

BUILDING NEW MEXICO **FOR THE FUTURE**



BUILDING FOR THE FUTURE



Each day, assistance from the U.S. Department of Agriculture (USDA) makes a difference in the lives of proud men and women who live, work, and raise their families in rural America. USDA supports the housing, community facilities, businesses, infrastructure, and renewable energy investments that help to make our rural areas a place of opportunity, innovation, and economic growth. These communities help support a healthy and thriving economy that benefits all Americans - no matter where they live.

Thomas J. Vilsack, Secretary of Agriculture



This is an exciting time in New Mexico, especially in our rural communities. Why? Because progress is being made as we emerge from a bad economy. USDA Rural Development played a key role in this growth. Since 2009, we provided \$1.4 billion to build hundreds of homes, we created new jobs and funded infrastructure projects including; water and wastewater systems and electric and communication services have been expanded. As we look towards the future, I promise, through our programs, we will continue make the lives of rural residents much better.

Terry Brunner, State Director





Rural Development, a mission area under the United States Department of Agriculture, seeks to increase economic opportunity and improve the quality of life for all rural Americans. The goal is to build vibrant, sustainable communities by supporting business development, essential community facilities, utility infrastructure and affordable housing. With several programs, USDA Rural Development achieves its mission by helping individuals, communities and businesses obtain the financial and technical assistance to address their diverse and unique needs.

THE NUMBERS

Investments over five years in New Mexico

\$62.3 million
other programs



\$372 million
electric utilities



\$456.4 million
all housing programs



\$71.5 million
business



\$191.4 million
communications



\$177 million
water/waste water



\$76.2 million
community facilities

**Overall investments from
FY-2009 to FY-2014
In New Mexico**

**4083 Projects
For a total of:**

\$1,407,843,201

Overview of Rural Development

1 Rural Development mission area

40 programs to provide financial or technical assistance

6 offices across the state

205 water and wastewater loans and grants made

\$2 billion loan portfolio in New Mexico

3 agencies

- Rural Business Service
- Rural Housing Service
- Rural Utilities Service

163 businesses received funding

3039 families helped with housing needs

\$281.5 million is the average yearly investment made by Rural Development in New Mexico

44 employees in the state

USDA / HEALTH CARE

Providing Essential Community Facilities Creating:

VIBRANT HEALTHY & SAFE COMMUNITIES

USDA Rural Development invested more than \$51.9 million in community facilities projects from FY-2009 to FY-2014. The financing was used to construct, and expand; hospitals, medical clinics, a judicial center, school expansion, and libraries. Funding was also used to purchase emergency vehicles and medical equipment.



Students from Anansi Charter School in Arroyo Seco, NM help with the ground breaking to begin expansion of their new school.



Access to rural health services is critical to growing a sustainable community. To help, USDA Rural Development has financed projects such as: state-of-the-art health care facilities so people have access to the highest level of care; long-term care facilities so seniors could live closer to their families; and wellness and emergency service centers so rural areas remained attractive places to live and work.

Guadalupe County Hospital

Guadalupe County, needed a new hospital to replace their old outdated facility. With 4600 residents in the county and thousands of people traveling daily on Interstate 40 higher quality of health care is a priority. The hospital is the only emergency care facility along I-40 between Albuquerque, New Mexico and Amarillo, Texas with the exception of a small acute hospital that is located 57 miles to the east of Santa Rosa in Tucumcari, NM.

USDA Rural Development provided \$9.4 million through the Community Facility Loan program to build a new 10-bed 21,410 square foot hospital and a 10,000 square medical clinic which now provides a much higher quality of medical care and emergency services.

Photo by John Schum



ADALUPE COUNTY HOSPITAL



USDA / HOUSING

COMMUNITIES NEIGHBORHOODS HOMEOWNERSHIP

5 YEARS

from fiscal year 2010 through 2014, USDA has made significant investments into affordable housing across New Mexico



2681

individuals and/or families became homeowners

\$456 MILLION

invested to provide affordable housing and rental opportunities

353

home repair loans and grants to provide safe places to live.



\$78.6 MILLION

provided in rental assistance to residents living in USDA financed multi-family projects

5

apartment complexes constructed or re-financed through USDA multi-family housing program

2141

homes financed with a USDA loan guarantee by partnering with a local lender



EQUAL HOUSING
OPPORTUNITY



Anthony, NM Self Help sub-division housing development

Homeownership is the basis of a robust community.
USDA Rural Development helps strengthen a community'
by building and preserving quality housing and rental

HOMEOWNERSHIP

A home may be defined as a dwelling or residence, but it also provides a foundation for the future. USDA Rural Development seeks to help people find safe, stable places to live that provide financial security and a sense of pride.

With several programs, USDA offers low- to moderate-income residents options for a home loan or provides access to rental assistance. Our housing programs have had positive impacts in many of New Mexico's rural communities. In 2014, 21-year old Marianna Wheeler and her three year old son Gilbert Ray moved into their first home with a mortgage provided by Rural Development. The same year a homeowner in Santa Rosa, NM on a fixed-income received financial help to repair a roof damaged by a hail storm.

USDA is helping to make homeownership a reality for many. With favorable rates and terms, we help people purchase well-built homes or develop multi-family complexes, which helps grow strong communities where families are raising the next generation of rural Americans.

.....
Single Family Housing Programs: Loans and loan guarantees are available for families and individuals to purchase or build a home. Financing is also available to make necessary home improvements that remove health and safety hazards and to make homes accessible for people with disabilities.

Multi-family Housing Programs: financing may be used for the construction and site development of affordable rental properties. Rental assistance is also available for low income residents living in the USDA financed buildings.



“We now live in the
home of our dreams,
thanks to USDA Rural
Development.”

— Brian Coker



USDA / BUSINESS-COOPERATIVE SERVICES

IN PARTNERSHIP WITH BUSINESSES AND COOPERATIVES,
USDA RURAL DEVELOPMENT INVESTED \$71.5 MILLION IN PROJECTS
FROM FY 2009 THROUGH 2014

Rural Development encourages the establishment and growth of businesses and cooperatives to diversify rural economies. Through private and public partnerships, USDA invests in businesses by providing financing in the form of loans, loan guarantees and grants.

Financing may be used for working capital, real estate, purchasing equipment, energy efficiency or renewable energy projects, technical assistance, business incubators, revolving loan funds and strategic planning.

Business development is a key component of a vibrant community. Rural Development backs rural businesses to help create job opportunities, enhance services and develop new products.

25 companies
received USDA business & industry loans



43 entities
received grants for small business
development and expansion



\$2.6 million
invested in energy efficient
and renewable energy projects



\$71.5 million
obligated in the last five years for
business projects





NM Wineries, Inc. received a Value Added Producer Grant (VAPG) to market the red and green chile wine they produce

Tourism

Although agriculture has consistently remained a prominent industry in New Mexico, tourism will always be a major part of the state's economy.

In fact, the State of New Mexico reports last year tourism brought in \$6.5 billion in revenue to the state.

To support this portion of the state's economy, USDA Rural Development has financed the construction of a number of hotels in all parts of the state.

Ultimately, financing the construction of hotels has created new jobs and has helped local communities with much needed revenue which has given the economy a much needed boost –which in turn allows other businesses to grow.

Altogether, these businesses have created ladders of opportunity by producing goods, delivering services, offering jobs and increasing commerce.

A photograph of children in traditional Zuni Pueblo attire performing during a feast day. The children are wearing large, wide-brimmed hats with intricate patterns and colorful braids. They are holding small yellow flowers. The background shows other people in traditional dress, suggesting a public event or ceremony.

Children at Zuni Pueblo perform during a feast day

*Construction of a Holiday Inn hotel in
Truth or Consequences, NM*



**FOUNDATION FOR GROWTH:
WATER/WASTEWATER
INFRASTRUCTURE
IN RURAL NEW MEXICO**

Since 2009, USDA Rural Development invested more than \$177.6 million in 205 projects to improve, expand and provide water and wastewater services for rural New Mexico residents.



205 loans and grants obligated*



\$64.4 million in loans million in grants



\$113.2 million in grants obligated



\$177,697,632 obligated in last five fiscal years

***Some projects recieved both loan and grant funding**



*Laying sewer line for wastewater
system in Chaparral, NM*



RELIABLE, SAFE WATER

Lower Rio Grande Public Water Works Authority

Mention water in New Mexico, and you will soon be involved in a lively conversation. It's the life blood of a state that is constantly experiencing a waterscarcing and growing pains that can only be quenched to a certain extent.

To meet the water needs in rural New Mexico, USDA Rural Development partners with numerous towns and water associations to provide clean healthy water to our rural residents. One such association that partners with USDA Rural Development is the Lower Rio Grande Public Water Works Authority. The water authority oversees water and wastewater needs of seven small communities in Doña Ana County in southern New Mexico.

The communities served by the water authority all carry the designation as a "colonia". Colonia communities are unincorporated, unregulated, substandard settlements located in semi-rural subdivisions made up of substandard housing lacking basic physical infrastructure, potable water, sanitary sewage, and adequate roads.

All are located along the U.S. Mexican border from California to Texas and 138 communities in New Mexico have been designated as a colonia.

Today, for the most part, things are getting better for those residents living in a colonia –especially when it comes to having clean, healthy drinking water. That's because USDA Rural Development has partnered and helped to grow towns and water districts by financing better access to water and sewer service.

On Earth Day this year a new water system was dedicated to serve the community of Mesquite, New Mexico, one of the communities served by the Lower Rio Grande Public water Works Authority. The \$5.4 million project was badly needed because the old water system was contaminated with arsenic. The new improvements bring the water system into compliance with EPA standards making the water safe to drink. USDA funding also paid for expanded storage capacity and also upgraded the water line distribution system for the community.

A fire hydrant in Mesquite, NM is turned on for the first time during a dedication event on April 22, 2015. →

RO WATER SYSTEM IMPROVEMENTS PROJECT

WATER WORKS AUTHORITY (LRGPWWA)

O, NM 88072

Cruces, NM 88011

NM 87931



United States
Department of
Agriculture



LOWER RIO GRAND
Public Water Works Authority



NEW MEXICO
FINANCE AUTHORITY

Department of Agriculture (USDA) Rural Development

Priority
Employer.

Barack Obama, President of the United States
Tom Vilsack, Secretary of Agriculture



ELECTRIC and COMMUNICATIONS INFRASTRUCTURE

**USDA SUPPORTS THE EFFORTS OF
ELECTRIC & COMMUNICATION COOPERATIVES TO
DELIVER RELIABLE, AFFORDABLE SERVICES**

ELECTRIC INFRASTRUCTURE



17 Projects



Received \$372,087,000

COMMUNICATIONS INFRASTRUCTURE



34 Projects



Received \$191,454,763

TOTAL USDA INFRASTRUCTURE INVESTMENT



\$563,541,763

USDA has worked with rural electric cooperatives since 1935 to provide electricity for rural consumers. Through the years, these investments have develered new economic opportuniteis and have enhanced the qaulity of life in rural communities.



Enhanced communications financed by USDA Rural Development has allowed rural communities to be part of the global community, which in turn has helped grow rural America's economy.

USDA / PARTNERSHIPS

Tierra Del Sol Housing Corporation

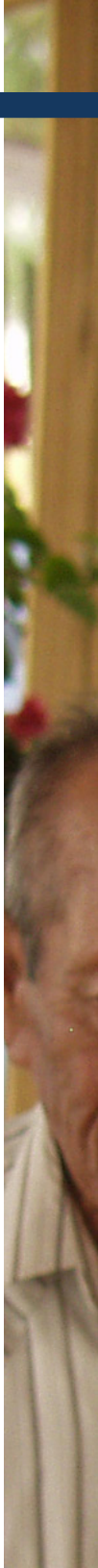
Tierra Del Sol Housing Corporation (TDS) is a long time USDA Rural Development partner. Over the years our partnership has provided housing opportunities and homerehabilitation for people in southern New Mexico. TDS has been instrumental in helping hundreds of families become homeowners through the "Self Help Housing Program" an innovative program in which future homeowners help construct their own home. TDS has also been involved in various multi-family housing projects and farm labor projects in southern New Mexico. The agency has also received funds from RD's business program to help small businesses develop and grow through micro-lending programs.

SET Program

The SET program project is a collaborative initiative between New Mexico State University (NMSU) and USDA Rural Development. The partnership provides to rural community leaders, a unique opportunity to grow the state's rural economy through regional partnerships. This is done through training and guidance on ways to strengthen and enhance regional economic development activities. Key data tailored to each region is provided to help the regional team examine the critical drive of its economy and emerging economic sectors that may determine if that particular region might hold a comparative edge in the domestic and/or the international marketplace.

StrikeForce

Secretary of Agriculture Tom Vilsack began the StrikeForce initiative in 2010 when he saw that rural communities needed a more coordinated effort by USDA agencies to increase economic opportunities and address needs. Here in New Mexico USDA staff are partnering with various organizations to provide financial support and services to rural communities suffering from persistent poverty. This targeted approach has created new partnerships here in New Mexico with organizations who have never worked with USDA Rural Development in the past. The end result has seen more people being made more aware of the resources provided by the agency.



Maria Lerma of Anthony, New Mexico thanks Tierra Del Sol Housing Corporation for the rehabilitation of her house which was in bad need of repair. The funding to rehabilitate Mrs. Lerma's home was made possible through a Rural Development Housing Preservation Grant.



USDA Rural Development – Housing Programs

PROGRAM	OBJECTIVE	HOW IT WORKS	APPLICANT	USES	ELIGIBILITY	TERMS/CONDITIONS
Single Family Homeownership Direct Loan (Section 502)	Finance safe, well-built, affordable homes for rural Americans. May purchase home or improve existing one.	Loan is made by USDA. Applicants should have adequate, dependable income. The ratio for principal, interest, taxes and insurance (PITI) should not exceed 29% and total debt (TD) should not exceed 41%.	Low- and very low-income families and individuals. Based on county and family size.	Buy, build, improve, repair or rehabilitate rural homes as the applicant's permanent residence.	Rural areas with populations of 35,000 or less.	Up to 100 percent of loan limit. Loan amortized for 33/38 years. Applicant may be eligible for payment assistance (subsidy) on the loan.
Single Family Homeownership Guaranteed Loan (Section 502)	Assist eligible applicants in buying their homes by guaranteeing loans made by private lenders.	Loan is made by a conventional lender. USDA guarantees the loan, which limits the risk to the lender. Same ratios apply as above.	Moderate, low- and very low- income families and individuals. Based on county and family size.	Purchase new home.	Rural areas with populations of 35,000 or less.	30-year fixed rate. Interest rate negotiated between lender and borrower. Loans can be made to 102% percent of market value to cover a 2 percent guarantee loan fee.
Single Family Homeownership Direct Repair Loan and Grant (Section 504)	To help very low-income homeowners remove health and safety hazards or to repair their homes.	The loan and/or grant from USDA are determined based upon income and a Family Budget and Financial Statement.	Families and individuals who currently own their home. Grant applicants must be 62 or older.	Repairs to improve or modernize a home, remove health and safety hazards, or make more accessible.	Rural areas with populations of 35,000 or less.	Loans have a 1 percent interest rate and a term of 20 years. Assistance to individuals may not exceed \$20,000. Grants have a life-time limit of \$7,500.
Rural Rental Housing Direct Loan (Section 515)	Finance safe, well-built, affordable rental housing for low- and very low-income individuals and families.	Direct loan from USDA.	Individuals, limited profit and non-profit organizations, corporations, Native American tribes and public entities.	New construction or rehabilitation of rental housing.	Rural areas with populations of 35,000 or less.	Up to 100 percent of total development cost or market value, whichever is less (non-profits); 97 percent (for-profits); 95 percent (for-profits with low-income tax credits). 30-year term with up to 50-year amortization.
Rural Rental Housing Guaranteed Loan (Section 538)	Finance safe, well-built, affordable rental housing for low- to moderate-income individuals and families.	Loan is made by lender. USDA guarantees the loan, which limits the risk to the lender.	Individuals, partnerships, limited liability companies, trusts, state and local agencies and Native American tribes.	New construction or substantial rehabilitation of rural rental housing.	Rural areas with populations of 35,000 or less.	Up to 90 percent loan-to-value (for-profit entities) and up to 97 percent loan-to-value (non-profit entities). Negotiated interest rate between applicant and lender. Repayment terms are 25 to 40 year amortization.
Housing Preservation Grant (Section 533)	Repair and rehabilitate housing owned or occupied by very low- and low-income rural families.	Grant is made by USDA.	Public bodies and non-profit organizations.	Finance repairs and rehabilitation activities for single family and rental properties.	Rural areas with populations of 35,000 or less.	Term of grant agreement can vary from one to two years.
Farm Labor Housing (Sections 514 and 516)	Finance affordable rental housing for farm workers.	Loan or grant made by USDA.	Individuals; public, private and non-profit organizations; and Native American tribes.	New construction or substantial rehabilitation of rental housing.	No population restriction.	514 Loan: 1 percent for 33 years 516 Grant: 90 percent of development costs.

Direct Loans and Grants - apply to USDA Rural Development. Loan Guarantees - apply to intermediary approved banks, credit unions or mortgage companies.

USDA Rural Development — Business and Cooperative Programs

PROGRAM	OBJECTIVE	APPLICANT	USES	ELIGIBILITY	TERMS/CONDITIONS
Business and Industry (B&I) Guaranteed Loans	Provide an incentive for business lending that will save/create jobs and stimulate rural economies.	Businesses may apply through Federal or State chartered banks, Farm Credit Services, credit unions or savings & loan associations.	Real estate, equipment, working capital and refinancing under certain conditions.	Unincorporated areas and cities with populations of 50,000 or less.	USDA guarantees loan made by lender. Lender and borrower negotiate terms; interest rates fixed or variable; 60 to 80 percent guarantee on loans. 7-years on working capital; 15-years on machinery and equipment; and 30-years on real estate.
Rural Energy For America Program (REAP) Loan Guarantee and/or Grant	Promote energy efficiency and renewable energy development. Finance renewable generation systems or make energy efficiency improvements.	Agricultural producers and rural small businesses. For energy audits and development assistance; state or local governments, tribes, colleges, or electric co-ops/publicly owned utilities.	Construction, improvements, purchase and installation of equipment, energy audits, permit fees, professional service fees, business plans, technical assistance and feasibility studies.	Unincorporated areas and cities with populations of 50,000 or less.	Applicants must meet specific selection criteria. Loans cannot exceed 75 percent of eligible project costs. There is a 60 to 85 percent guarantee on \$5,000 to \$25 million loans. Grants are awarded on a competitive basis and cannot exceed 25 percent of eligible project costs.
Advanced Biofuel Payment	Provide an incentive payment to producers of advanced biofuels.	Producer of advanced biofuels.	Incentive payment may be used by the producer as desired.	No rural requirement.	Incentive payment.
Rural Economic Development Loan or Grant (REDLG)	Promote community or business development projects to improve the rural economy.	Electric and telephone utilities eligible for financing by USDA's Rural Utilities Service.	USDA loan is re-loaned by the co-op for local community or business projects. The grant sets up a revolving loan fund.	Unincorporated areas and cities with populations of 50,000 or less.	The intermediary (electric or telephone utility) makes loans to for-profit or non-profit businesses and public bodies for economic development. Loans may be made for up to \$1 million at zero percent for ten years. Grants may be made up to \$300,000.
Rural Business Development Grant (RBEG)	Finance and facilitate the development of small and emerging private business enterprises.	Public bodies, private non-profit corporations, universities and Native American tribes.	Buy and develop land, establish revolving loan fund, purchase equipment, develop infrastructure, utility and service extensions, or provide technical assistance.	Unincorporated areas and cities with populations of 50,000 or less.	When grant funds are used for revolving loan fund (RLF), the intermediary makes loans to businesses from its RLF on terms consistent with security offered.
Intermediary Relending Program (IRP) Loan	Capitalize locally-run revolving loan programs for small business and community development projects.	Public bodies, non-profit corporations and Native American tribes who make loans to rural businesses.	Community development projects, business establishment or expansion.	Unincorporated areas and cities with populations 25,000 or less.	USDA loans up to \$1 million to intermediary that then re-lends to make loans up to \$150,000 to businesses. Intermediary pays one percent for 30 years.
Value-Added Producer Grant (VAPG)	Support producers in activities that will increase the return on their agricultural commodities.	Farmers, ranchers, foresters, fishers, co-ops, producer groups and joint ventures.	Planning or working capital to operate value-added ventures.	No rural area requirement.	Must meet specific requirements; consult USDA well in advance of application deadline. Funds must be matched dollar for dollar. Grants for planning up to \$75,000 and for working capital up to \$200,000.
Small Socially Disadvantaged Producer Grant (SSDPG)	Foster the business success of co-ops of small-scale, minority producers.	Co-ops with at least 75 percent of its' membership comprised of socially disadvantaged producers.	Feasibility or market studies, product improvement, training or legal advice.	Unincorporated areas and cities with populations of 50,000 or less.	Grants up to \$200,000.
Rural Cooperative Development Grant (RCDG)	Establish and operate centers for cooperative development that will help start new cooperatives and improve operations of existing cooperatives.	Non-profit corporations and institutions of higher education.	To conduct feasibility studies, business plans and applied research as well as provide training and other technical assistance to new and existing cooperatives and businesses.	Unincorporated areas and cities with populations of 50,000 or less.	Applicants must meet specific selection criteria including a minimum 25 percent fund match. Grants may be made up to \$200,000 and are awarded on a competitive basis.
Rural Micro-entrepreneur Assistance Program (RMAP)	Provides loans and grants to microenterprise development organizations.	Microenterprise Development Organizations (MDOs).	Provides microloans for microenterprise startups and growth. Provides training and technical assistance to microloan borrowers and micro entrepreneurs.	Unincorporated areas and cities with populations of 50,000 or less.	Up to \$50,000 loans, with a fixed interest rate and limited to 75% of project cost.

Direct Loans and Grants - apply to USDA Rural Development. Loan Guarantees - apply to intermediary approved banks, credit unions or mortgage companies.

USDA Rural Development — Community and Utility Programs

PROGRAM	OBJECTIVE	HOW IT WORKS	APPLICANT	USES	ELIGIBILITY	TERMS/CONDITIONS
Community Facilities Loan, Loan Guarantee or Grant	Assist in the development of essential community infrastructure for rural areas.	USDA may directly provide a loan or grant to applicant or USDA may guarantee up to 90 percent of a loan made by a lender.	Public bodies, non-profit organizations and Native American tribes.	Build facilities and purchase equipment for fire and rescue, early warning systems, police stations, health clinics, schools, libraries, hospitals, etc.	Rural areas, cities and towns with populations of 20,000 or less.	<u>Direct loan</u> : no limit, long-term fixed rate at or below market rate for public bodies; sliding scale for low-income communities. <u>Loan guarantee</u> : no limit, rate negotiated between lender and applicant, fixed or variable rates, up to 40 years to repay. <u>Grant</u> : max of 75 percent of project cost.
Water and Waste Disposal Loan, Loan Guarantee or Grant	To develop or improve water and waste disposal systems in rural areas.	USDA may directly provide a loan or grant to applicant or USDA may guarantee up to 90 percent of a loan made by a lender.	Public entities, Native American tribes and non-profit corporations.	Build, repair and improve public water systems; waste collection and treatment systems. Other related costs may be eligible too.	Rural areas, cities and towns with a population up to 10,000.	<u>Direct Loan</u> : up to \$5 million; interest rates at or below market rate or on a sliding scale for low-income communities, term up to 40 years. <u>Guarantee Loan</u> : up to \$5 million; rate negotiated between borrower and lender, term up to 40 years. <u>Grant</u> : up to \$2 million, used in combination with direct loan.
Solid Waste Management Grant	Provide technical assistance/training for communities to reduce, eliminate pollution of water resources and improve planning and management of sites.	Grant made by USDA.	Public entities, Native American tribes and non-profit corporations.	Provide technical assistance and training to reduce pollution of water resources and improve management of solid waste facilities.	Rural areas, cities and towns with a population up to 10,000.	Projects are funded based on selection at the National level. Applications are accepted from October 1 to December 31 of each year.
Rural Broadband Loan or Loan Guarantee	The deployment of broadband service to eligible rural communities.	USDA may directly provide a loan or grant to applicant or USDA may guarantee up to 90 percent of a loan made by a lender.	Entities providing or proposing broadband service in eligible rural communities. Cannot serve more than two percent of the telephone subscriber lines installed in the U.S.	Construct, acquire, improve broadband transmission facilities; land and buildings used in providing broadband service; and the refinancing of Telecom Program debt.	Rural areas with populations of 20,000 or less.	Loans are made at the Treasury rate of interest at the time of the advance for a period equal to expected composite economic life of assets financed. Loans are guaranteed at the interest rate set by private lender for no more than 80 percent of the principal amount.
Electric and Telecom Loan or Loan Guarantee	Provide financial aid through direct and guaranteed loans for electric and telecommunications services.	USDA may directly provide a loan or grant to applicant or USDA may guarantee up to 90 percent of a loan made by a lender.	For-profit entities, non-profits, and cooperative associations, public bodies and other utilities. Apply directly to Rural Development National Office.	Generation, transmission facilities and distribution of electric power. Enhance 911 service, digital equipment, fiber optic cable, and traditional telecom and broadband services.	Electric: Rural areas defined by the U.S. Census. Telecom: Rural areas with populations of 5,000 or less.	Interest rates are established in accordance with 7 CFR 1745.
Distance Learning and Telemedicine (DLT) Loan or Grant	Development and deployment of advanced telecommunication services throughout rural America to improve education and health care.	Loan and grant made by USDA.	Incorporated entities, including municipal corporations, on a for-profit or not-for-profit basis, that operate rural schools, libraries, health care clinics and other organizations that operate educational or health care facilities.	Equipment for classrooms: cameras, video monitors, computers and LAN. Also, for physician consultation, radiology, x-ray scanners and digital microscopes.	Rural areas with populations of 20,000 or less.	<u>Loan</u> : non-competitive process, no required matching funds, loans can range from \$50,000 to \$10 million. <u>Grant</u> : competitive process; awards may range from \$50,000 to \$500,000; 15% match required. <u>Loan/Grant Combination</u> : non-competitive process.

Direct Loans and Grants - apply to USDA Rural Development. Loan Guarantees - apply to intermediary approved banks, credit unions or mortgage companies.

Summary of Program Purposes

HOUSING PROGRAMS	MACHINE & EQUIP	LAND & BUILDING	CAPITAL	INFRASTRUCTURE	TRAINING TECHNOLOGY
Farm Labor Housing – Loan/Grant		•		•	
Housing Preservation		•			
Rural Community Development Initiative					•
Rural Rental Housing – Direct Loan		•		•	
Rural Rental Housing – Guaranteed Loan		•		•	
Single Family Housing – Direct Loan		•			
Single Family Housing – Guaranteed Loan		•			
Single Family Housing Repair – Loan/Grant		•			

BUSINESS & CO-OP PROGRAMS	MACHINE & EQUIP	LAND & BUILDING	CAPITAL	INFRASTRUCTURE	TRAINING TECHNOLOGY
Biomass Research & Development Initiative	•	•	•	•	
Business & Industry – Guaranteed Loan	•	•	•	•	
Electric & Telecommunications	•	•		•	•
Intermediary Relending – Loan	•	•	•	•	
Rural Broadband Loans & Loan Guarantees		•		•	
Rural Business Development Grant	•	•	•	•	•
Rural Cooperative Development Grant					•
Rural Economic Development Loan/Grant	•	•	•	•	
Rural Energy for America Program	•	•	•	•	•
Value-Added Producer Grants			•		•
Rural Microentrepreneur Assistance Program			•		•

COMMUNITY PROGRAMS	MACHINE & EQUIP	LAND & BUILDING	CAPITAL	INFRASTRUCTURE	TRAINING TECHNOLOGY
Community Facilities – Direct Loan/Grant	•	•	•	•	
Community Facilities – Guaranteed Loan	•	•	•	•	
Distance Learning & Telemedicine	•				
Solid Waste Management Grant					•
Water and Wastewater – Direct Loan/Grant	•	•	•	•	
Water and Wastewater – Guaranteed Loan	•	•	•	•	

IN SUMMARY

The United States Department Rural Development is “Committed to the future of rural communities” by providing the needed financial assistance to provide a better lifestyle to those choosing to live in rural America.

To work as an employee at USDA Rural Development, each staff member must take an oath of office. The oath confirms our commitment to the people we serve. We help improve the quality of life of rural New Mexicans with programs that create good jobs, provide a house to call home and give access to modern utilities.

IT'S ABOUT PEOPLE



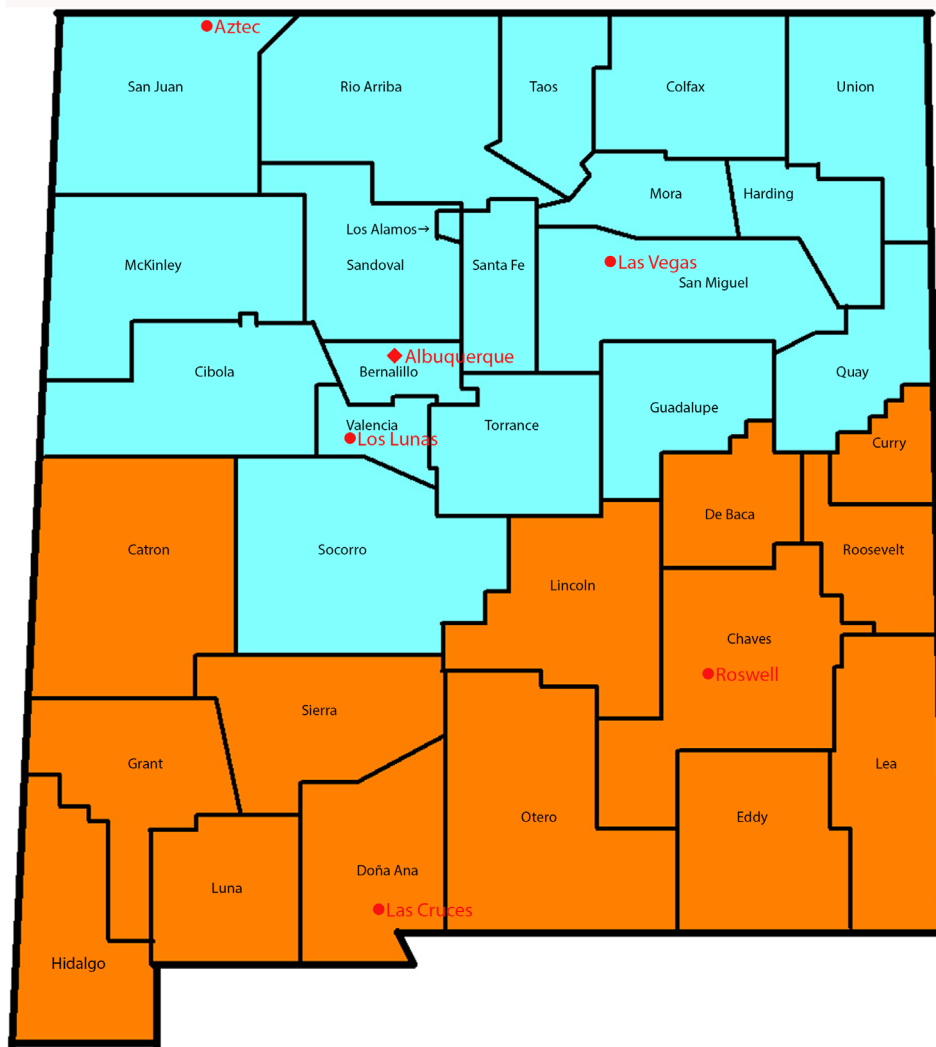
Irene Dehiya of Mariano Lake, NM on the Navajo Nation sits in front of her Hogan (home) after water service was installed. Ms. Dehiya reports this is the first time in her life she has indoor plumbing.

--Photo by John Schum

Franciso & Keren Martinez and their three children are honored by Tammye Treviño a former RD Housing Administrator and State Director Terry Brunner during a Homeownership Month event. The family was presented with a U.S. flag for becoming new homeowners.



USDA Rural Development Offices in New Mexico



New Mexico State Office
6200 Jefferson NE Room 255
Albuquerque, NM 87109
505-761-4950

Aztec --Local Office
1427 West Aztec Blvd Suite 1
Aztec, NM 88005
505-334-3090 ext. 4

Las Cruces --Area Office
760 Stern Drive Suite 139
Las Cruces, NM 88005
505-575-522 8775 ext. 4

Las Vegas --Local Office
1927-A North 7th Street
Las Vegas, NM 87701
505-425-3594 ext 4

Los Lunas --Area Office
2600 Palmilla Road, Suite C
Los Lunas, NM 87031
505-865-4643 ext. 4

Roswell --Local Office
300 North Pennsylvania Suite 4
Roswell, NM 88201
575-622-8745 ext. 4

**For more information on programs
Visit our website at <http://www.rd.usda.gov/nm>**

USDA is an equal opportunity provider and employer. If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form (PDF), found online at http://www.ascr.usda.gov/complaint_filing_cust.html, or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter to us by mail at U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442 or email at program.intake@usda.gov.