



# Together, America Prospers

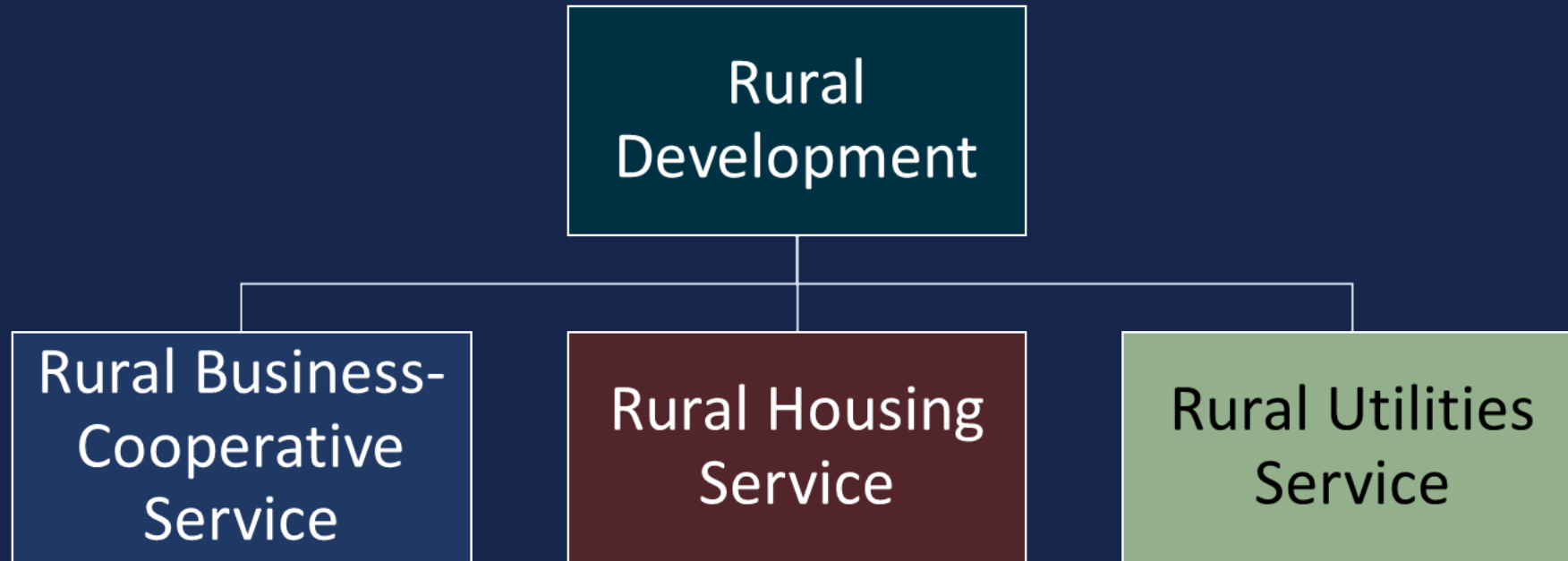
## USDA Rural Development Overview

### August 14, 2019

 **USDA** Rural Development  
U.S. DEPARTMENT OF AGRICULTURE

**Arthur A. Garcia State Director**

# Three programs make up Rural Development



# Rural Housing Service (RHS)



# Rural Housing Service Single-Family Housing

- No Down Payment
- 100 Percent Affordable Fixed Rate Financing
- Closing Costs and Repairs may be included
- No Private Mortgage



*Coker Family  
Los Lunas, NM*

# Rural Housing Service Multi-Family Housing

- Rental housing for low-income, elderly and disabled individuals and families as well as domestic farm laborers.
- more.



*Franklin Vista Apartment Complex  
Anthony, NM*

# Rural Housing Service (RHS)

## 504 Single-Family Home Repair Loans and Grants

- Loan and Grant funding for:
- Access for persons with disabilities
- Roof repair roofs and septic tanks
- Energy-saving upgrades
- \$10,000 Grant to very low income homeowners 62 years old or older
- \$40,000 loan at 1% interest and more.



# Community Facilities Program



*Police Cars  
Truth or Consequences, NM*

- Hospitals, health clinics
- Schools
- Daycares
- Fire houses, first responder vehicles and equipment
- Community centers and more.

# Rural Business-Cooperative Service (RBS)





# Rural Business-Cooperative Service (RBS) Business & Industry Loan Guarantees Continued

- Develop business
- Purchase and develop land, easements, rights-of-way, buildings, or facilities
- Purchase equipment, supplies, or inventory
- Refinance when new jobs will be created and other conditions are met



*Holiday Inn Express  
Truth or Consequences, NM*

# Rural Business-Cooperative Service (RBS) Energy Programs Continued

- Repowering Assistance Program
- Rural Energy for America Program (REAP)
- Energy Audits & Renewable Energy Development Grants



*HAW Dairy  
Belen, NM*

# Rural Business-Cooperative Service (RBS) (REAP)

- Install energy efficient lighting
- Upgrade refrigeration systems
- Improve insulation, duct work, windows, and other building upgrades
- Install solar panels or wind turbines



*Russel's Truck Stop Energy Efficient Lighting  
San Jon, NM*

# Rural Utilities Service (RUS)



# Rural Utilities Service (RUS) Water and Environmental Programs



# Rural Utilities Service (RUS) Water and Waste Disposal Loans and Grants

- Improve infrastructure
- Support public health and safety or
- Promote economic development.



*Wastewater System Construction  
Chaparral, NM*

# Rural Utilities Service (RUS) Electric Programs



# Rural Utilities Service (RUS) Telecommunications Program





# Rural Utilities Service (RUS) Re-Connect Broadband Program

- Funds are being used to build modern broadband infrastructure
- In areas with insufficient internet service.



# Contact Information

Assistance under USDA Rural Development programs is available to applicants in areas designated as “rural.” Under law, the definition of “rural area” is different for each program.

Contact USDA Rural Development State Office for more information at 505-761-4950

Or go to: [www.rd.usda.gov/nm](http://www.rd.usda.gov/nm)

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