

USDA Rural Development Programs



Hawaii & Western Pacific



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SAKADA
The statue depicts a sugarcane cutter, symbolizing the "sakada" or Filipino migrant farm laborers who were recruited from 1906 to 1948 to work on the Maui plantations. From their labor and sacrifices emerged much of the Filipino community in Hawaii.

LUPANG CENIZALAN - ANTIWARREN
Dedicated to the memory of the 1906-1948 Filipino migrant farm laborers who worked on the Maui plantations. The monument was dedicated on December 21, 1998.

USDA Rural Development Mission

USDA Rural Development operates over 50 financial assistance programs for a variety of rural applications in housing, business and critical infrastructure. We offer loans, grants and loan guarantees to help create jobs and support economic development and essential services such as housing; health care; first responder services and equipment; and water, electric and communications infrastructure.

We promote economic development by supporting loans to businesses through banks, credit unions and community managed lending pools. We offer technical assistance and information to help agricultural producers and cooperatives get started and improve the effectiveness of their operations.

We can help rural residents buy or rent safe, affordable housing and make health and safety repairs to their homes. USDA Rural Development is committed to helping improve the economy and quality of life in rural America.



Community Programs: Water, Electric, and Telecommunications

Rural Americans are touched daily through USDA Rural Development's Community Programs. With project financing and technical assistance,

Rural Development helps finance the infrastructure needed to provide rural businesses and households with modern telecommunications, electricity, and water services. USDA Rural Development's Community Programs addresses rural America's need for basic services, such as clean running water, sewage and waste disposal; electricity; and modern telecommunications.

USDA Rural Development is able to offer loans and competitive grants for all types of community infrastructure, working with other partners with a vested interest in rural communities to provide technical assistance to communities to help local leaders make infrastructure decisions and obtain financing from multiple sources.

Planning for, developing, and maintaining a community's physical infrastructure is essential both for service to current residents and for future economic growth.

USDA Rural Development is committed to

helping rural communities and organizations expand and update their technology and to establish new and vital services such as distance learning, telemedicine, and broadband Internet Connectivity.

The public-private partnership forged between Rural Development and these industries results in billions of dollars in rural infrastructure development and creates thousands of jobs for the rural American economy.



Water & Environmental Programs (WEP)

USDA provides loans, grants and loan guarantees for drinking water, sanitary sewer, solid waste and storm drainage facilities in rural areas and cities and towns of 10,000 or less.

Public bodies, non-profit organizations and recognized Indian tribes may qualify for assistance. WEP also makes grants to non-profit organizations to provide technical assistance and training to assist rural communities with their water and waste challenges.

Direct Loans and Grants

To develop water and waste disposal systems in rural areas and towns with a population not in excess of 10,000. The funds are available to public bodies, non-profit corporations and Indian tribes.

Guaranteed Loans

To provide a loan guarantee for the construction or improvement of water and waste disposal projects serving the financially needy communities in rural areas.

This purpose is achieved through bolstering the existing private credit structure through the guarantee of quality loans which will provide lasting benefits.

Guarantee loans are to serve a population not in excess of 50,000 in rural areas.

Emergency Community Water Assistance Grants

To assist rural communities that have experienced a significant decline in quantity or quality of drinking water due to an emergency, or in which such decline is considered imminent, to obtain or maintain adequate quantities of water that meets the standards set by the Safe Drinking Water Act.

This emergency is considered an occurrence of an incident such as, but not limited to, a drought, earthquake, flood, tornado, hurricane, disease outbreak or chemical spill, leakage or seepage.

SEARCH - Special Evaluation Assistance for Rural Communities

This program helps very small, financially distressed rural communities (2,500 or less with predevelopment feasibility studies, design and technical assistance on proposed water and waste disposal projects.

Public bodies, non-profit organizations and recognized Indian tribes may qualify for assistance.

Pre-development Planning Grants

Predevelopment planning grants may be available, if needed, to assist in paying costs associated with developing a complete application for a proposed project.

Loans for Very Small Projects

To assist communities with water and wastewater systems. Qualified private non-profit organizations will receive RFP grant funds to establish a lending program for eligible entities. This grant program is to serve a rural area with a population not in excess of 10,000.

Technical Assistance Programs and Providers

Grants are available to non-profit organizations to provide water and waste disposal-related technical assistance and/or training to rural water systems and rural areas, towns and cities with a population of 10,000 or less.

Individual Household Water Well Program.

Grants are available for private non-profit organizations to establish lending programs that provide low-cost loans to individuals living in eligible rural areas for the construction of water wells.

Solid Waste Management Grant Program

The Solid Waste reduce or eliminate pollution of water resources, and provides funding to improve planning and management of solid waste sites. Eligible applicants include public bodies, private non-profit organizations and Native American tribes.



Electric Program

Providing reliable, affordable electricity is essential to the economic well-being and quality of life for all of the nation's rural residents. The Electric Programs provide leadership and capital to upgrade, expand, maintain, and replace rural electric infrastructure.

Direct Loans and Loan Guarantees

Under the authority of the Rural Electrification Act of 1936, the Electric Programs make direct loans and loan guarantees to electric utilities to serve customers in rural areas. The loans and loan guarantees finance the construction of electric

distribution, transmission, and generation facilities, including system improvements and replacement required to furnish and improve electric service in rural areas, as well as demand side management, energy conservation programs, and on-grid and off-grid renewable energy systems.

Loans are made to corporations, states, territories and subdivisions and agencies such as municipalities, people's utility districts, and cooperative, nonprofit, limited-dividend, or mutual associations that provide retail electric service needs to rural areas or supply the power needs of distribution borrowers in rural areas.

The Electric Programs also provide

financial assistance to rural communities with extremely high energy costs to acquire, construct, extend, upgrade, and otherwise improve energy generation, transmission, or distribution facilities.

Rural Energy Savings Program

The Rural Energy Savings Program (RESP) helps rural families and small businesses achieve cost savings by providing loans to qualified consumers to implement durable cost-effective energy efficiency measures.

Eligible applicants under the RESP include current and former RUS borrowers, subsidiaries of current or former RUS borrowers, and entities that provide retail electric service needs in rural areas.

Funds may be used for the purpose of implementing energy efficiency measures to decrease energy use or costs for rural families and small business.

Telecommunications & Broadband

The Telecommunications Infrastructure Loan Program makes Long-term direct and guaranteed loans to qualified organizations for the purpose of financing the improvement, expansion, construction, acquisition, and operation of telephone lines, facilities, or systems to furnish and improve Telecommunications service in rural areas.

All facilities financed must be capable of supporting broadband services.

Broadband Community Connect Program Grants

The Community Connect program serves rural communities where broadband service is least likely to be available, but where it can make a tremendous difference in the quality of life for citizens. The projects funded by these grants will help rural residents tap into the enormous potential of the Internet.

Distance Learning and Telemedicine Grant (DLT)

The DLT program is designed specifically to meet the educational and health care needs of rural America. Through loans, grants and loan/grant combinations, advanced telecommunications technologies provide enhanced learning and health care opportunities for rural residents.

Entities providing education and medical care via telecommunications including corporations or partnerships, Indian tribes or tribal organizations, state or local units of government, consortia, and private for-profit or not-for profit corporations. Individuals are not eligible.





Rural Housing and Community Facilities Programs

Well built, affordable housing is essential to the vitality of communities in rural America. Housing Programs give families and individuals the opportunity to buy, build, repair, or own safe and affordable homes in rural America.

Additionally, USDA Rural Development provides affordable multi-family rental housing in rural areas by financing projects geared for low-income, elderly and disabled individuals and families as well as domestic farm laborers. USDA extends its reach by guaranteeing loans for affordable rental housing designed for low to moderate-income residents in rural areas and towns.

Community Facilities Programs offer direct loans, loan guarantees and grants to develop or improve essential public services and facilities in communities across rural America. Funds are used to construct, expand or improve facilities that provide health care, education, public safety, and public services.

Single Family Housing Direct Home Loans

Section 502 loans are primarily used to help low-income individuals or households purchase homes in rural

areas. Funds can be used to acquire, build (including site purchase/preparation and to provide water and sewage facilities), repair, renovate or relocate a home.

Home Loan Guarantees

Applicants for loans may have an income of up to 115% of the median income for the area. Families must be without adequate housing, but be able to afford the mortgage payments, including taxes and insurance. In addition, applicants must have reasonable credit histories.

Home Repair Loan and Grant

The Home Repair program provides loans and grants to very low-income homeowners to repair, improve, or modernize their dwellings or to remove health/safety hazards.

Grants are available to dwelling owner/occupants who are 62 years of age or older. Funds may only be used for repairs or improvements to remove health and safety hazards or to make the dwelling accessible for household members with disabilities.

Mutual Self-Help Loans

The Section 502 Mutual Self-Help Housing Loan program is used primarily to help very low and low-income households construct their own homes.



Housing Programs give families and individuals the opportunity to buy, build, repair, or own safe and affordable homes in rural areas and communities.

Housing Application Packaging Grants

Housing Application Packaging Grants provide government funds to tax-exempt public agencies and private non-profit organizations to package applications for submission to Housing and Community Facilities Programs.

Self-Help Technical Assistance Grants

Self-Help Technical Assistance Grants to provide financial assistance to qualified nonprofit organizations and public bodies that will aid needy very low and low-income individuals and their families to build homes in rural

areas by the self help method. Any State, political subdivision, private or public nonprofit corporation is eligible to apply.

Technical and Supervisory Assistance Grants

To assist low-income rural families in obtaining adequate housing to meet their family's needs and/or to provide the necessary guidance to promote their continued occupancy of already adequate housing. These objectives will be accomplished through the establishment or support of housing delivery and counseling projects run by eligible applicants.

Multi-Family Housing

Rural Rental Housing Loans

Rural Rental Housing Loans are direct, competitive mortgage loans made to provide affordable multi-family rental housing for very low, low, and moderate-income families; the elderly; and persons with disabilities. This is primarily a direct mortgage program, but its funds may also be used to buy and improve land and to provide necessary facilities such as water and waste disposal systems. Loans can be made to individuals.

Guaranteed Rental Housing

The Rural Housing Programs guarantee loans under the Rural Rental Housing Guaranteed loan program

for development of multi-family housing facilities in rural areas of the United States. Loan guarantees are provided for the construction, acquisition, or rehabilitation of rural multi-family housing.

Housing Preservation Grants

The Housing Preservation Grant (HPG) program provides grants to sponsoring organizations for the repair or rehabilitation of low- and very low-income housing. Funds must be used within a two-year period.

Farm Labor Housing Loans and Grants

USDA Rural Development's Farm Labor Housing Program is the only national source of construction

funds to buy, build or improve housing for farm workers. Funds may be used in urban areas for nearby farm labor. (This is the only Housing and Community Facilities Programs rural service area exception.)

Rental Assistance Program

The Rural Rental Assistance (RA) program provides an additional source of support for households with incomes too low to pay the USDA Rural Development subsidized (basic) rent from their own resources. USDA Rural Development pays the owner of a multi-family housing complex the difference between the tenant's contribution (30 percent of adjusted income) and the monthly rental rate.

Priority for RA is given to a project either if a market study indicates the greatest percentage of prospective tenants need RA or if the area has the greatest housing need within the state and is selected for funding in accordance with the weighted criteria.

Multi-Family Housing Preservation and Revitalization (MPR) Loans and Grants

The goal of the MPR program is to restructure Rural Rental Housing loans and Off-Farm Labor Housing loans and provide grants to revitalize Multi-Family Housing projects in order to extend the affordable use of these projects without displacing tenants due to increased rents.



Community Facilities Programs

Direct Loans and Grants

This program provides affordable funding to develop essential community facilities in rural areas. An essential community facility is defined as a facility that provides an essential service to the local community for the orderly development of the community in a primarily rural area, and does not include private, commercial or business undertakings.

Eligible borrowers include:

Public bodies, Community-based non-profit corporations, and Federally-recognized Tribes. Rural areas including cities, villages, townships and towns including Federally Recognized Tribal Lands with no more than 50,000 residents according to the latest U.S. Census Data are eligible for this program.

Funds can be used to purchase, construct, and / or improve essential community facilities, purchase equipment and pay related project expenses.

Loan Guarantees

This program provides loan guarantees to eligible private lenders to help build essential community facilities in rural areas. Private lenders may apply for a loan guarantee on loans made to an eligible borrower that is unable to obtain the needed commercial credit on reasonable terms without the guarantee. Maximum guarantee = 80% of the eligible loan.

Community Facilities Relending Program

USDA Rural Development can make loans to eligible lenders (re-lenders) which will in turn re-loan those funds to applicants for essential community facilities. Eligible applicants include public bodies, community-based nonprofit corporations, and Federally recognized Tribes. The relender uses funds from USDA to relend to applicants. Applicants may use the funds from the relender to purchase, construct, and/or improve essential community facilities, purchase equipment, and pay related project expenses.

Technical Assistance and Training Grant

USDA will make grants to public bodies and private nonprofit corporations, (such as States, counties, cities, townships, and incorporated towns and villages, boroughs, authorities, districts, and Indian tribes on Federal and State reservations) to provide associations Technical Assistance and/or training with respect to essential community facilities programs. The Technical Assistance and/or training will assist grantees to identify and plan for community facility needs that exist in their area. Once those needs have been identified, the Grantee can assist in identifying public and private resources to finance those identified community facility needs.

Economic Impact Initiative Grants

This program provides grants to assist in the development of essential community facilities in rural communities with extreme unemployment and



severe economic depression. Public bodies, Non-profits, and Federally-recognized Tribes may apply. Rural areas including; cities, villages, townships, towns and federally-recognized Tribal Lands, with no more than 20,000 residents that have a "Not Employed Rate" greater than 19.5%.

Funding can be used to construct, enlarge or improve community facilities for health care, public safety and public service.

Grants up to 75% of eligible project cost based on need and funding availability may be made in combination with other financial assistance such as a Community Facilities direct or guaranteed loan, applicant contribution or funding from other sources.

Rural Community Development Initiative Grants (RCDI)

RCDI grants are awarded to help non-profit housing and community development organizations, low-income rural communities and federally recognized tribes support housing, community facilities and community and economic development projects in rural areas.

Tribal College Initiative Grants

This program provides funding to 1994 Land Grant Institutions (Tribal Colleges) to make capital improvements to their educational facilities and to purchase equipment. Grants can be made up to \$250,000 per land grant institution; funds can be used to pay up to 95% of the project cost. Applications are accepted year round



Rural Business, Cooperative, and Renewable Energy Programs

USDA Rural Development works in partnership with the private sector and community-based organizations to provide financial assistance and business planning. It also provides technical assistance to rural businesses and cooperatives, conducts research into rural economic issues, and provides cooperative educational materials to the public.

Rural Development Business Programs consists of direct loans,

loan guarantees and grants to help fund projects that create or preserve quality jobs and/or promote a clean rural environment.

USDA financial resources are often leveraged with those of other public and private credit source lenders to meet business and credit needs in under-served areas. Recipients of these programs may include individuals, corporations, partnerships, cooperatives, public bodies, non-profit corporations, Native American tribes and private

companies. Additionally, USDA Rural Development Business Programs helps rural residents form new cooperative businesses and improve the operations of existing cooperatives (user-owned businesses).

To accomplish this, Cooperative Programs provides technical assistance to cooperatives, conducts cooperative-related research, and produces educational materials that promote public understanding of cooperatives.

USDA's Rural Energy for America Program (REAP) provides financial assistance to agricultural producers and rural small businesses in rural America to purchase, install, and construct renewable energy systems; make energy efficiency improvements to non-residential buildings and facilities; use renewable technologies that reduce energy consumption; and participate in energy audits, renewable energy development assistance, and feasibility studies.



Business Programs

Business & Industry Loan Guarantee

The Business and Industry (B&I) Guaranteed Loan Program guarantees loans by eligible local lenders to businesses to benefit rural areas. The primary purpose of this program is to create and maintain employment and improve the economic and environmental climate in rural communities.

This is achieved by expanding the existing private credit structure capability to make and service quality loans to provide lasting community benefits. Administered by USDA Rural Development, the program typically guarantees losses of up to 80 percent of the original loan amount. Inability to obtain other credit is not required.

Intermediary Relending Program (IRP)

The Intermediary Relending Program (IRP) consists of loans made by USDA Rural Development to intermediaries (public bodies, not for profit entities or Indian tribes). Intermediaries establish revolving loan fund accounts and then re-lend to individuals or public or private organizations to finance business enterprises or community development. Loans for ultimate recipients must be used for community development projects, the establishment of new businesses and/or expansion of existing business, the creation of new jobs or saving existing jobs.

Rural Economic Development Loan & Grant (REDLG)

The REDLG program provides funding to rural projects through local utility organizations. Under the REDLoan

program, USDA provides zero interest loans to local utilities which they, in turn, pass through to local businesses (ultimate recipients) for projects that will create and retain employment in rural areas. The ultimate recipients re-pay the lending utility directly. The utility is responsible for repayment to the Agency. Under the REDGrant program, USDA provides grant funds to local utility organizations which use the funding to establish revolving loan funds. Loans are made from the revolving loan fund to projects that will create or retain rural jobs. When the revolving loan fund is terminated, the grant is repaid to the Agency.

Rural Business Development Grants (RBDG)

This program is designed to provide technical assistance and training for small rural businesses. Small means that the business has fewer than 50 new workers and less than \$1 million in gross revenue. RBDG has been used to provide technical assistance and training to farmers and other small business owners, start revolving loan funds, and spur new business opportunities in rural communities. Eligible applicants include (but are not limited to) Towns, Communities, Native American tribes, State agencies, Authorities, Nonprofit organizations, Institutions of higher education, and Rural cooperatives.

Value Added Producer Grants (VAPG)

The primary objective of the VAPG Program is to help agricultural

producers enter into value-added activities related to the processing and/or marketing of bio-based value-added products. Generating new products, creating and expanding marketing opportunities, and increasing producer income are the end goals of this program. You may receive priority if you are a beginning farmer or rancher, a socially-disadvantaged farmer or rancher, a small or medium-sized farm or ranch structured as a family farm, a farmer or rancher cooperative, or are proposing a mid-tier value chain, as defined in the Program Regulation. Grants are awarded on a competitive basis.

Rural Microentrepreneur Assistance Program (RMAP)

The RMAP Program provides loans and grants to Microenterprise Development Organizations (MDOs) to help microenterprises startup and growth through a Rural Microloan Revolving Fund and provide training and technical assistance to micro-loan borrowers and micro entrepreneurs. Nonprofits, Federally-recognized tribes, and institutions of higher education are eligible to be MDOs and apply to this program. Businesses located in an eligible area with 10 or fewer full-time employees are eligible to apply for a loan from the MDO as an ultimate recipient. Grants are available to provide technical assistance to rural microentrepreneurs or microenterprises, up to \$205,000 annually.



Cooperative Programs

Rural Cooperative Development Grant Program (RCDG)

The Rural Cooperative Development Grant program improves the economic condition of rural areas by helping individuals and businesses start, expand or improve rural cooperatives and other mutually-owned businesses through Cooperative Development Centers. Grants are awarded through a national competition. Each fiscal year, applications are requested through a notice published in the Federal Register and through an announcement posted on grants.gov. Nonprofit corporations and institutions of higher education are eligible to apply for this program. Public bodies, for-profit business and individuals are NOT eligible. Grant and matching funds can be used for developing and operating a Rural Cooperative Development Center. Examples of technical assistance and other services the Centers provide are conducting feasibility studies, developing business plans, providing leadership and operation improvement training and facilitating strategic planning.

A Center can be located in any area, but the individuals and business assisted must be located in an eligible rural area.

Socially-Disadvantaged Producer Grant (SDPG)

The primary objective of the Socially Disadvantaged Groups Grant program is to provide technical assistance to socially-disadvantaged

groups through cooperatives and Cooperative Development Centers. Each fiscal year, applications are re-requested through a Notice published in the Federal Register and an announcement posted on Grants.gov. Grants must be used to provide technical assistance to socially-disadvantaged groups in rural areas. Examples of technical assistance are: Feasibility studies, Business plans, Strategic planning, Leadership training. Cooperatives and Cooperative Development Centers are eligible to apply for this program.

Renewable Energy/ Energy Efficiency Programs

Rural Energy for America Program (REAP) Loan Guarantees and Grants

Provides loan guarantees and grant funding to agricultural producers and rural small businesses for renewable energy systems or to make energy efficiency improvements. Agricultural producers with at least 50 percent of their gross income coming from agricultural operations and small businesses in eligible rural areas may apply. Businesses must be in an area OTHER THAN a city or town with a population of greater than 50,000 inhabitants and the urbanized area of that city or town. Agricultural producers may be in rural or non-rural areas.

REAP Audit/ Development Grants

This program assists rural small businesses and agricultural produc-



ers by conducting and promoting energy audits and providing Renewable Energy Development Assistance (REDA). State and local governments, Federally-recognized tribes, land-grant college or university or other institutions of higher education, rural electric co-operatives, and public power utilities may apply. Rural small businesses must be located in eligible rural areas. This restriction does not apply to agricultural producers. Assistance provided must consist of energy audits, renewable energy technical assistance and renewable energy site assessments.

Biorefinery, Renewable Chemical, & Biobased Product Manufacturing Assistance Program

This program provides loan guarantees up to \$250 million to assist in the development, construction and retrofitting of new and emerging technologies. These technologies are: advanced biofuels, renewable chemi-

cals and biobased products. In broad terms, two types of projects are eligible for the program – Biorefineries, and Biobased Product Manufacturing facilities.

Advanced Biofuel Payment Program

This program's goal is to increase the production of advanced biofuels. This program helps increase American energy independence. It increases the private sector supply of renewable energy. Any entity that produces and sells advanced biofuel is eligible to apply. Producers will be paid on a quarterly basis for the actual quantity of eligible advanced biofuel produced during the quarter. For each producer, the Agency will convert the production into British Thermal Unit (BTU) equivalent. The payment amount depends on the number of eligible producers, the amount of advanced biofuel produced and the amount of funds available during the fiscal year. There is no minimum or maximum payment.

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USDA Rural Development Summary of Major Programs

Rural Housing and Community Facilities Programs

Program	Objective	Applicant	Uses	Population	Grant Terms	Conditions
Single-Family Housing Direct Loans (including Self-Help Loans)	Safe, well-built, affordable homes for very-low- and low-income rural Americans.	Families and individuals.	Buy, build, improve, repair or rehabilitate a rural home as the applicant's permanent residence.	Rural areas with populations up to 20,000 (in special circumstances, communities up to 35,000 may be eligible).	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 help low- to moderate-income applicants/households buy 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 up to 20,000 (in special circumstances, communities up to 35,000 may be eligible).	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 Housing 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, winterize, purchase or repair heating system, structural repair, water/ sewage connect fees, etc.	Rural areas with populations up to 20,000 (in special circumstances, communities up to 35,000 may be eligible).	Direct loan and grant.	Loans up to \$20,000 for up to 20 years at 1%. Grants available to very-low-income applicants ages 62 years or older unable to pay a 1% loan.
Self-Help Housing Technical Assistance Grants	Helps lower income families build their own homes.	Nonprofits and public bodies.	Technical assistance to train small groups of families how to build each others' homes.	Rural areas with populations up to 20,000 (in special circumstances, communities up to 35,000 may be eligible).	Grant.	Grant agreement.
Rural Housing Site Loans	Helps moderate to lower income families build their own homes.	Non profits and public bodies, Federally recognized Native American Tribes.	To provide financing for the purchase and development of self-help housing sites.	Rural areas with populations up to 20,000 (see special circumstances above).	Loans	2-year loans—Section 523 loans: 3% interest rate; Section 524 loans: below-marketrate established and published monthly, fixed at closing.

Rural Housing and Community Facilities Programs (continued)

Program	Objective	Applicant	Uses	Population	Grant Terms	Conditions
Rural Rental Housing Direct Loans	Safe, well-built, affordable rental housing for very-low-income individuals and families	Individuals, trusts, associations, limited partner-ships, for-profit and non-profit entities, Federally-recognized Indian Tribes, public bodies.	Rental housing; new construction or substantial rehabilitation.	Rural areas with populations up to 20,000 (in special circumstances, communities up to 35,000 may be eligible).	Direct Loan	Up to 100% of total development cost (nonprofits); 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	Guarantees on loans to build or preserve affordable housing for very-low to moderate-income tenants	For-profit and nonprofit lenders.	Build or rehabilitate affordable rental housing.	Rural areas with populations up to 20,000 (in special circumstances, communities up to 35,000 may be eligible).	Loan guarantee.	At least a 25-year term with fixed interest rate. Loan guarantees on 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.	To operate a program that finances repair and rehabilitation activities for single-family and small rental properties.	Rural areas with populations up to 20,000 (in special circumstances, communities up to 35,000 may be eligible).	Grant.	Grant agreement.
Farm Labor Housing Loans and Grants	Safe, well-built affordable rental housing for farm-workers	Individuals, public and private nonprofit organizations.	Rental housing; new construction or substantial rehabilitation.	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, Loan Guarantees, and Grants	Improve, develop, or finance essential community facilities for rural communities.	Public bodies, nonprofits, and Federally-recognized Indian Tribes.	Construct, enlarge, or otherwise improve essential community facilities and equipment.	Rural city, town or unincorporated areas with populations up to 50,000.	Direct loan, loan guarantee, or grant.	Term is for the useful life of the facility or equipment, based on State statute, or 40 years; max grant 75% project cost.
Rural Community Development Initiative	To facilitate housing, community facilities, and community and economic development projects.	Private nonprofit or public organizations, philanthropic foundations, low-income communities.	Technical assistance grants of \$50,000 to \$300,000 to develop capacity and ability to carry out needed projects.	City, town, or unincorporated area of not more than 50,000 in population.	Grant	Matching funds required for grant.
Economic Impact Initiative Grants	Development of essential community facilities in rural communities with extreme unemployment/economic depression.	Public bodies, Nonprofits, Federally recognized Tribes	To construct, enlarge, or improve community facilities for healthcare, public safety, and public service.	Rural cities & federally-recognized Tribes with no more than 20,000 residents with "Not Employed Rate" greater than 19.5%	Grant	Priorities are given to projects related to public health and safety, energy efficiency and education

Rural Business and Cooperative Programs

Program	Objective	Applicant	Uses	Population	Grant Terms	Conditions
Business and Industry Loan Guarantees	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 with populations exceeding 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, & 7 years for working capital.
Rural Business Development Grants	Help small and emerging private businesses and/or nonprofits in rural communities startup or expand. Note: <i>This program combines the former Rural Business Enterprise Grant and Rural Business Opportunity Grant programs and was created through the 2014 Farm Bill.</i>	Public bodies, government entities, nonprofit entities, and Federally-recognized Indian Tribes.	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.	All areas rural in character except cities with populations exceeding 50,000 and their contiguous urbanized areas.	Grant	Grants are awarded on a competitive basis.
Intermediary Relending Program Loans	Establish revolving funds for business facilities and community development projects.	Public bodies, nonprofit corporations, Federally-recognized Indian Tribes, and cooperatives.	Community development projects, establish or expand businesses, create or save rural jobs	Rural areas and incorporated places with populations of fewer 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.
Rural Microentrepreneur Assistance Program	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 with populations exceeding 50,000 and their contiguous urbanized areas.	Loans, grants.	Rural microenterprises apply directly to the intermediary.
Rural Economic Development Loans and Grants	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 populations of 50,000 or less, 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 nonprofit businesses and public bodies. Loans are 0% for 10 years.

Rural Business and Cooperative Programs (continued)

Program	Objective	Applicant	Uses	Population	Grant Terms	Conditions
Rural Cooperative Development Grants	Establish/operate centers for cooperative development.	Nonprofits and institutions of higher education.	Establish centers to provide technical assistance, training, applied research, and data collection and interpretation for the purpose of cooperative development.	All areas except cities with populations exceeding 50,000 and their contiguous urbanized areas.	Grant.	Minimum 25% fund match (5% for 1994 Institutions). Grants awarded competitively.
Socially-Disadvantaged Groups Grants	Funds to eligible co-ops, co-op associations, or co-op development centers for technical assistance to small, socially-disadvantaged groups in rural areas. <i>Note: This program was formerly known as the Small, Socially-Disadvantaged Producer Grants Program.</i>	Cooperatives and co-op development centers that serve socially-disadvantaged groups where a majority of the board of directors or governing board is comprised of individuals who are members of socially-disadvantaged groups.	Technical assistance.	All areas except cities with populations exceeding 50,000 and their contiguous urbanized areas.	Grant.	Grants are awarded on a competitive basis. There is no matching requirement.
Value-Added Producer Grant	Help independent agricultural producers enter into activities that add value to their products	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 may not be used to build facilities or purchase equipment. Funds must be matched on a dollar-for-dollar basis.
Rural Energy for America Program (REAP) Loan Guarantees and Grants	Provide assistance for energy efficiency improvements or to purchase a renewable energy system for operations.	Rural small businesses and agricultural producers.	Energy efficiency improvements, renewable energy system installations.	Cities, towns, or unincorporated areas with populations of fewer than 50,000. (Population limits do not apply to agricultural producers.)	Loan guarantee and/or grant.	Grants of up to 25% of eligible project costs not to exceed \$250,000 for energy efficiency projects and \$500,000 for renewable energy. Loan guarantees of up to 75% of eligible project costs not to exceed \$25 million.

Rural Business & Cooperative Programs (continued)

Program	Objective	Applicant	Uses	Population	Grant Terms	Conditions
REAP Audit/ Development Grants	Grants for entities to pass through to small businesses or agricultural producers for 75% of the cost of an energy audit or renewable energy development	State, Tribal, or local government institutions of higher education; rural electric cooperatives; public power entities.	Up to \$100,000 grant awarded to conduct energy audits and/or provide technical assistance to rural small businesses and agricultural producers for renewable energy development assistance.	Businesses receiving grant assistance must be located in cities, towns, or unincorporated areas with populations of fewer than 50,000. There are no restrictions for agricultural producers.	Grant.	\$100,000 to entities and up to 75% of the cost of energy audit for renewable energy development assistance.
Biorefinery, Renewable Chemical, and Biobased Product Assistance Program Loan Guarantees	To develop and construct commercial-scale biorefineries or retrofit facilities using eligible technology for the development of advanced biofuels, renewable chemicals and/or biobased product manufacturing.	Individuals, Federally-recognized 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, and/or 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, renewable chemicals, and/or biobased product manufacturing.	No restrictions.	Loan guarantee.	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.
Advanced Biofuel Payment Program	Payments to producers to support and ensure expanding production of advanced biofuels.	Eligible producers of advanced biofuels.	Payments to producers of advanced biofuels (non-commercial-based).	No restrictions	Payments.	As funds are available. Complete applications submitted to National Office for review. Payments determined by National Office.
Higher Blends Infrastructure Incentive Program	To increase availability of higher blends of ethanol, such as E15 and biodiesel (B20).	Transportation fueling and biodiesel distribution facilities	To help transportation fueling and biodiesel distribution facilities convert to higher ethanol and biodiesel blends by sharing the costs related to installing, retrofitting and/or upgrading fuel storage, dispenser pumps, equipment and infrastructure.	No restrictions	Grants	The application must show how the HBIP grant will add to the infrastructure that fosters biofuel sales and use.

Community Programs—Water, Electric, and Telecommunications

Program	Objective	Applicant	Uses	Population	Grant Terms	Conditions
Water and Waste Disposal Loans and Grants	Provide infrastructure for rural areas.	Public entities, Federally-recognized Indian Tribes, and nonprofit corporations.	Build, repair, and improve public water systems and waste collection and treatment systems.	Rural areas and towns with populations up to 10,000.	Direct loan and grant.	Repayment period is a maximum of 40 years. Grant funds may be available.
Water and Waste Disposal Loan Guarantees	Provide infrastructure for rural areas.	Public entities, Federally-recognized Indian Tribes, and nonprofit corporations.	Build, repair, and improve water supply and distribution systems and waste collection and treatment systems.	Rural areas and towns with populations up to 50,000. Funds are prioritized in favor of towns with populations of 10,000 or less for fiscal year 2020.	Loan guarantee.	Eligible lenders obtain up to a 90% guarantee on loans they make and service.
Solid Waste Management Grants	Technical assistance and training to assist with management of water and wastewater systems.	Public bodies, private nonprofit organizations, Federally-recognized Indian Tribes, and academic institutions.	Technical assistance and training to improve landfill conditions and protect against threats to nearby water resources.	Rural areas and towns with populations up to 10,000.	Grant.	Application periods are announced in the Federal Register. Complete applications submitted to National Office for review.
Technical Assistance/Training/Circuit Rider	Provide technical assistance and training.	Public, private, and non-profit organizations.	Technical assistance and training to assist with management of water and waste water projects.	Rural areas and towns with populations up to 10,000.	Grant.	As funds are available. Complete applications submitted to National Office for review.
Electric and Telecommunications Loans	Help rural communities obtain affordable, high-quality electric and telecommunications services.	Nonprofit and cooperative associations, public bodies, and other utilities.	Generation, transmission facilities and distribution of electric power, including alternative, renewable, conservation, and energy efficiency programs.	Electric: areas served by an existing rural electric borrower, or rural areas other than a city or town of more than 20,000. Telecommunications: areas with populations fewer than 5,000.	Direct loan or loan guarantee.	Interest rates established in accordance with 7 CFR 1714. Contact the Rural Utilities Service at rd.usda.gov or 1 (800) 670-6553.
Energy Efficiency and Conservation Loan Program	Finances energy efficiency and conservation projects for commercial, industrial, and residential consumers.	Existing electric loan borrowers (utilities) serving rural areas.	Improve energy efficiency for existing electric facilities; attract new business and create jobs; reduce fossil fuel use; energy audits and more.	Rural areas and towns with populations up to 20,000. Eligible communities can be combined into larger service areas	Loans.	Repayment period is 15 years unless geothermal ground-loop source investments or technology have a longer lifespan.

Community Programs—Water, Electric, and Telecommunications (continued)

Program	Objective	Applicant	Uses	Population	Grant Terms	Conditions
Rural Energy Savings Program	Helps rural families and small businesses achieve cost savings through loans to qualified consumers to implement durable, cost-effective energy efficiency measures.	Current and former RUS borrowers or their subsidiaries, and entities that meet retail electric service needs in rural areas.	Implement energy efficiency measures to decrease energy use or costs for rural families and small business.	Contact RUS to determine whether a project is in an eligible rural area.	Loans.	Contact RUS to determine whether a project is in an eligible rural area.
Rural Broadband Direct Loans and Loan Guarantee	Deployment of broadband service to eligible rural communities. <i>Note: The 2014 Farm Bill revised program provisions. An interim rule was published in Fiscal Year 2015.</i>	Entities seeking to provide broadband services in rural areas.	Funds to construct, improve, and acquire facilities and equipment to provide broadband service in eligible rural communities.	Refer to the rule for specific definitions and population limits.	Minimum and maximum loan amounts published annually in the Federal Register.	Refer to the rule for loan terms and conditions.
Distance Learning and Telemedicine	Develop and deploy advanced telecommunication services throughout rural America to improve education and healthcare.	Incorporated entities including municipalities, for-profit, and nonprofit corporations that operate rural schools, libraries, healthcare clinics, and other educational or healthcare facilities.	To provide end-user equipment and programming that delivers distance learning and telemedicine services to eligible	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.
Community Connect Grants	Provide public access to broadband in otherwise unserved communities.	Public bodies, Federally-recognized Tribes, cooperatives, nonprofits, 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 2 years.	A single community outside incorporated or unincorporated areas with populations fewer than 20,000 and without broadband access	Grant.	Minimum: \$50,000; Maximum: \$1 million. Amounts are published in Notices of Funding Availability and may vary.



Rural Area Eligibility Criteria

By law, the definition of “eligible rural area” is different for each USDA Rural Development program. The statutory rural area eligibility criteria for most programs are complex.

Additionally, the statute also may include exceptions that provide consideration for specific communities based on regional circumstances. The table on the opposite page offers a general overview of the basic rural area requirements for our major programs.

- **Use Our Eligibility Tool:** Our online tool at <https://eligibility.sc.egov.usda.gov> can help customers determine if they are in an eligible rural area and are otherwise qualified to apply.
- **Ask an Expert:** Before starting any application for assistance, we encourage customers to **contact USDA Rural Development**—and speak to a specialist—to learn more about rural area requirements and other eligibility criteria for the program.

Program	No Rural Restrictions	For “Rural Areas”	For Up to 10,000 People	For Up to 20,000 People	For Up to 35,000 People	For Up to 50,000 People
<i>Farm Labor Housing Loans/Grants</i>	◆					
<i>Value-Added Producer Grants</i>	◆					
<i>Rural Energy for America Loan Guarantees/Grants*</i>	◆					◆
<i>Biorefinery, Renewable Chemical and Biobased Product Manufacturing Assistance Program</i>	◆					
<i>Advanced Biofuel Payment Program</i>	◆					
Rural Energy Savings Program		◆				
Water and Waste Disposal Loans/Grants			◆			
Solid Waste Management Grants			◆			
Electric Loans				◆		

**No restriction for agricultural producers. Up to 50,000 people for rural small businesses and REAP Audit/Development Grants.*

Rural Area Criteria (continued)

Program	No Rural Restrictions	For "Rural Areas"	For Up to 10,000 People	For Up to 20,000 People	For Up to 35,000 People	For Up to 50,000 People
<i>Distance Learning and Telemedicine Grants</i>				◆		
<i>Community Connect Grants</i>				◆		
Community Facilities Direct Loans/Grants				◆		
Single Family Housing Direct Loans (including Self-Help Loans)**				◆	◆	
Single Family Housing Loan Guarantees**				◆	◆	
Single Family Housing Repair Loans and Grants**				◆	◆	
Self-Help Housing Technical Assistance Grants**				◆	◆	
Rural Rental Housing Direct Loans**				◆	◆	
Rural Rental Housing Loan Guarantees**				◆	◆	
Housing Preservation Grants**				◆	◆	
Rural Community Development Initiative						
Community Facilities Loan Guarantees						
Business and Industry Loan Guarantee						
Rural Business Development Grants						
Intermediary Relending Program						
Rural Microentrepreneur Assistance Program						
Rural Economic Development Loans/Grants						
Rural Cooperative Development Grants						
Socially-Disadvantaged Groups Grant						

****Primarily for populations up to 20,000; in special circumstances communities up to 35,000 may be eligible.**



United States
Department of
Agriculture

Rural Development

Hawaii

Western Pacific

American Samoa

Guam

May **10**, 2021

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