a href="https://go.usa.gov/xzDhd">https://go.usa.gov/xzDhd</a>
<b>Off-Farm Labor Housing Direct Loans and Grants</b>	Provides affordable financing to develop housing for farm workers. Funds can be used to buy or improve land, for new construction, to rehabilitate existing rental housing in lower-income areas, or to purchase household furnishings.	Farmers and family farm corporations, farmers' or farm workers' associations, nonprofits, state and local governments, and federally recognized Tribes	N/A	Program Type: Direct loans and grants  Terms and Conditions: 33 years at a 1 percent interest rate. Loans can cover up to 100 percent of total development costs. Grants are need-based and cannot exceed 90 percent of the total project cost.  Website: <a href="https://go.usa.gov/xzDtP">https://go.usa.gov/xzDtP</a>
<b>Off-Farm Labor Housing Technical Assistance Grants</b>	Provides funds for applicants of USDA RD Farm Labor Housing loans and grants. Funds can be used to pay for technical assistance during the application process, loan underwriting and closing, and to offset certain transaction costs.	Public and private nonprofit organizations	N/A	Program Type: Grant  Website: <a href="https://go.usa.gov/xzWqA">https://go.usa.gov/xzWqA</a>
<b>On-Farm Labor Housing Loans</b>	Provides financing to develop or rehabilitate rental housing for lower-income domestic, migrant, and seasonal farm laborers	Individuals, partnerships, and family farm corporations	N/A	Program Type: Loan  Terms and Conditions: 33 years at a 1 percent interest rate. No loan minimum. Loans can cover up to 100 percent of the total development cost.  Website: <a href="https://go.usa.gov/xzW3q">https://go.usa.gov/xzW3q</a>

# Rural Housing Service | Community Facilities



Program	Overview	Applicant	Population	Additional Information
<b>Community Facilities Direct Loans, Grants and Guarantee Loans</b>	Funds to improve, construct, develop, or finance essential community facilities for rural communities such as hospitals, clinics, nursing homes, certain schools, child care centers, fire and rescue, public safety facilities, libraries, and town halls	Government organizations, community-based nonprofits, and federally recognized Tribes	Rural areas with populations of 20,000 or fewer for direct loans and grants; 50,000 or fewer for loan guarantees	<p>Program Type: Direct loans, grants and loan guarantee</p> <p>Direct loan and grant website: <a href="https://go.usa.gov/xzDvz">https://go.usa.gov/xzDvz</a></p> <p>Loan Guarantee website <a href="https://go.usa.gov/xzDw7">https://go.usa.gov/xzDw7</a></p>
<b>Community Facilities Relending Program</b>	Loans to lenders who then re-lend to applicants to fund essential community facilities in high- or persistent-poverty rural areas. Funds can be used to buy, build, or improve facilities such as hospitals, clinics, nursing homes, town halls, courthouses, child care centers, fire departments, museums, and libraries.	Government organizations, community nonprofits, and federally recognized Tribes	Lenders can be located anywhere in the U.S. Community facility must be in a rural area with a population of 20,000 or fewer.	<p>Program Type: Loans</p> <p>Terms and Conditions: Fixed interest rates and terms up to 40 years. Terms of the loan from the re-lender to the applicant are negotiated between those parties.</p> <p>Website: <a href="https://go.usa.gov/xzDfD">https://go.usa.gov/xzDfD</a></p>
<b>Community Facilities Technical Assistance and Training Grants</b>	Grants to identify and plan for community facility needs. Grant funds can be used to identify public and private financial resources, prepare reports, surveys, and applications, and to improve the operational and financial management of existing community facilities	Government organizations, nonprofits, and federally recognized Tribes	Rural areas with populations of 20,000 or fewer	<p>Program Type: Grant</p> <p>Terms and Conditions: Maximum grant award is \$150,000, with no match required. However, award preference is given to applicants who can provide cash matching funds.</p> <p>Website: <a href="https://go.usa.gov/xzDG9">https://go.usa.gov/xzDG9</a></p>
<b>Economic Impact Initiative Grants</b>	Develops essential community facilities in rural communities enduring extreme unemployment and severe economic depression. Funds can be used to build, improve, or enlarge facilities used for health care, public safety, and public service.	Government organizations, nonprofits, and federally recognized Tribes	Rural areas outside of cities or towns with populations of 20,000 or fewer	<p>Program Type: Grant</p> <p>Terms and Conditions: EIIGs can be combined with USDA Community Facilities Direct or Guaranteed Loans, an applicant contribution, or other sources of funding</p> <p>Website: <a href="https://go.usa.gov/xzD7g">https://go.usa.gov/xzD7g</a></p>



## Rural Housing Service | Community Facilities (continued)



Program	Overview	Applicant	Population	Additional Information
<b>Rural Community Development Initiative Grants</b>	Facilitates housing, community facilities, and community and economic development projects. Grant funds can cover training sub-grantees to conduct homeownership or minority business entrepreneur education, providing technical assistance to sub-grantees on strategic plan development, researching and identifying alternative funding sources, preparing boards of directors, and creating training tools such as videos, workbooks or reference guides.	Government organizations, nonprofits, and certain private, for-profit organizations in rural areas	Rural areas with populations of 50,000 or fewer including any urbanized area neighboring it	<p>Program Type: Grant</p> <p>Terms and Conditions: Grants range from \$50,000 - \$250,000, and there is a matching fund requirement equal to the amount of the grant award.</p> <p>Website: <a href="https://go.usa.gov/xzD7M">https://go.usa.gov/xzD7M</a></p>
<b>Tribal College Initiative Grants</b>	Funds capital improvements to educational facilities and for cultural projects at 1994 Land Grant Institutions (Tribal Colleges). Funds can be used for infrastructure development or upgrades, along with equipment purchases for schools, libraries, and dormitories.	<p>Tribal Colleges listed in Section 7402 of the Agricultural Act of 2014</p> <p>(Available at this link: <a href="https://go.usa.gov/xzDAK">https://go.usa.gov/xzDAK</a> - PDF)</p>	N/A	<p>Program Type: Grant</p> <p>Terms and Conditions: Grants of up to \$250,000. A minimum five percent match is required. Partnerships with other federal, state, local, private, and nonprofit organizations are encouraged.</p> <p>Website: <a href="https://go.usa.gov/xzD7S">https://go.usa.gov/xzD7S</a></p>

## Rural Utilities Service | Electric



Program	Overview	Applicant	Population	Additional Information
<b>Denali Commission High Energy Cost Grants</b>	Assists the Denali Commission to lower energy costs for people who live in areas with exceptionally high, per-household energy bills – at least 275 percent higher than the national average. Grants can be used to finance energy generation, transmission, and distribution.	For-profit organizations, nonprofits, sole proprietors, government organizations, and federally recognized Tribes	N/A	<p>Program Type: Grant</p> <p>Denali Commission Website: <a href="https://www.denali.gov/">https://www.denali.gov/</a></p> <p>Website: <a href="https://go.usa.gov/xzWcc">https://go.usa.gov/xzWcc</a></p>

# Rural Utilities Service | Electric



Program	Overview	Applicant	Population	Additional Information
<b>Distributed Generation Energy Project Financing</b>	Provides loans and loan guarantees to eligible developers of distributed energy projects that provide wholesale or retail electricity to existing USDA RD Electric Program borrowers, or to rural communities serviced by other utilities	Energy project developers for distributed energy projects, and USDA RD Electric Program borrowers or other utilities that serve rural areas	N/A	Program Type: Loans and loan guarantees  Website: <a href="https://go.usa.gov/xzWc5">https://go.usa.gov/xzWc5</a>
<b>Electric Infrastructure Loans and Loan Guarantees</b>	Finances the construction of electric distribution, transmission, and generation facilities so rural communities an access affordable, high-quality electric service	Government organizations, federally recognized Tribes, nonprofits, cooperatives and limited dividend or mutual associations, for-profit corporations and LLCs	Areas served by an existing rural electric borrower in a city or town with a population of 20,000 or fewer	Program Type: Loans and loan guarantees  Website: <a href="https://go.usa.gov/xzWxc">https://go.usa.gov/xzWxc</a>
<b>Empowering Rural America Program</b>	Funds energy efficiency improvements to eligible generation and transmission systems, to purchase, build, or deploy renewable energy, zero-emission systems, carbon capture storage systems, or to purchase renewable energy	Current or former Rural Utilities Service or former Rural Electrification Administration borrowers, rural electric cooperatives, and subsidiaries.	N/A	Program Type: Loans and grants  Website: <a href="https://tinyurl.com/3d96vxuf">https://tinyurl.com/3d96vxuf</a>
<b>Energy Efficiency and Conservation Loans</b>	Provides pass-through funding for energy efficiency and conservation projects for residential, commercial, and industrial consumers in rural areas	Electric utility companies serving rural areas, existing Rural Utilities Service Electric Program borrowers	Rural areas with populations 20,000 and fewer.  <b>Eligible communities can be combined into larger service areas</b>	Program Type: Loans  Terms and Conditions: Repayment period is 15 years unless geothermal ground-loop source investments or technology have a longer lifespan.  Website: <a href="https://go.usa.gov/xzWxP">https://go.usa.gov/xzWxP</a>
<b>Energy Resource Conservation Program</b>	Helps current Rural Utilities Service borrowers make funds available to their consumers for energy conservation and renewable energy projects by deferring payment of principal and interest	Current Rural Utilities Service Electric Program borrowers with direct loans	N/A	Program Type: Loan  Terms and Conditions: Deferral terms vary, and are based on the principal balance of the existing loan.  Website: <a href="https://go.usa.gov/xzWa2">https://go.usa.gov/xzWa2</a>

## Rural Utilities Service | Electric (continued)



Program	Overview	Applicant	Population	Additional Information
<b>High Energy Cost Grants</b>	Helps energy providers lower energy costs for people in areas with extremely high per-household energy costs. Among other things, funds can be used to finance the acquisition, construction, or improvement of electric generation and transmission facilities, and to implement renewable energy generation and energy efficiency and conservation measures	Power supply providers serving eligible rural areas including government organizations, federally recognized Tribes, cooperatives and limited dividend or mutual associations, and for-profit businesses	N/A	Program Type: Grant  Website: <a href="https://go.usa.gov/xzWaF">https://go.usa.gov/xzWaF</a>
<b>Powering Affordable Clean Energy</b>	Finances wind, solar, hydropower, geothermal, or biomass renewable energy projects. Energy storage projects related to a renewable energy project are also eligible.	Corporations, government organizations, Indian Tribes and Alaska Native corporations, utility districts, cooperatives, nonprofits, for-profit corporations and LLCs	At least 50 percent of the population served must live in communities with populations of 20,000 or fewer.	Program Type: Loans  Terms and Conditions: Up to 60 percent of the loan can be forgiven if the project meets certain criteria.  Website: <a href="https://tinyurl.com/bdh3599h">https://tinyurl.com/bdh3599h</a>
<b>Rural Energy Savings Program</b>	Provides loans to rural utilities and other companies that offer energy efficiency loans to qualified consumers to implement durable cost-effective energy efficiency measures	Entities that provide retail electric service to rural areas, current and former USDA Rural Development Rural Utilities Service Electric Service program borrowers or their subsidiaries	N/A	Program Type: Loans  Terms and Conditions: 20 years at 0 percent interest, and up to 5 percent interest for relending to qualified consumers for up to 10 years  Website: <a href="https://go.usa.gov/xzWCt">https://go.usa.gov/xzWCt</a>
<b>State Bulk Fuel Revolving Loan Fund</b>	Helps state governments establish revolving loan funds to provide a cost-effective way to purchase bulk fuel for remote communities not served year-round by standard surface transportation such as highways, railways, or waterways	State governments	N/A	Program Type: Loans  Website: <a href="https://go.usa.gov/xzWrk">https://go.usa.gov/xzWrk</a>

# Rural Utilities Service | Telecommunications



Program	Overview	Applicant	Population	Additional Information
<b>Broadband Technical Assistance Grants</b>	<p>Supports project planning, community engagement, financial sustainability, environmental compliance, construction planning and engineering, accessing federal resources, and data collection and reporting for broadband projects.</p>	<p>Nonprofits, for-profit corporations, LLCs, cooperatives, partnerships, government organizations, federally recognized Tribes</p>	<p>Rural areas where – depending on the funding category – 50 to 90 percent of the households lack sufficient broadband access</p>	<p>Program Type: Grants</p> <p>Website: <a href="https://tinyurl.com/2p95jduf">https://tinyurl.com/2p95jduf</a></p>
<b>Community Connect Grants</b>	<p>Provides broadband service in rural, economically-challenged communities where internet service does not yet exist. Funds can also cover costs to provide broadband service to critical community facilities for 2 years.</p>	<p>Government organizations, federally recognized Tribes, nonprofits, cooperatives, private corporations, for-profit entities</p>	<p>Rural areas with low-speed or no broadband services</p>	<p>Program Type: Grant</p> <p>Terms and Conditions:</p> <p>Website: <a href="https://go.usa.gov/xzWYZ">https://go.usa.gov/xzWYZ</a></p>
<b>Distance Learning and Telemedicine Grants</b>	<p>Funds development and deployment of advanced telecommunication services throughout rural America to improve education and healthcare. Funds can be used to buy equipment to deliver distance learning and telemedicine services and pay for instructional programming, technical assistance, and training.</p>	<p>Government organizations, nonprofits, and federally recognized Tribes</p>	<p>Rural areas outside incorporated or unincorporated cities with populations up to 20,000.</p>	<p>Program Type: Grant</p> <p>Terms and Conditions: Minimum 15 percent match required that cannot come from other federal sources</p> <p>Website: <a href="https://go.usa.gov/xzWYU">https://go.usa.gov/xzWYU</a></p>
<b>ReConnect Loans and Grants</b>	<p>Expands broadband service to rural areas without sufficient broadband access. Funds can be used to construct, improve, acquire broadband and terrestrial satellite broadband facilities and equipment, and for pre-application expenses.</p>	<p>Nonprofits, for-profit corporations, LLCs, cooperatives, partnerships, government organizations, federally recognized Tribes</p>	<p>Rural areas where – depending on the funding category – 50 to 90 percent of the households lack sufficient broadband access</p>	<p>Program Type: Loans, grants</p> <p>Website: <a href="https://www.usda.gov/reconnect">https://www.usda.gov/reconnect</a></p>

# Rural Utilities Service | Telecommunications (continued)



Program	Overview	Applicant	Population	Additional Information
<p><b>Rural Broadband Loans, Loan and Grant Combinations, and Loan Guarantees</b></p>	<p>Provides funds for the construction, improvement, or purchase of facilities and equipment needed to provide service at the broadband lending speed in eligible rural areas</p>	<p>Nonprofits, corporations, LLCs, cooperatives or mutual organizations, government organizations, federally recognized Tribes</p> <p><b>Individuals and partnerships are not eligible.</b></p>	<p>For loan and grant combinations, at least 90 percent of the households in the proposed service area must not have access to broadband service. For loans and loan guarantees, the service threshold is 50 percent.</p>	<p>Program Type: Loans, Grants, Loan Guarantees</p> <p>Website:  <a href="https://go.usa.gov/xzWYG">https://go.usa.gov/xzWYG</a></p>
<p><b>Telecommunications Infrastructure Loans and Loan Guarantees</b></p>	<p>Funds to build, maintain, improve, or expand telephone and broadband service in rural areas</p>	<p>Telecommunications providers</p>	<p>Rural areas with a population of 5,000 or fewer</p>	<p>Program Type: Loans and loan guarantees</p> <p>Terms and Conditions:</p> <p>Cost-of-money loans:            Fixed rate at current rates depending on loan maturity at time of each advance</p> <p>Loan Guarantees: Fixed rate primarily from the Federal Financing Bank (FFB). Interest rates (Treasury rate plus 1/8 of a percent) vary depending on call options and the interim maturity rate selected at each advance</p> <p>Hardship loans: Fixed interest rate of 5 percent for up to 20 years; requires special qualifications</p> <p>Website:  <a href="https://go.usa.gov/xzWgX">https://go.usa.gov/xzWgX</a></p>

# Rural Utilities Service | Water and Environment



Program	Overview	Applicant	Population	Additional Information
<b>Circuit Rider Program – Technical Assistance for Rural Water Systems</b>	Provides technical assistance to rural water systems experiencing day-to-day operational, financial or managerial issues	Government organizations, nonprofits, or Tribes with legal authority to own and operate the water facility	Rural areas with a population of 10,000 or fewer	Program Type: Grant  Terms and Conditions: Rural water system officials may request assistance from the National Rural Water Association State Association or the local Rural Utilities Service office.  Website: <a href="https://go.usa.gov/xzBKr">https://go.usa.gov/xzBKr</a>
<b>Emergency Community Water Assistance Grants</b>	Helps eligible communities prepare – or recover from – an emergency that threatens the availability of safe, reliable drinking water. Grants can be used for maintenance, to build waterline extensions, repair breaks or leaks in existing distribution lines, and to build intake or treatment facilities.	Local government organizations, nonprofits and federally recognized Tribes	Rural areas with a population of 10,000 or fewer	Program Type: Grant  Terms and Conditions: Water transmission line grants maximum is \$150,000. Water source grants maximum is \$1 million. Partnerships with other federal, state, local, private and nonprofit entities are encouraged  Website: <a href="https://go.usa.gov/xzB8U">https://go.usa.gov/xzB8U</a>
<b>Grants for Rural and Native Alaskan Villages</b>	Provides remote Alaskan villages provide safe, reliable drinking water and waste disposal systems to households and businesses. Must be used to improve dire sanitation conditions like waterborne communicable disease, hauling water to – or human waste from – homes, or using outhouses because no community-wide water and sewer system exists.	Rural Alaskan villages or hubs  The State of Alaska also can apply on behalf of eligible villages or hubs.	Rural areas with a population of 10,000 or fewer	Program Type: Grant  Website: <a href="https://go.usa.gov/xh3pd">https://go.usa.gov/xh3pd</a>
<b>Revolving Funds for Financing Water and Wastewater Projects</b>	Provides revolving loan funds to extend and improve water and waste disposal systems. Funds can be used for pre-development costs, and for short-term small capital improvement projects not part of regular operations and maintenance.	Nonprofits	Rural areas with populations less than 10,000 or fewer	Program Type: Loan  Terms and Conditions: Maximum loan per borrower is \$200,000. Maximum term is 10 years. Interest rate determined by the nonprofit that manages the revolving loan fund  Website: <a href="https://go.usa.gov/xJDZu">https://go.usa.gov/xJDZu</a>

## Rural Utilities Service | Water and Environment (continued)



Program	Overview	Applicant	Population	Additional Information
<b>Rural Decentralized Water Systems Grant Program</b>	Increases access to clean, reliable water and septic systems for households in eligible rural areas. Funds can be used to build, refurbish, or service individually owned household water well and wastewater systems.	Nonprofits, Colonias, and federally recognized Tribes	Rural areas with populations of 50,000 or fewer	<p>Program Type: Grant</p> <p>Terms and Conditions: A 10 percent match is required and may not be an in-kind match.</p> <p>Website: <a href="https://go.usa.gov/xzBn5">https://go.usa.gov/xzBn5</a></p>
<b>Special Evaluation Assistance for Rural Communities and Households Grant (SEARCH)</b>	Helps small, financially distressed rural communities pay for predevelopment feasibility studies, design, and technical assistance on proposed water and waste disposal projects. Funds can be used to support proposed projects to build or improve rural water, wastewater, solid waste disposal, or storm water disposal facilities, or to make public or private improvements.	Government organizations, nonprofits, and federally recognized Tribes	Rural areas with populations of 2,500 or fewer and with median household incomes below the poverty line or less than 80 percent of the statewide nonmetropolitan median household income	<p>Program Type: Grant</p> <p>Website: <a href="https://go.usa.gov/xzBQD">https://go.usa.gov/xzBQD</a></p>
<b>Solid Waste Management Grants</b>	Reduces or eliminates water pollution by providing funding for technical assistance or training to improve the planning and management of solid waste sites. Funds can be used to provide technical assistance and training and to evaluate and improve current landfill conditions to protect against threats to nearby water resources.	Government organizations, nonprofits, federally recognized Tribes, and academic institutions	Rural areas with populations of 10,000 or fewer	<p>Program Type: Grant</p> <p>Terms and Conditions: Projects should be completed in 12 months. Matching funds are not required for this grant, however, applicant and in-kind contributions are recommended.</p> <p>Website: <a href="https://go.usa.gov/xzBE7">https://go.usa.gov/xzBE7</a></p>
<b>Technical Assistance and Training for Innovative Regional Wastewater Treatment Solutions Grant Pilot Program</b>	Helps historically impoverished rural communities find innovative solutions to wastewater treatment systems in areas with nonoptimal soil conditions	Consortias, academic health and research institutes, and economic development organizations	Rural areas with populations of 10,000 or fewer	<p>Program Type: Grant</p> <p>Terms and Conditions: Applicants must include a regional university – or the scope of work must include coordinating with a regional university.</p> <p>Website: <a href="https://go.usa.gov/xzBPX">https://go.usa.gov/xzBPX</a></p>

## Rural Utilities Service | Water and Environment (continued)



Program	Overview	Applicant	Population	Additional Information
<b>Water and Waste Disposal Grants to Alleviate Health Risks on Tribal Lands and Colonias</b>	Helps low-income communities facing significant health risks get safe, reliable drinking water and waste disposal facilities and services. Funds can be used to build basic drinking water and waste disposal systems.	Local governments, nonprofits, utility districts serving Colonias, and federally recognized Tribes	Rural areas with populations fewer than 10,000, Colonias and Tribal lands	Program Type: Grant  Website: <a href="https://go.usa.gov/xzBmK">https://go.usa.gov/xzBmK</a>
<b>Water and Waste Disposal Loans and Grants</b>	Provides funding for clean and reliable drinking water systems, sanitary waste water and solid waste disposal, and storm water drainage to households and businesses. Funds can be used to buy, build, repair, and improve public water and waste treatment and collection systems.	Government organizations, nonprofits, and federally recognized Tribes	Rural areas with populations fewer than 10,000, Colonias and Tribal lands	Program Type: Loans, grant (if available)  Terms and Conditions: The loan term will not exceed 40 years.  Website: <a href="https://go.usa.gov/xzBUD">https://go.usa.gov/xzBUD</a>
<b>Water and Waste Disposal Loan Guarantees</b>	Helps private lenders provide affordable financing to improve access to clean, reliable water and waste disposal systems for households and businesses in rural areas. Funds can be used to build or improve facilities for drinking water, wastewater treatment and solid waste disposal, and storm water drainages.	Banks, savings and loans institutions, farm credit banks, credit unions	Rural areas with populations of 50,000 or fewer	Program Type: Loan guarantee  Terms and Conditions: The loan term will not exceed 40 years. Interest rates negotiated between the lender and borrower.  Website: <a href="https://go.usa.gov/xzBUs">https://go.usa.gov/xzBUs</a>
<b>Water and Waste Disposal Predevelopment Planning Grants</b>	Helps low-income communities with the initial planning and development of applications for USDA Rural Development Water and Waste Disposal Direct Loan and Grant or Loan Guarantee programs	Governments organizations, nonprofits, and federally recognized Tribes	Rural areas with populations of 10,000 or fewer	Program Type: Grant  Terms and Conditions: Maximum grant amount is \$30,000, or 75 percent of predevelopment planning costs  Website: <a href="https://go.usa.gov/xzBm">https://go.usa.gov/xzBm</a>
<b>Water and Waste Disposal Technical Assistance and Training Grants</b>	Funds technical assistance and training to water and waste disposal operations to identify solutions to sourcing, storage, treatment, distribution, collection, and disposal. Helps applicants prepare water and waste disposal loan and grant applications, and helps associations improve the operation and maintenance of water and waste facilities	Nonprofits	Rural areas with populations of 10,000 or fewer	Program Type: Grant  Terms and Conditions: This is a reimbursement grant.  Website: <a href="https://go.usa.gov/xzBm">https://go.usa.gov/xzBm</a>



# Rural Business-Cooperative Service



Program	Overview	Applicant	Population	Additional Information
<b>Agriculture Innovation Center Program</b>	Funds technical assistance for agriculture innovation centers to develop and market value-added agricultural products. Funds can be used for center operations, development, marketing, financial or engineering services, and connecting producers to distribution and processing facilities and more.	Government organizations, federally recognized Tribes, institutions of higher education, nonprofits for-profit organizations	N/A	<p>Program Type: Grant</p> <p>Terms and Conditions: Maximum grant amount in \$1 million. Matching funds are required for at least one-third of the total project budget.</p> <p>Website: <a href="https://go.usa.gov/xzDXm">https://go.usa.gov/xzDXm</a></p>
<b>Business and Industry Loan Guarantees</b>	Provides loan guarantees to lenders for their loans to rural businesses and agricultural producers. Funds can be used for real estate, buildings, equipment, supplies, working capital, and some debt refinancing.	Banks, savings and loans institutions, farm credit banks, credit unions.	Businesses receiving loan guarantees must be in rural areas with populations of 50,000 or fewer. (Lenders can be located anywhere in the U.S.)	<p>Program Type: Loan Guarantee</p> <p>Terms and Conditions: Loan terms negotiated between the lender and the borrower, not to exceed 40 years. Maximum loan amount is \$25 million.</p> <p>Website: <a href="https://go.usa.gov/xzDXv">https://go.usa.gov/xzDXv</a></p>
<b>Delta Health Care Services Grants</b>	Provides financial assistance to address ongoing, unmet health needs in the Delta Region. Funds can be used to develop health care services, education, job training programs, and to develop or expand public health-related facilities in the region.	Regional institution of higher education, academic health and research institute, and economic development organization in the Delta Region	A list of Delta Region states is available at this link: <a href="https://go.usa.gov/xzTf7">https://go.usa.gov/xzTf7</a> .	<p>Program Type: Grant</p> <p>Terms and Conditions: Maximum grant amount is \$1 million. Minimum grant amount is \$50,000. There is no matching funds requirement.</p> <p>Website: <a href="https://go.usa.gov/xzDXf">https://go.usa.gov/xzDXf</a></p>
<b>Fertilizer Production Expansion Program</b>	Increases or expands the manufacturing and processing of fertilizer, nutrient alternatives, and other nutrient management products and technologies in the United States and its territories	For-profit businesses nonprofits, Tribes, producer-owned cooperatives and corporations, certified benefit corporations, and government organizations	N/A	<p>Program Type: Grant</p> <p>Terms and Conditions: Grant term is 5 years. Maximum award amount is \$100 million. Minimum award amount is \$1 million</p> <p>Website: <a href="https://tinyurl.com/jmm2rza4">https://tinyurl.com/jmm2rza4</a></p>
<b>Intermediary Relending Program</b>	Provides 1 percent, low-interest loans to local lenders or “intermediaries” that re-lend to businesses to improve economic conditions and create jobs in rural communities	Government organizations, nonprofits, federally recognized Tribes, and cooperatives	Rural areas with populations of 50,000 or fewer	<p>Program Type: Loan</p> <p>Terms and Conditions: Maximum loan to borrowers is \$400,000</p> <p>Website: <a href="https://go.usa.gov/xzDXs">https://go.usa.gov/xzDXs</a></p>

# Rural Business-Cooperative Service (continued)



Program	Overview	Applicant	Population	Additional Information
<b>Rural Business Development Grants</b>	Supports small and emerging private businesses to start or expand. Funds can be used to purchase or develop land, buildings, and equipment; to cover costs for feasibility studies and business plans and provide other technical assistance; to improve rural transportation, establish revolving loan funds, and support rural distance learning programs that provide educational or job training	Towns, communities, state agencies, nonprofits, institutions of higher education, federally recognized Tribes and rural cooperatives	Rural areas outside of any city with a population of 50,000 or more	<p>Program Type: Grant</p> <p>Terms and Conditions: There is no maximum grant amount. Smaller requests are given higher priority, and there is no cost-sharing requirement.</p> <p>Website: <a href="https://go.usa.gov/xzDXt">https://go.usa.gov/xzDXt</a></p>
<b>Rural Business Investment Program</b>	Provides a Rural Business Investment Company (RBIC) license to newly formed developmental capital organizations to fill the need for business and development capital in rural areas. The program works with for-profit developmental capital funds	For-profit developmental capital organizations (or their subsidiaries) with experience in venture capital or community development financing	75 percent of funds must be used in rural areas with a population of 50,000 or fewer. Applicants can be located anywhere.	<p>Program Type: Other</p> <p>Terms and Conditions: Applicants must raise a minimum of \$10 million in private equity capital.</p> <p>Website: <a href="https://go.usa.gov/xzDXJ">https://go.usa.gov/xzDXJ</a></p>
<b>Rural Cooperative Development Grants</b>	Helps establish and operate cooperative development centers. Cooperative development centers provide technical assistance, conduct feasibility studies, develop business plans, provide training, and facilitate strategic planning.	Nonprofits and institutions of higher education	Centers can be in any area, but must serve areas with populations of 50,000 or fewer.	<p>Program Type: Grant</p> <p>Terms and Conditions: Maximum grant is \$200,000 with a 25 percent matching requirement of total project costs.</p> <p>Website: <a href="https://tinyurl.com/383r77nt">https://tinyurl.com/383r77nt</a></p>
<b>Rural Economic Development Loan and Grant Program</b>	Supports economic development and job creation in rural areas by providing zero-interest loans to eligible local utilities. Funds are then used to establish revolving loan funds (RLFs) that make pass-through funding available to ultimate recipients that back projects to create or retain rural jobs.	Electric and telephone utilities	The utility company must service rural areas with populations of 50,000 or fewer.	<p>Program Type: Grant</p> <p>Terms and Conditions: Grant terms are 10 years and require a 20 percent match from the utility. The grant must be repaid when the RLF is expended or terminated.</p> <p>Website: <a href="https://go.usa.gov/xzD5r">https://go.usa.gov/xzD5r</a></p>

## Rural Business-Cooperative Service (continued)



Program	Overview	Applicant	Population	Additional Information
<b>Rural Innovation Stronger Economy (RISE) Grant Program</b>	Helps create high-wage jobs and accelerate the formation of new businesses. It also supports industry clusters and maximizes the use of local assets in lower-income rural areas. Grants can be used to build or support a business incubator facility, provide trainings, and improve opportunities for workers to get high-wage jobs in new or existing local industries.	Government organizations, nonprofits, federally recognized Tribes, and institution of higher education	N/A	<p>Program Type: Grant</p> <p>Terms and Conditions: Grants range from \$500,000 - \$2 million with a four-year-term.</p> <p>Website: <a href="https://go.usa.gov/xzD5b">https://go.usa.gov/xzD5b</a></p>
<b>Rural Micro-entrepreneur Assistance Program</b>	Supports the startup and growth of small rural businesses. Loans can be used to establish revolving microloans for small, rural businesses, working capital, debt refinancing, equipment and supplies, and real estate improvements. Grants can be used to provide training and technical assistance to microloan borrowers and microentrepreneurs.	Nonprofits, federally recognized Tribes, and institutions of higher education (Borrowers must be businesses with 10 or less full-time employees.)	Rural areas with populations of 50,000 or fewer	<p>Program Type: Loan, grant</p> <p>Terms and Conditions: Loans: Loans range from \$50,000 to \$500,000. Maximum 20-year term with two year payment deferral.</p> <p>Grants: Maximum grant of \$205,000 annually</p> <p>Website: <a href="https://go.usa.gov/xzD5Z">https://go.usa.gov/xzD5Z</a></p>
<b>Socially Disadvantaged Groups Grants</b>	Provides financial support to co-ops and their associations or development centers for technical assistance to small, socially disadvantaged groups. Funds can be used for feasibility studies, business plans, strategic planning, and leadership training.	Rural cooperatives and cooperative development centers	Rural areas with populations of 50,000 or fewer	<p>Program Type: Grant</p> <p>Terms and Conditions: Maximum grant amount is \$175,000</p> <p>Website: <a href="https://go.usa.gov/xzD58">https://go.usa.gov/xzD58</a></p>
<b>Strategic Economic and Community Development</b>	Bolsters participating USDA Rural Development program funds by supporting projects that promote and implement strategic community investment plans. Funds can be used to help amplify a rural community's unique strengths, identify additional resources, convene partners, and leverage other federal, state, local, and private funding.	Applicant requirements vary depending on the RD program under which you are applying.	Population requirements vary depending on the RD program under which you are applying.	<p>The following RD programs participate in this program: Community Connect and Rural Business Development Grants; and both Community Facilities and Water and Waste Disposal Direct Loans, Grants, and Loan Guarantee programs.</p> <p>Program Type: Grant, loan, or guarantee based on program is being used</p> <p>Website: <a href="https://go.usa.gov/xzD5n">https://go.usa.gov/xzD5n</a></p>

## Rural Business-Cooperative Service (continued)



<p><b>Value-Added Producer Grants</b></p>		<p>Independent producers, farmer and rancher cooperatives, producer groups, and majority-controlled, producer-based business ventures</p>		<p>Program Type: Grant</p> <p>Terms and Conditions:</p> <p>Maximum planning grant is \$75,000; maximum working capital grant is \$250,000</p> <p>Website:  <a href="https://go.usa.gov/xzD5E">https://go.usa.gov/xzD5E</a></p>
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## Rural Business-Cooperative Service | Energy



Program	Overview	Applicant	Population	Additional Information
<p><b>Advanced Biofuel Payment Program</b></p>	<p>Increases production of advanced biofuels through quarterly payments to eligible producers. This program helps increase American energy independence and the private-sector supply of renewable energy.</p>	<p>Advanced biofuels producers and sellers, including, individuals, corporations, companies, foundations, associations, governments, and schools</p>	<p>N/A</p>	<p>Program Type: Payments</p> <p>Terms and Conditions:</p> <p>Payment amount depends on the number of eligible producers, the amount of advanced biofuel produced, and the amount of funds available</p> <p>Website:  <a href="https://go.usa.gov/xzDUX">https://go.usa.gov/xzDUX</a></p>
<p><b>Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program</b></p>	<p>Helps develop, build, or retrofit facilities to support new and emerging technologies, and produce advanced biofuels, renewable chemicals, and biobased products</p>	<p>Individuals, federally recognized Tribes, government organizations, cooperatives, associations of agricultural producers, national laboratories, institutions of higher education, rural electric co-ops, public power organizations, and credit unions</p>	<p>N/A</p>	<p>Program Type: Loan guarantee</p> <p>Terms and Conditions:</p> <p>Maximum loan guarantee is \$250 million. Rates and terms are negotiated between the lender and the borrower. The borrower must make a significant cash equity contribution investment.</p> <p>Website:  <a href="https://go.usa.gov/xzDUw">https://go.usa.gov/xzDUw</a></p>

## Rural Business-Cooperative Service | Energy (continued)



Program	Overview	Applicant	Population	Additional Information
<b>Higher Blends Infrastructure Incentive Program</b>	Increases the sale and use of higher blends of ethanol (such as E15) and biodiesel (B20) by expanding the infrastructure supporting renewable fuels created from U.S. agricultural products	Transportation fueling facilities such as fueling stations, convenience stores, hypermarket fueling stations, fleet facilities and fuel distribution facilities	N/A	Program Type: Grant  Terms and Conditions: Cost-share grants of up to 50 percent of the total eligible project costs but not more than \$5 million  Website: <a href="https://go.usa.gov/xzDfN">https://go.usa.gov/xzDfN</a>
<b>Rural Energy for America Program Energy Audit and Renewable Energy Development Assistance Grants</b>	Assists rural small businesses and agricultural producers by conducting and promoting energy audits and providing Renewable Energy Development Assistance	Government organizations, federally recognized Tribes, institutions of higher education, rural electric cooperatives, public power entities, resource conservation and development councils	Businesses must be in rural areas with populations fewer than 50,000. (Population restrictions do not apply to agriculture producers)	Program Type: Grant  Terms and Conditions: Maximum grant amount is \$100,000 per year  Website: <a href="https://go.usa.gov/xzDwc">https://go.usa.gov/xzDwc</a>
<b>Rural Energy for America Program Renewable Energy Systems and Energy Efficiency Loans and Grants</b>	Provides funding to agricultural producers and rural small businesses for renewable energy systems or to make energy efficiency improvements	Agriculture producers, small businesses	Rural areas with populations 50,000 or fewer	Program Type: Loan, grant  Terms and Conditions: Loan term not to exceed 40 years. Interest rates negotiated between the lender and borrower. Loans receive an 80 percent guarantee. (This number is subject to change.)  Website: <a href="https://go.usa.gov/xzDwa">https://go.usa.gov/xzDwa</a>
<b>Rural Energy Pilot Program Grant</b>	Helps rural communities develop renewable energy	Rural Energy Community Partnerships	See eligible areas at this link: <a href="https://go.usa.gov/xz7kz">https://go.usa.gov/xz7kz</a>	Program Type: Grant  Terms and Conditions: 3-year, cost-sharing grant. Covers up to 80 percent of total project costs up to \$2 million.  Website: <a href="https://go.usa.gov/xzDwZ">https://go.usa.gov/xzDwZ</a>

## Rural Development Program Purposes

Program	Land and Buildings	Machinery and Equipment	Working Capital	Infrastructure	Technical Assistance and Training
<b>Rural Housing Service, Single Family Housing</b>					
Housing Preservation Grants	X				X
Mutual Self-Help Housing Technical Assistance Grants					X
Single Family Housing Direct Loans	X				
Single Family Housing Home Loan Guarantees	X				
Single Family Housing Repair Loans and Grants	X				
Rural Housing Site Loans	X				
<b>Rural Housing Service, Multifamily Housing</b>					
Multifamily Housing Direct Loans	X			X	
Multifamily Housing Loan Guarantees	X			X	
Multifamily Housing Rental Assistance	X				
Multifamily Housing Tenant Vouchers	X				
Multifamily Preservation and Revitalization Loans and Grants	X			X	
Multifamily Nonprofit Transfer Technical Assistance Grants					X
Off-Farm Labor Housing Direct Loans and Grants	X			X	
Off-Farm Labor Housing Technical Assistance Grants					X
On-Farm Labor Housing Loans	X			X	
<b>Rural Housing Service, Community Facilities</b>					
Community Facilities Direct Loans, Grants and Loan Guarantees	X	X		X	
Community Facilities Relending Program	X	X		X	
Community Facilities Technical Assistance and Training Grants					X
Economic Impact Initiative Grants	X	X		X	

## Rural Development Program Purposes

Program	Land and Buildings	Machinery and Equipment	Working Capital	Infrastructure	Technical Assistance and Training
<b>Community Facilities (continued)</b>					
Rural Community Development Initiative Grants					X
Tribal College Initiative Grants	X	X		X	
<b>Rural Utilities Service, Electric</b>					
Denali Commission High Energy Cost Grants	X	X	X	X	X
Distributed Generation Energy Project Financing	X	X	X	X	
Electric Infrastructure Loans and Loan Guarantees	X	X	X	X	
Empowering Rural America Program	X	X		X	
Energy Efficiency and Conservation Loans	X	X	X	X	
Energy Resource Conservation Program		X	X	X	
High Energy Cost Grants	X	X	X	X	X
Powering Affordable Clean Energy	X	X		X	
Rural Energy Savings Program	X	X	X	X	
State Bulk Revolving Loan Fund			X		
<b>Rural Utilities Service, Telecommunications</b>					
Broadband Technical Assistance					X
Community Connect Grants	X		X	X	
Distance Learning and Telemedicine Grants		X	X	X	
Rural Broadband Loans, Loan and Grant Combinations, and Loan Guarantees	X	X	X	X	
Telecommunications Infrastructure Loans and Loan Guarantees	X	X	X	X	
ReConnect Loans and Grants	X	X	X	X	

## Rural Development Program Purposes

Program	Land and Buildings	Machinery and Equipment	Working Capital	Infrastructure	Technical Assistance and Training
<b>Rural Utilities Service, Water and Environment</b>					
Circuit Rider Program – Technical Assistance for Rural Water Systems					X
Emergency Community Water Assistance Grants				X	
Grants for Rural and Native Alaskan Villages				X	
Individual Water and Wastewater Grants for Colonias	X			X	
Revolving Funds for Financing Water and Wastewater Projects			X		
Rural Decentralized Water Systems Grant	X		X		
Special Evaluation Assistance for Rural Communities and Households				X	X
Solid Waste Management Grants					X
Technical Assistance and Training for Innovative Regional Wastewater Treatment Grant (Pilot)					X
Water and Waste Disposal Grants to Alleviate Health Risks on Tribal Lands and Colonias				X	
Water and Waste Disposal Loans and Grants	X	X		X	
Water and Waste Disposal Loan Guarantees	X	X		X	
Water and Waste Disposal Predevelopment Planning Grants				X	X
Water and Waste Disposal Technical Assistance and Training Grants					X
<b>Rural Business-Cooperative Service</b>					
Agriculture Innovation Center Program					X
Business and Industry Loan Guarantees	X	X	X		
Delta Health Care Services Grants	X	X		X	X
Fertilizer Production Expansion Program	X	X	X		



## Rural Development Program Purposes

Program	Land and Buildings	Machinery and Equipment	Working Capital	Infrastructure	Technical Assistance and Training
<b>Rural Business-Cooperative Service (continued)</b>					
Intermediary Relending Program	X	X	X	X	
Rural Business Development Grants	X	X			X
Rural Business Investment Program			X		
Rural Cooperative Development Grants					X
Rural Economic Development Loan and Grant Program	X	X	X		X
Rural Innovation Stronger Economy (RISE) Grant Program	X				X
Rural Microentrepreneur Assistance Program	X	X	X		X
Socially Disadvantaged Groups Grants					X
Value-Added Producer Grants			X		X
<b>Rural Business-Cooperative Service, Energy</b>					
Advanced Biofuel Payment Program			X		
Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program	X	X	X	X	
Higher Blends Infrastructure Incentive Program	X	X		X	
Rural Energy for America Program Energy Audit and Renewable Energy Development Assistance Grants					X
Rural Energy for America Program Renewable Energy Systems and Energy Efficiency Loans and Grants	X	X	X	X	
Rural Energy Pilot Program Grant	X	X		X	X



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