



United States Department of Agriculture



# USDA Rural Development

2014 Progress Report



## ***A Strong Rural Economy is the Foundation for a Healthy National Economy***

At the February 2014 ceremony in Michigan to sign the 2014 Farm Bill, President Barack Obama remarked, “We are now better positioned for the 21st century than any other country on earth.” Supporting rural America has been a key goal for President Obama since he took office, as a strong rural economy is the foundation for a healthy American economy. I am proud to chair the White House Rural Council to help carry out President Obama’s vision to strengthen rural communities,

and I am proud that the Department of Agriculture (USDA) has made historic investments in rural America designed to drive job growth and ensure the development of a rural economy that is built to last.

USDA Rural Development provides loan and grant financing as well as technical assistance to develop housing, community facilities, businesses, infrastructure, and renewable energy ventures in rural areas. In addition to providing direct loan and grant assistance, USDA Rural Development also partners with private sector lenders and development organizations to carry out local community development projects. Rural Development’s more than 40 financial assistance programs, in addition to its ability to leverage private sector resources, give USDA the flexibility to invest in a wide range of projects that are reinvigorating rural towns and bringing new job opportunities for local residents. In September 2014, for example, USDA Rural Development provided a conditional commitment to guarantee a \$105 million loan from the Bank of America for Fulcrum Sierra Biofuels, LLC, to build a biorefinery in McCarren, NV, that will produce jet fuel from municipal solid waste. This is the first USDA bioenergy investment toward production of bio-jet fuel.

As another example, the Kentucky Highlands Investment Corporation is using a \$500,000 USDA loan to establish a revolving fund that will provide microloans to very small businesses (employing 10 or fewer people) in 19 Kentucky counties designated by the Appalachian Regional Commission as distressed communities. This project reflects the power of our *StrikeForce for Rural Growth and Opportunity Initiative*, an effort to combat poverty and target USDA assistance to the more than 700 persistent poverty counties in rural areas, including parishes, boroughs, Colonias, and tribal reservations in 20 States.

Passage of the 2014 Farm Bill helped ensure that USDA can continue its mission to make strategic investments that bolster the rural economy. The Farm Bill builds on historic economic gains in rural America realized since the beginning of the Obama Administration and expands access to rural credit through USDA Rural Development for housing, community development, infrastructure, and other needs. The Farm Bill is also helping USDA develop new markets for rural-made products and increase rural manufacturing.

In July 2014, the White House hosted a Rural Opportunity Investment Conference in Washington, DC, to promote investment opportunities in rural America. The conference highlighted opportunities in areas such as the bioeconomy, local and regional food systems, and infrastructure. Through this conference and the announcement of the Rural Opportunity Investment Initiative, USDA and other Federal agencies are helping to identify rural projects that could be potential beneficiaries of the fund as well as other private funding sources. Target investments will include rural water and wastewater systems; energy projects; broadband expansion; local and regional food systems; and other rural infrastructure.

USDA Rural Development’s 2014 Progress Report shows the inspiring and innovative work that is going on across rural America to help improve the quality of life for rural residents so that they can continue to thrive and prosper in America’s heartland. Ultimately, USDA Rural Development’s investments on behalf of rural people and places ripple outward to benefit all Americans, no matter where they are, through more abundant goods and services and a stronger economic base.

As I often say, USDA is not just about helping farms and farmers. USDA Rural Development’s mission is a great example of the extraordinary reach of USDA programs throughout the rural economy. I hope you will enjoy learning more about USDA Rural Development’s many successes in fiscal year 2014.

Sincerely,

Thomas J. Vilsack  
Secretary of Agriculture



## Lasting Investments Bring New Economic Opportunities to Rural America

*“Will we accept an economy where only a few of us do spectacularly well? Or will we build an economy where everyone who works hard has a chance to get ahead? ... This country does best when everyone gets their fair shot, everyone does their fair share, and everyone plays by the same set of rules.”*

— President Barack Obama, January 2015

President Barack Obama’s statement about equality and opportunity for all captures the purpose for USDA Rural Development. To make good on this vision, the President and Secretary Vilsack have charged our mission area with investing in rural communities and ensuring rural Americans have the opportunity to climb the economic ladder. I am proud to lead a mission area dedicated to leveraging the strengths of rural areas, building new markets to increase regional competitiveness, and expanding investment opportunities that create prosperous, sustainable communities.

With a total portfolio of more than \$200 billion and investments upwards of \$28 billion in 2014 alone, Rural Development is making lasting investments in rural communities. The mission area has a tremendous set of business, utilities, housing and community development programs designed to ensure that rural Americans have access to safe, affordable homes and community facilities, jobs and business capital, and the benefits of drinking water, broadband, electricity and other essential services.

While the national economy is growing at a good pace, in rural America, there remains a vital need for access to capital as well as for strong Federal, State, local, and private-sector partnerships. Rural Development is responding to that need with our portfolio of loans, loan guarantees, grants, and a network of dedicated field staff that spans more than 400 offices across the country. The Obama Administration is committed to ensuring that rural communities are economically strong, sound, and sustainable. Through initiatives such as the *StrikeForce for Rural Growth and Opportunity* and *Promise Zones*, Rural Development is working with partners across USDA and across government to ensure Federal support is directed to high-need areas, coordinated, and responsive to locally identified community needs. The Investing in Manufacturing Communities Partnership and the Made in Rural America Initiative along with USDA-wide efforts around the bioeconomy and *Know Your Farmer, Know Your Food* build on economic opportunities that rural America is well suited to advance including agriculture, energy, and manufacturing.

There are stories of Rural Development investments changing lives in every State. In my time as Under Secretary, I’ve had the opportunity to see some of them first-hand and to listen to the stories of the people who have become homeowners, accessed the Internet, and expanded their businesses because of the investments provided by USDA Rural Development.

In Brundidge, AL, I toured the Southern Classic Food Group, a condiment manufacturer that is expanding its business and market share with support from Rural Development. In Winona, MS, I announced our investment of \$600,000 to seed a revolving loan fund for north central Mississippi small businesses, and learned about a mental health center in Greenwood, MS, funded by our Community Facilities program that is touching thousands of lives every year. These are small improvements that strengthen and enhance the quality of life in rural communities often left behind.

Rural Development investments are informed by local priorities, focused on building economic growth and opportunity, and dedicated to making lasting impacts both in rural America and for our overall economy.

Since 2009, Rural Development has provided grants and loans to help approximately 89,000 rural small businesses grow, creating or saving more than 420,000 jobs, and has invested in more than 6,600 critical community projects including hospitals, libraries, schools, and public safety facilities. Rural Development has helped more than 900,000 rural families buy, repair or refinance a home, and provided funding for more than 3,000 multi-family housing developments. We have also invested in new and improved broadband service to nearly 1.5 million rural residents, which expands access to state-of-the-art health care, educational and cultural resources, and provides the opportunity for local businesses to compete in the global economy. Additionally, we have helped modernize rural electric infrastructure for about 8.5 million rural residents and businesses, and provided grants and loans for water and waste-water projects to help safeguard the health of approximately 14.5 million rural residents.

At USDA Rural Development, many of our employees live and work in the same rural communities alongside our rural customers and stakeholder and partner organizations. Aside from our commitment solely to rural America, it is this network of staff — in addition to our programs — that makes our mission area unique.

On behalf of USDA Rural Development, I look forward to continuing our mission and supporting investments that create economic prosperity and opportunity for rural Americans in the months and years to come.

Sincerely,

Lisa Mensah

Under Secretary for Rural Development

# Partners for Prosperity in Rural America

President Obama and Agriculture Secretary Vilsack have long believed that “strong rural communities are key to a stronger rural America.” Research shows that growing and developing regional rural economies is central to a Nation’s overall health. With abundant natural resources and a history of entrepreneurship, collaboration, and resilience, rural America possesses abundant opportunities for economic growth, innovation, and development.

With a mission of improving the economy and quality of life in rural communities and areas, USDA Rural Development is designed to serve as a partner and catalyst for rural growth and opportunity. Through grants, loans, and loan guarantees, Rural Development ensures access to capital and makes credit available at reasonable rates and terms for a wide range of needs in rural places. Importantly, through a network of 400 offices, Rural Development works in partnership with rural leaders at the local level to help them increase opportunities for community development and address any challenges in their communities that may present barriers to growth.

In Fiscal Year (FY) 2014<sup>1</sup>, Rural Development focused on creating opportunity for households across America through community economic development and by directing investments to areas of high need. Rural Development also supported economic opportunities unique to rural communities, specifically developing a strong bio-based economy and supporting local and regional food systems.

The projects Rural Development helped to finance in 2014, and continues to finance, are part of locally led efforts to build self-sustaining and thriving rural communities.

The agency is also focused on increasing outreach to historically underserved populations including minorities and Native Americans. Another way that Rural Development is working to increase investments and create opportunity in poverty-stricken rural communities is the USDA *StrikeForce for Rural Growth and Opportunity* Initiative. Now reaching 20 States and more than 770 persistent poverty areas, *StrikeForce* is ensuring USDA’s work in rural communities is communicated, coordinated, and supportive of locally identified priorities and partnerships. Through these areas of focus and *StrikeForce*, USDA Rural Development made lasting investments that improved the quality of life for millions of rural Americans in 2014.

All told, through more than 40 loan, grant, and technical assistance programs, Rural Development provided *more than \$28 billion in direct and guaranteed loans and grants in 2014 for nearly 170,000 awards* that helped rural individuals, families, business owners, agricultural producers, and communities.

This report illustrates the innovative ways in which Rural Development financing is transforming the landscape of rural America and, most importantly, directly helping to improve the well-being of millions of rural people.

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<sup>1</sup>October 1, 2013 to September 30, 2014



# NEW MEXICO

## Community Economic Development

### • StrikeForce Initiative

#### New Mexico's First Native American Self-Help Project Breaks Ground

USDA Rural Development gave the Zuni Pueblo Housing Authority, in Zuni Pueblo, NM, a \$279,000 Self-Help Housing Technical Assistance Grant to start and oversee the State's first-ever Native American self-help housing project.

The Housing Authority used the funds to launch the project and supervise the construction of 12 self-help homes that were built by very low-income Zuni Pueblo residents in the Bluebird housing subdivision. None of these Native American families have ever owned their own homes before, and many have been renters for 15 years or more.

Homeownership will help these families achieve greater financial prosperity in the future by building credit and increasing the equity in their homes.

Because of this project's success, the Zuni Pueblo Housing Authority plans to build 138 more homes for very low-income



*Reyanna Nastarcio is one of the 12 participants in the Zuni Pueblo Self-Help Housing project. Pictured are her grandchildren holding an American flag presented to the family during a summer 2014 ceremony celebrating completion of the homes.*

families in the Bluebird subdivision, for a total of 150 properties, through the mutual self-help housing program.

USDA is targeting assistance to the county through its *StrikeForce* Initiative to help economically distressed rural communities.

#### New Mexico Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$37,221,996	16	\$11,816,500	5	\$14,950,325	4	\$63,988,821	25
IRP	\$567,000	2	\$0	0	\$0	0	\$567,000	2
Renewable Energy	\$2,170,576	54	\$347,753	24	\$89,664	4	\$2,607,993	82
Business Grants	\$2,621,226	28	\$403,000	8	\$308,343	7	\$3,332,569	43
REDLG	\$0	0	\$0	0	\$0	0	\$0	0
VAPG	\$429,000	7	\$549,927	3	\$50,000	1	\$1,028,927	11
SFH Direct	\$33,952,202	292	\$15,466,817	125	\$16,180,794	123	\$65,599,813	540
SFH Guaranteed	\$190,279,336	1,368	\$61,751,014	433	\$48,190,145	340	\$300,220,495	2,141
SFH Repairs	\$1,265,535	178	\$559,816	80	\$672,174	95	\$2,497,525	353
SFH Self-Help Grants	\$1,252,390	4	\$486,695	1	\$0	0	\$1,739,085	5
MFH Direct	\$0	0	\$0	0	\$0	0	\$0	0
MFH Guaranteed	\$1,949,000	5	\$0	0	\$0	0	\$1,949,000	5
Farm Labor Housing	\$1,707,000	1	\$0	0	\$4,052,848	2	\$5,759,848	3
Rental Assistance	\$50,158,136	332	\$12,026,700	76	\$16,508,269	101	\$78,693,105	509
CF Direct	\$69,406,741	25	\$2,435,000	2	\$1,102,700	3	\$72,944,441	30
CF Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
CF Grants	\$2,466,166	36	\$203,100	4	\$632,643	8	\$3,301,909	48
WWD Direct	\$58,557,042	43	\$360,000	2	\$5,496,000	5	\$64,413,042	50
WWD Guaranteed	\$84,000	1	\$0	0	\$0	0	\$84,000	1
WWD Grants	\$87,085,486	138	\$6,441,197	8	\$19,673,907	8	\$113,200,590	154
Telecom	\$190,467,647	30	\$0	0	\$987,116	4	\$191,454,763	34
Electric	\$296,048,000	13	\$61,922,000	3	\$14,117,000	1	\$372,087,000	17
Other Programs	\$60,749,860	23	\$190,568	3	\$1,432,850	4	\$62,373,278	30
<b>NEW MEXICO TOTAL</b>	<b>\$1,088,438,339</b>	<b>2,596</b>	<b>\$174,960,087</b>	<b>777</b>	<b>\$144,444,778</b>	<b>710</b>	<b>\$1,407,843,204</b>	<b>4,083</b>

# Overview of USDA Rural Development Financing Options

## Rural Housing Service

	Objective	Applicant	Uses	Population	Loan/ Grant	Terms/Conditions
Single-Family Housing Direct Loans	Safe, well-built, affordable homes for rural Americans.	Families and individuals.	Buy, build, improve, repair, or rehabilitate a rural home as the applicant's permanent residence.	Rural areas with populations of up to 35,000.	Direct loan.	Up to 100% of market value or cost. Loan term of 33/38 years. Applicant may be eligible for payment assistance (subsidy) on the loan.
Single-Family Housing Loan Guarantees	To assist moderate-income applicants/households in buying their homes by guaranteeing loans made by private lenders.	Families and individuals.	Purchase new or existing homes and refinance existing Rural Development guaranteed or direct loans.	Rural areas with populations of up to 35,000.	Loan guarantee.	30-year, fixed. The interest rate is negotiated between lender and borrower. Loans up to 100% of market value plus the amount of the up-front guarantee fee being financed.
Single-Family Repair Loans and Grants	To help very low-income applicants remove health and safety hazards or repair their homes.	Families and individuals who currently own their home.	Repair/replace roof, winterizing, purchase or repair heating system, structural repair, water/sewage connect fees, etc.	Rural areas with populations of up to 35,000.	Direct loan and grant.	Loans up to \$20,000 up to 20 years at 1%. Grants available to very low-income applicants 62 years or older unable to pay 1% loan.
Single-Family Housing Direct Loans for Self-Help	Single-family home ownership direct loans are provided for individual homes built by a group of applicants, with construction guidance of a non-profit organization.	Families and individuals. Individual applications for each participating individual/family.	Construction of a home, in part by the applicant under supervision.	Rural areas with populations of up to 35,000.	Direct loan.	Individuals/families receive a direct loan from Rural Development. Participating non-profit housing organization receive grants for project supervision.
Self-Help Technical Assistance Grants	Assist lower income families in building their own homes.	Non-profits and public bodies.	Technical assistance to help small groups of families to build each other's homes.	Rural areas with populations of up to 35,000.	Grant.	Grant agreement.
Rural Rental Housing Direct Loans	Safe, well-built, affordable rental housing for very low-income individuals and families.	Individuals, trusts, associations, limited partnerships, for-profit and non-profit entities, tribes, public bodies.	New construction or substantial rehabilitation of rental housing.	Rural areas with populations of up to 35,000.	Direct loan.	Up to 100% of total development cost (non-profits); 97% (for-profits); 95% (for-profits with Low-Income Housing Tax Credits). 30-year term with up to 50-year amortization.
Rural Rental Housing Loan Guarantees	Provides loan guarantees on loans to build or preserve affordable housing for very low to moderate-income tenants.	For profit and non-profit lenders.	Build or rehabilitate affordable rental housing.	Rural areas with populations of up to 35,000.	Loan guarantee.	At least 25-year term with fixed interest rate. Loan guarantees up to 90% of the principal.
Housing Preservation Grants	Repair and rehabilitate housing owned or occupied by very low- and low-income rural families.	Public bodies and non-profit organizations.	Operation of a program which finances repair and rehabilitation activities for single-family and small rental properties.	Rural areas with populations of up to 35,000.	Grant.	Grant agreement.
Farm Labor Housing Loans and Grants	Safe, well-built affordable rental housing for farmworkers.	Individuals, public and private non-profit organizations.	New construction or substantial rehabilitation of rental housing.	Not applicable.	Direct loan and grant.	Up to 102% of total development cost. Up to 33 years to repay at 1% interest.
Community Facilities Loans and Grants	Improve, develop, or finance essential community facilities for rural communities.	Public bodies, non-profits, and Federally recognized Indian Tribes.	Construct, enlarge or otherwise improve essential community facilities, such as public safety, fire and rescue, telecommunications, schools, libraries, hospitals, other health care facilities, etc. This may include furnishings, fixtures and other required equipment.	City, town, or unincorporated area of not more than 20,000 in population. Facilities must primarily serve rural residents.	Direct loan, loan guarantee, or grant.	Up to 100% of market value. Term is for useful life of the facility or equipment, the State statute, or 40 years. Maximum grant 75% of project cost. Grant eligibility based on income, population and need.
Rural Community Development Initiative	To facilitate housing, community facility and community and economic development projects.	Private non-profit or public organizations, philanthropic foundations, low-income communities.	Technical assistance grants of \$50,000 to \$300,000 to develop the capacity and ability of the awardees to carry out needed projects.	City, town or unincorporated area of not more than 50,000 in population.	Grant.	Matching funds required for grant.

For Direct Loans and Grants, apply to Rural Development. For Loan Guarantees, apply to participating intermediaries such as approved banks, mortgage companies, etc.

## Rural Business-Cooperative Service

	Objective	Applicant	Uses	Population	Loan/ Grant	Terms/Conditions
<b>Business and Industry Loan Guarantees</b>	Create jobs/stimulate rural economies by providing financial backing for rural businesses.	Lenders/Businesses.	Real estate, buildings, equipment, supplies, working capital, and some debt refinancing.	All areas except cities over 50,000 and their contiguous urbanized areas.	Loan guarantee.	Lender and borrower negotiate terms. Up to 30 years for real estate, 15 years for machinery and equipment, and 7 years for working capital.
<b>Rural Business Enterprise Grants</b>	Finance and facilitate the development of small and emerging private business enterprises.	Public bodies, private non-profit corporations and tribes.	Refinancing, land acquisition, revolving funds, construction, equipment, access streets and roads, utility and service extensions, and rural distance learning networks.	All areas except cities with populations over 50,000 and their contiguous urbanized areas.	Grant.	Amount based on funding availability, funding priority and national goals.
<b>Intermediary Relending Program Loans</b>	Establish revolving funds for business facilities and community development projects.	Public bodies, non-profit corporations, Native American Tribes and cooperatives.	Community development projects, establishment or expansion of businesses, creation or saving of rural jobs.	Rural areas and incorporated places with populations of less than 50,000.	Direct loan.	The intermediary makes loans to businesses from its revolving loan fund on terms consistent with security offered. Intermediary pays 1% for 30 years.
<b>Rural Microentrepreneur Assistance Program</b>	Establish revolving funds to target assistance to small rural enterprises.	Microenterprise Development Organizations (MDOs).	Loans, technical, and capacity-building assistance to businesses with 10 or fewer employees and sole proprietorships.	All areas except cities over 50,000 and their contiguous urbanized areas.	Loans, grants.	Rural microenterprises apply directly to the intermediary.
<b>Rural Economic Development Loans and Grants</b>	Finance economic development and job creation in rural areas.	Rural Utilities Service-financed electric and telephone utilities.	Business startups or expansion projects that create rural jobs.	Rural areas with priority to places with populations of 2,500 or less.	Direct loan or grant to establish revolving loan fund.	Intermediary makes loans to for-profit or non-profit businesses and public bodies. Loans are 0% for 10 years.
<b>Rural Cooperative Development Grants</b>	Establish/operate centers for cooperative development.	Non-profits and institutions of higher education.	Establish centers to provide technical assistance, training, applied research, and collection and interpretation of data, for the purpose of cooperative development.	All areas except cities over 50,000 and their contiguous urbanized areas.	Grant.	Minimum 25% fund match (5% for 1994 Institutions). Grants awarded competitively.
<b>Small Socially Disadvantaged Producer Grants</b>	Provides funds to eligible cooperatives or an association of cooperatives to provide technical assistance to small, socially disadvantaged producers in rural areas.	Cooperatives and associations of cooperatives whose membership and board of directors is comprised of at least 75% socially disadvantaged agricultural producers.	Technical assistance.	All areas, except cities with populations over 50,000 and their contiguous urbanized areas.	Grant.	Grants are awarded on a competitive basis. There is no matching requirement.
<b>Value-Added Producer Grants</b>	Help independent agricultural producers enter into activities that add value to their crops.	Independent producers, farmer and rancher cooperatives, producer groups, majority-controlled producer-based business ventures.	Feasibility studies, business plans; working capital.	All areas.	Grant.	Grants are awarded on a competitive basis. Funds cannot be used to build facilities or purchase equipment. Funds must be matched on a dollar-for-dollar basis.
<b>Rural Business Opportunity Grants</b>	Finance technical assistance for business development planning in rural areas.	Public bodies, non-profit corporations, Indian Tribes on Federal or State reservations, cooperatives with members that are primarily rural residents.	Technical assistance, leadership training, establishment of business support centers, economic development plans.	All areas except cities over 50,000 and their contiguous urbanized areas.	Grant.	Must be completed within 2 years after project has begun.

<b>Rural Energy for America Program (REAP) Loan Guarantees and Grants</b>	Provide assistance for energy efficiency improvements or purchase of a renewable energy system for operations.	Rural small businesses and agricultural producers.	Energy efficiency improvements, renewable energy systems, land acquisition and working capital.	Cities, towns, unincorporated areas with population less than 50,000. (Population limits do not apply to agricultural producers)	Loan guarantee and/or grant.	Grants up to 25% of project costs not to exceed \$250,000 for energy efficiency projects and \$500,000 for renewable energy. Loan guarantees up to 75% of project cost not to exceed \$25 million.
<b>REAP Audit/Development Grants</b>	Provide grant to entity to pass through to a small business or agricultural producer for 75% of the cost of an energy audit or renewable energy development assistance.	State, tribal, or local government institutions of higher education; rural electric cooperatives; or public power entities.	\$100,000 grant to entities, smaller ones to small business and agricultural producers for 75% of energy audit or renewable energy development assistance.	Cities, towns, unincorporated areas with population less than 50,000.	Grant.	\$100,000 to entities and up to 75% of the cost of energy audit for renewable energy development assistance.
<b>Biorefinery Assistance Program Loan Guarantees</b>	Provide loan guarantees for the development and construction of commercial-scale biorefineries or to retrofit facilities using eligible technology for the development of advanced biofuels.	Individuals, Indian Tribes, State or local governments, corporations, farm cooperatives, associations of agricultural producers, national laboratories, higher learning institutions, rural electric co-ops, public power entities, consortiums of any of the entities.	Loan guarantees to develop and construct commercial-scale biorefineries or retrofit facilities to use eligible technology for the development of advanced biofuels.	No restrictions.	Loan.	90% (maximum) guarantee on loans up to \$125 million; 80% (maximum) guarantee on loans less than \$150 million; 70% (maximum) guarantee on loans of \$150 million but less than \$200 million; 60% (maximum) guarantee on loans of \$200 million up to \$250 million.
<b>Repowering Assistance Program</b>	Provide payments to biorefineries to replace fossil fuels with biomass.	Biorefineries.	Grant to biorefineries, including ethanol and biodiesel plants that use electricity generated from natural gas and coal and require this for the fermentation process.	No restrictions.	Grant.	As funds are available. Complete applications submitted to National Office for review.
<b>Advanced Biofuel Payment Program</b>	Provide payments to producers of advanced biofuels.	Eligible producers of advanced biofuels.	Grant to producers of advanced biofuels (non-commercial-based).	No restrictions.	Grant.	As funds are available. Complete applications submitted to National Office for review. Grant awards determined by National Office.

For Direct Loans and Grants, apply to Rural Development. For Loan Guarantees, apply to participating intermediaries such as eligible banks etc. For Revolving Funds (RMAP, IRP, and REDLG), intermediaries apply to Rural Development, others to the intermediaries.



## Rural Utilities Service

	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
<b>Water and Waste Disposal Direct Loans and Grants</b>	Provide infrastructure for rural areas.	Public entities, Indian Tribes and non-profit corporations.	Build, repair and improve public water systems and waste collection and treatment systems.	Rural areas, and towns with up to 10,000 population.	Direct loan and grant.	Repayment period is a maximum of 40 years. Grant funds may be available.
<b>Water and Waste Disposal Loan Guarantees</b>	Provide infrastructure for rural areas.	Public entities, Indian Tribes and non-profit corporations.	Construct, repair and improve water supply and distribution systems and waste collection and treatment systems.	Rural areas, and towns with up to 10,000 population.	Loan guarantee.	Eligible lenders obtain up to a 90% guarantee on loans they make and service.
<b>Solid Waste Management Grants</b>	Provide technical assistance and/or training to those who operate and maintain active landfills.	Public bodies, private non-profit organizations, Indian Tribes, academic institutions.	Technical assistance and training to improve landfill conditions and protect against threats to nearby water resources.	Rural areas, and towns with up to 10,000 population.	Grant.	Applications accepted year-round. Complete applications submitted to National Office for review.
<b>Technical Assistance/ Training/Circuit Rider</b>	Provide technical assistance and training.	Public, private, and non-profit organizations.	Provide technical assistance and training to assist with management of water and waste projects.	Rural areas and towns with up to 10,000 population.	Grant.	As funds are available. Complete applications submitted to National Office for review.
<b>Rural Broadband Direct Loans and Loan Guarantees</b>	Deployment of broadband service to eligible rural communities. <b>Note:</b> The 2014 Farm Bill revises program provisions. New rules are expected to be published in FY 2015.	Entities seeking to provide broadband services in rural areas.	Finance the construction, improvement and acquisition of facilities and equipment to provide broadband service in eligible rural communities.	Refer to the new rules, when available, for population limits.	Refer to the new rules, when available, for loan details.	Refer to the new rules, when available, for loan terms and conditions.
<b>Electric and Telecommunications Direct Loans and Loan Guarantees</b>	Assist rural communities in obtaining affordable, high-quality electric and telecommunications services.	Non-profit and cooperative associations, public bodies, and other utilities.	Generation, transmission facilities and distribution of electric power, including alternative, renewable, conservation and energy efficiency programs. Enhance 911 emergency service, digital switching equipment, and fiber optic cable, along with traditional main system telecommunications service.	Electric: areas served by an existing rural electric borrower, or rural areas other than a city or town of more than 20,000 in population. Telecommunications: areas cities with populations under 5,000.	Direct loan or loan guarantee.	Interest rates are established in accordance with 7CFR 1714. Contact RUS at <a href="http://www.rd.usda.gov">www.rd.usda.gov</a> or 1 (800) 670-6553.
<b>Distance Learning and Telemedicine Loans and Grants</b>	Development and deployment of advanced telecommunication services throughout rural America to improve education and health care.	Incorporated entities, including municipalities, for-profit, and non-profit corporations that operate rural schools, libraries, health care clinics and other educational or health care facilities.	To provide end-user equipment and programming that delivers distance learning and telemedicine services into eligible areas.	Rural areas outside incorporated or unincorporated cities with populations up to 20,000.	Grant.	Awards range from \$50,000 to \$500,000. A minimum of 15% in matching funds is required.
<b>Community Connect Grants</b>	Provide public access to broadband in otherwise un-served communities.	Public bodies, tribes, cooperatives, non-profits, limited dividend or mutual associations; corporations and other legally organized entities.	To build broadband infrastructure and establish a community center that offers free public access to broadband for two years.	A single community outside incorporated or unincorporated cities with population over 20,000 which does not have broadband.	Grant.	Minimum: \$50,000; Maximum: \$1 million. Amounts are published in Notices of Funding Availability and may vary.

*Electric and Telecom Programs: Contact the Rural Utilities Service Administrator; Water Programs: Contact the Rural Development State Office.*

## Summary of Funding Purposes

	Land & Bldgs.	Mach. & Equip.	Working Capital	Infrastructure	Technical Asst./ Training
<b>Rural Housing Service</b>					
Single-Family Housing Direct Loans (including Self-Help Loans)	•				
Single-Family Housing Loan Guarantees	•				
Single-Family Housing Repair Loans and Grants	•				
Self-Help Technical Assistance Grants					•
Rural Rental Housing Direct Loans	•			•	
Rural Rental Housing Loan Guarantees	•			•	
Housing Preservation Grants	•	•	•	•	•
Farm Labor Housing Loans and Grants	•		•	•	
Community Facilities Direct Loans, Loan Guarantees, Grants	•	•	•	•	
Rural Community Development Initiative					•
<b>Rural Business-Cooperative Service</b>					
Business and Industry Loan Guarantees	•	•	•	•	
Rural Business Enterprise Grants	•	•	•	•	•
Intermediary Relending Program Loans	•	•	•		
Rural Microentrepreneur Assistance Program	•	•	•	•	•
Rural Economic Development Loans and Grants	•	•	•	•	•
Rural Cooperative Development Grants				•	•
Small Socially Disadvantaged Producer Grants					•
Value-Added Producer Grant			•	•	•
Rural Business Opportunity Grants					•
Rural Energy for America Program Loan Guarantees and Grants	•	•		•	•
Biorefinery Assistance Program Loan Guarantees					
Repowering Assistance Program					
Advanced Biofuel Payment Program					
<b>Rural Utilities Service</b>					
Water and Waste Disposal Direct Loans, Loan Guarantees, Grants	•	•		•	
Solid Waste Management Grants					•
Technical Assistance/Training/Circuit Rider					•
Rural Broadband Direct Loans and Loan Guarantees	•			•	
Electric and Telecommunications Direct Loans and Loan Guarantees	•	•		•	
Distance Learning and Telemedicine Loans and Grants		•		•	
Community Connect Loans and Grants	•	•	•	•	

*Official, system-of-record funding data for this report was provided by the USDA Rural Development National Financial and Accounting Operations Center, St. Louis, Missouri. Phone: (314) 457-4152.*

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