



Contact Us:
www.rd.usda.gov/co
Or @RD_Colorado
on Twitter

Colorado Rural Development

Infrastructure, Partnerships, and Innovation
USDA is an equal opportunity provider, employer, and lender.

March 2019

NOTE: This page left blank intentionally for printing purposes.



Agricultural/Cooperative Programs

<i>USDA Program</i>	<i>Purpose What is the program's goal?</i>	<i>Program Type How does it work?</i>	<i>Eligible Applicants Who may apply?</i>	<i>Eligible Areas What is rural?</i>	<i>Authorized Purposes How may funds be used?</i>	<i>Typical Amount of Assistance</i>	<i>Rates & Terms Subject to change</i>	<i>Key to Success</i>	<i>When to Apply and Who to Contact</i>
VAPG Value-Added Producer Grant	Assist independent agricultural producers to develop businesses that produce and market value-added agricultural products	USDA provides matching grants for value-added ventures	Independent producers, farmer and rancher cooperatives, agricultural producer groups and majority-controlled producer-based business ventures	All areas	Grants for planning activities, feasibility studies or business plans for processing and marketing value-added products. Working capital expenses for processing and marketing value-added products; Grant cannot be used to build facilities or purchase equipment	≤\$100,000 (planning); ≤\$300,000 (working capital)	Grants are awarded on a competitive basis	Application requirements are complex; consult with USDA well in advance of the deadline. Funds must be matched on a dollar for dollar basis	Once-a-year competition, apply to Rural Development Local Office. Contact PJ Howe, p.j.howe@co.usda.gov , (970) 329-3151
SDPG Socially Disadvantaged Producer Grant	Provide technical assistance to socially disadvantaged groups through cooperatives and Cooperative Development Centers	USDA makes grants for technical service, which includes market research, product/service improvement, feasibility study, business plans, training	Co-ops or associations of cooperatives, with ≥75% small-scale, women- or minority-owned operations	Unincorporated areas and cities with populations of <50,000; not in the urbanized edge of larger cities	Feasibility or market studies, product improvement, training or legal advice	Varies, but generally between \$175,000-\$200,000	Grant, must be spent within 12 months	Preference for experience and projects that help the most farmers and smaller, poorer communities	Grants are awarded on a competitive basis. Contact Cindy Chadwick, cindy.chadwick@co.usda.gov (720) 544-2924.
RCDG Rural Cooperative Development Grant	Establish and operate centers to improve economic conditions by developing new cooperatives	USDA makes grants to centers for rural cooperative development	Non-profit corporations and institutions of higher learning	Same as above	Establish operating center for development of rural cooperatives	\$250,000 to ≤\$300,000	Grant	Limited funding; grants tend to go to projects helping the neediest areas; 25 percent match	Once-a-year competition at national level; apply directly to National Office. Contact Cindy Chadwick, cindy.chadwick@co.usda.gov (720) 544-2924.
Farm Labor Housing Loans & Grants Sections 514 & 516 7CFR3560	Provide decent, safe, sanitary, affordable and economically designed rental housing for agricultural workers.	USDA provides direct loans or grants to develop farm labor housing	Individuals; public, private nonprofit organizations; apply to Rural Development State Office	No population restriction	New construction or substantial rehabilitation of Farm Labor housing; and may be of single family or multi-family design	Combined loan/grant funding of up to 102% of total development cost; maximum grant portion is 90% of total development cost	514 Loan 1% for 33 years 516 Grant If there is a demonstrated need for off-farm housing; subject to restrictive use provisions	Application requirements can be complex, so consult with USDA well in advance of application deadline	Annual competition at the national level; Contact Rural Development State Office after NOFA published. Susan McKittrick, (720) 544-2952, susan.mckittrick@co.usda.gov

More information on the Cooperative and Business Program is available online at:

<http://www.rd.usda.gov/programs-services/programs-services-businesses>

<http://www.rd.usda.gov/programs-services/farm-labor-housing-direct-loans-grants>



USDA Rural Development - Colorado

Business Programs

USDA Program	Purpose <i>What is the program's goal?</i>	Program Type <i>How does it work?</i>	Eligible Applicants <i>Who may apply?</i>	Eligible Areas <i>What is rural?</i>	Authorized Purposes <i>How may funds be used?</i>	Typical Amount of Assistance	Rates & Terms <i>Subject to change</i>	Key to Success	When to Apply and Who to Contact
B&I Guarantee Business & Industry Guaranteed Loan	Create and maintain employment and improve the economic climate by providing financial backing for rural businesses	USDA guarantees business loans made by commercial lenders	Individuals, corporations, cooperatives, partnerships, non-profit businesses, and Federally Designated Tribes. Apply through Federal or State chartered banks	Unincorporated areas and cities with populations of <50,000; not in the urbanized edge of larger cities	Building, acquisition, construction, conversion, expansion, repair, modernization or development costs, purchase of equipment, machinery or supplies, working capital and refinancing	Negotiated by business and lender; loan guarantees of up to \$25 million with administrator approval; up to 80% loan guarantee	All terms and conditions are established by lender and borrower; interest rates may change no more than quarterly	Lender-driven; have a bank willing to make the loan with USDA guarantees; business with strong equity and collateral	Year-round. Contact Jaki Polich jaki.polich@co.usda.gov (970) 529-8369
IRP Intermediary Relending Program	Assist in financing business and economic development activity to create and retain jobs in rural and tribal communities	Loans are provided to qualified local organizations (intermediaries) to establish revolving loan funds; contact Rural Development State Office for current list of IRP lenders	Public bodies, nonprofits, Federally Designated Tribes and cooperatives are eligible to be intermediaries	Unincorporated areas and cities with populations of ≤25,000	The intermediary makes loans of \$50,000-\$250,000 to businesses from its revolving loan fund on terms established by the intermediary	In recent years, loans to intermediaries have been capped; check with Rural Development State Office	Direct loan. Intermediary pays 1 percent for 30 years	For intermediary-capacity to market and manage a revolving loan fund; for recipient businesses- a current business plan and financial records are needed	Year-round with a quarterly competition at the national level; Contact PJ Howe, p.j.howe@co.usda.gov , (970) 329-3151
RBDG Rural Business Development Grant (<i>formerly Rural Business Enterprise Grant</i>)	Finance and facilitate the development of small and emerging private business enterprises	USDA makes grants to local economic development groups, tribes, or tribal development corporations to assist private business development	Nonprofit economic development groups, Federally Designated Tribes, and public bodies (cities/counties)	Unincorporated areas and cities with populations of <50,000; not in the urbanized edge of larger cities	To do a feasibility study, provide technical assistance to business, provide job training, set up a revolving loan fund, or develop infrastructure	Grants depend on funding levels	N/A for this grant program	Respond carefully to the NOFA and application with a well-developed and locally supported business development concept	Once-a-year competition at state level; Contact PJ Howe, p.j.howe@co.usda.gov , (970) 329-3151
RBDG Rural Business Development Grant (<i>Rural Business Opportunity Grant</i>)	Finance and facilitate the development of small and emerging private business enterprises	USDA makes grants to local economic development groups, tribes, or tribal development corporations to assist private business development	Nonprofit economic development groups, Federally Designated Tribes, and public bodies (cities/counties)	Unincorporated areas and cities with populations of <50,000; not in the urbanized edge of larger cities	To promote economic growth in rural communities by supporting training and technical assistance for business development and to assist with regional economic development planning.	Grants depend on funding levels	N/A for this grant program	Respond carefully to the NOFA and application with a well-developed and locally supported business development concept	Once-a-year competition at state level; Contact PJ Howe, p.j.howe@co.usda.gov , (970) 329-3151

<p>REDLG Rural Economic Development Loan and Grant</p>	<p>Under the RED Loan program, USDA provides zero interest loans to local utilities which, in turn, pass through to local businesses for projects that will create and retain employment in rural areas. Under the RED Grant program, USDA provides grant funds to local utilities which use the funding to establish revolving loan funds</p>	<p>Local utility receives the loan or grant and passes the funding on to rural businesses for eligible projects to create and retain employment in rural areas; loans are made to eligible utility and telephone coops; grant funds available to eligible utility, telephone cooperatives, public power districts</p>	<p>Current electric, utility and telephone coop borrowers; Rural Electrification Act borrowers; not-for-profit utility that is eligible for electric/ programs</p>	<p>Same as above; points given to populations of 2,500 and under</p>	<p>Capitalize revolving loan funds; provide technical assistance; develop business incubators; community development assistance to non-profits and public bodies; facilities and equipment for education/training for rural residents to facilitate economic development; medical care facilities and equipment to rural residents; computer networks</p>	<p>Grants up to \$300,000 and Loans up to \$2 million, depending on funding levels</p>	<p>Zero interest loans; revolving loan fund must be paid back if cancelled</p>	<p>Review application carefully, contact Rural Development; projects must create and retain employment</p>	<p>Year-round; contact Rural Development ; Contact Don Nunn donald.nunn@co.usda.gov (720) 544-2907</p>
---	--	---	--	--	---	--	--	--	---

More information on our business programs is available online at:

<http://www.rd.usda.gov/programs-services/business-industry-loan-guarantees/co>

<http://www.rd.usda.gov/programs-services/rural-business-development-grants>

<http://www.rd.usda.gov/programs-services/rural-economic-development-loan-grant-program>



Energy Programs

USDA Program	Purpose <i>What is the program's goal?</i>	Program Type <i>How does it work?</i>	Eligible Applicants <i>Who may apply?</i>	Eligible Areas <i>What is rural?</i>	Authorized Purposes <i>How may funds be used?</i>	Typical Amount of Assistance	Rates & Terms <i>Subject to change</i>	Key to Success	When to Apply and Who to Contact
Rural Energy for America Program Grants for Renewable Energy System and Energy Efficiency Improvement	Finance the purchase of renewable energy generation systems or energy efficiency improvements	USDA makes grants to rural, small businesses and farmers	Rural small businesses (using SBA definition) and agricultural producers	Unincorporated areas and cities with populations of <50,000; not in the urbanized edge of larger cities	Renewable energy systems (wind, hydro, solar, biomass, biofuel, digesters, geothermal and micro-hydro) or energy efficiency installations -such as HVAC improvements	≤ \$20,000 for renewable or efficiency Larger grant amounts can be funded but are more competitive, (25% of project cost or less for all grants)	Grant cannot exceed 25 percent of eligible project costs. Must be completed within two years after project has begun	Application requirements are complex, so consult with Rural Development well in advance of the deadline; grants ≤ \$20,000 are strongly favored	Year-round. Local Office. Contact Don Nunn donald.nunn@co.usda.gov (720) 544-2907
REAP Loan Guarantees	Provide an incentive for business lending for renewable energy systems or energy efficiency improvements	USDA guarantees business loans made by banks to rural small businesses and agricultural producers	Banks and other commercial lenders who make loans to rural businesses	Same as above	The guaranteed loans may be used for the purchase and installation of renewable energy systems or efficiency improvements	60% to 85% loan guarantees on \$5,000 to \$25 million loans; up to 75% of project cost	Negotiated by business and lender; fixed or variable rates, usu. near prime (no balloons)	The program is lender-driven; must have a bank loan that USDA guarantees; may be combined with a REAP grant	Year-round. Local Office. Contact Don Nunn donald.nunn@co.usda.gov (720) 544-2907
REAP Grants Energy Audit and Renewable Energy Development Assistance (9007)	Provide financing to eligible entities to conduct energy audits or provide renewable energy development assistance	USDA makes grants to programs providing small rural businesses and farmers with energy audits or other energy technical help	State or local governments, tribes, colleges, or rural electric cooperatives and publicly owned utilities	Same as above	To defray part of the cost of conducting detailed energy studies for rural businesses	≤\$100,000	Grant. Small business must pay at least 25% of cost; project to be completed within two years	Competitive national awards; priority points for experience, multi-state or statewide projects, low cost per audit, applicant matching funds	Once-a-year competition, Local Office. Contact Don Nunn donald.nunn@co.usda.gov (720) 544-2907
Advanced Biofuel Payment Program (9005)	Provide an incentive payment to producers of advanced biofuels (fuel derived from renewable biomass other than corn kernel starch)	USDA makes a payment based on the production level of the producer	Producers of Advanced Biofuels --non-cornstarch ethanol or biodiesel	All areas	The Agency will establish payment rates for both base and incremental production of Eligible Advanced Biofuels	Funds are shared among all enrolled producers per BTU	Payment amounts depend on the number of producers participating and amount of funds available	Enroll in the program during the annual sign-up period; increase production over time to receive incremental payments	No later than 10/31 for the current fiscal year, sign up at the USDA RD Local Office
Biorefineries Assistance Program (9003)	Assist in the development and construction of commercial-scale biorefineries or retrofitting of existing facilities using eligible technology to develop Advanced Biofuels	USDA guarantees loans to develop and construct commercial-scale facility or retrofit existing facility. Must use eligible technology	Individuals, Federally Designated Tribes, state or local government, education institutions, public power entity, corporations, farm cooperatives	All areas	The guaranteed loan may be used for the development and construction of commercial-scale biorefineries or retrofitting of existing facilities using eligible technology to develop Advanced Biofuels	Guaranteed loans can be up to \$250,000,000	Eligible lenders obtain up to a 90 percent guarantee on loans they make and service. Lenders should contact Rural Development State Office	Eligible technology is a technology that is being adopted in a viable commercial scale operation or has been demonstrated to have technical and economic potential	Year-round unless otherwise specified in a notice published in the Federal Register

More information on Energy Programs is available on line at

<http://www.rd.usda.gov/programs-services/rural-energy-america-program-renewable-energy-systems-energy-efficiency>
<http://www.rd.usda.gov/programs-services/rural-energy-america-program-energy-audit-renewable-energy-development-assistance>



USDA Rural Development Community Programs

USDA Program	Purpose <i>What is the program's goal?</i>	Type <i>How does it work?</i>	Eligible Applicants <i>Who may apply?</i>	Eligible Areas <i>What is rural?</i>	Authorized Purposes <i>How may funds be used?</i>	Typical Amount of Assistance	Rates & Terms <i>Subject to change</i>	Key to Success	When to Apply
Community Facility Direct Loans	Provide essential community facilities for rural communities and Federally Designated Tribes	USDA makes a direct loan to an eligible applicant	Public bodies (e.g., cities, towns, districts, authorities, the State), nonprofits, Federally Recognized Tribes	Cities, towns and rural areas with populations of < 20,000	Purchase, construct, renovate buildings or purchase equipment or vehicles for schools, libraries, childcare, public safety, hospitals, medical clinics, assisted living facilities, community centers	Varies according to project	Long-term fixed rate at or below market rate for public bodies; up to a 40-year term; may not exceed State Statute limitation or the useful life of the facility	Early communication with RD staff to examine possibilities. Priority is given to health services, public safety, food hubs, child care and day care; may be combined with a loan guarantee	Year-round
Community Facility Loan Guarantees	To assist in the development of essential community facility projects in rural areas	USDA guarantees up to 90% of the loan made by a rural lender for essential community facilities; a 1% loan guarantee fee applies; the community works through a lender to apply	Banks and other lenders who make loans to rural communities and nonprofit or faith based organizations	Cities, towns and rural areas with populations of < 20,000	Same as above	No limit, but loans are usually less than \$5 million	Negotiated by applicant and lender; fixed or variable rates; up to 40 years (no balloon) to repay	Locate a bank willing to make the loan (USDA guarantees the bank loan); may be combined with a direct loan	Year-round
Community Facility Grants	To assist in the development of essential community facility projects in rural areas	USDA makes a grant to a low-income community on a sliding scale for up to 75% of the project's cost; however grant funds are very limited and a loan must not be available.	Public bodies (e.g., cities, towns, districts, authorities, the State), nonprofits or Federally Recognized Tribes	Cities, towns and rural areas with populations of < 20,000	Fire, rescue, public safety, health services, and other facilities, vehicles, equipment necessary to develop a rural community	Usually under \$25,000; USDA is not allowed to provide 100% of the project cost as a grant	Grant	Priority is given to fire, rescue, public safety, health services, renewable energy projects, and very low-income rural areas	Year-round
Economic Impact Initiative Grants (EII)	To assist in the development of essential community facility projects in rural areas	USDA makes a grant for up to 75% of the project's cost, however grant funds are very limited and a loan must not be available.	Public bodies (e.g., cities, towns, districts, authorities, the State), nonprofits or Federally Recognized Tribes	Cities, towns and rural areas < 20,000 population with very high unemployment rates	Same as above	Same as above	Grant	Same as above; early communication with RD staff to examine possibilities	Year-round
Rural Community Development Initiative (RCDI)	To develop the capacity of rural communities to conduct housing, community facility, or community economic development projects	USDA makes a grant to an intermediary for up to 50% of the project's cost; the intermediary provides financial and technical assistance to recipients	Private nonprofits, including faith-based or community organizations, and public intermediaries, including Federally Recognized Tribes	Cities, towns and rural areas with populations of <50,000	Grants/matching funds are used to provide new or expand existing programs to undertake housing, community facilities, or community and economic development projects	\$50,000 to ≤\$250,000	Grant	Funding is limited; highest priority projects are areas with populations of < 10,000 and median household incomes of < \$30,000	Once a year; announced in the Federal Register and on grants.gov

More information on Community Programs is available online at
<http://www.rd.usda.gov/programs-services/community-facilities-direct-loan-grant-program/co>



Water & Environmental Programs

USDA Program	Purpose <i>What is the program's goal?</i>	Type <i>How does it work?</i>	Eligible Applicants <i>Who may apply?</i>	Eligible Areas <i>What is rural?</i>	Authorized Purposes <i>How may funds be used?</i>	Typical Amount of Assistance	Rates & Terms <i>Subject to change</i>	Key to Success	When to Apply and Who to Contact
Water and Environmental Program (WEP) Direct Loans and Grants	Provide water and sewer systems that are sustainable and protect the environment	USDA makes direct loans and grants for projects modest in size, design and cost; ratio of loan to grant is dependent on median household income (MHI) and compared to similar systems costs.	Public bodies, e.g., municipalities, counties, districts or authorities; nonprofits, Federally Recognized Tribes	Incorporated and unincorporated areas with service area populations of <10,000	Build, repair and improve public water systems and waste collection and treatment systems; also other related costs	Varies according to project: Loans- \$100,000-\$10 million; Grants \$50,000+; USDA is not allowed to fund 100% of the project cost as a grant	Loans are for the projected life of the system being developed or rehabilitated, up to a 40 year term	Comply with NEPA; submit complete preliminary engineering and environmental report;	Year-round. See specialist listing for contact information.
Water and Waste Disposal Guaranteed Loans	To develop or improve water and waste disposal projects	USDA guarantees a bank loan; work through a lender to apply	Same as above	Same as above	Same as above	\$250,000 to \$5 million	Rate negotiated with a private lender; terms to 40 years; no balloon	Same as above	Year-round. See specialist listing for Community Programs for contact information.
Emergency Community Water Assistance Grants	To assist low-income rural areas that have a significant decline in water quality or quantity due to an emergency	Grant of up to 100% of project cost	Same as above	Same as above; MHI of proposed area to be served may not have a household income of more than 100% of state's non-metro MHI	Grants must be used to alleviate a significant decline in quantity and quality of water due to an emergency or to meet standards set by the Safe Drinking Water Act	\$150,000-\$500,000	Grant	Priority is given to rural areas < 3,000 with very low-incomes;	Year-round. See specialist listing for contact information.
Predevelopment Planning Grants	Pre-development planning grants assist in paying costs associated with developing a complete application for a proposed project	Eligible predevelopment items funded with grant funds must be agreed to and accepted prior to disbursement	Same as above	Area served must be either below the poverty line or below 80% of the state's non-metro MHI and population of <10,000	Costs associated with developing complete applications for RD loans/grants	Up to \$30,000 or 75% of overall project costs, whichever is less and based on population	Grant; requires a non-federal financing match	Priority is given to rural areas with populations of < 1,000; applicant must prove they do not have the resources to pay predevelopment expenses on their own	Year-round. See specialist listing for contact information.
Solid Waste Management Grants	Provide technical assistance/training to help rural communities reduce their waste stream	Grant of up to 100% of project cost	Public bodies, e.g., municipalities, counties, districts or authorities; nonprofits	Incorporated and unincorporated areas with service area populations of <10,000	Assist rural communities with efforts to reduce the solid waste stream	Up to \$30,000 + but varies according to project	Grant	Projects are funded based on selection at National level	Oct.1-Dec. 31 of each year. Contact Denver State Office

Special Evaluation Assistance for Rural Communities and Households (SEARCH) Grants	Funding for feasibility studies (preliminary engineering report or an environmental report) or design assistance for your water and waste disposal project.	Eligible predevelopment items funded with grant funds must be agreed to and accepted prior to disbursement	Public bodies, e.g., municipalities, counties, districts or authorities; nonprofits, Federally Recognized Tribes	Area served must be either below the poverty line or below 80% of the state's non-metro MHI and population <2,500	Costs associated with developing complete applications for RD loans/grants	Up to \$30,000 or 100% of overall project costs, whichever is less. Population based.	Grant; requires a non-federal financing match	Priority is given to rural areas with populations of < 1,000; applicant must prove they do not have the resources to pay predevelopment expenses on their own	Year-round
---	---	--	--	---	--	---	---	---	------------

Please contact the Specialist for the county you are interested in for either the Community Programs or Water and Environmental Programs.

COUNTY	Specialist Contact Information
Adams, Arapahoe, Boulder, Clear Creek, Denver, Douglas, El Paso, Gilpin, Jefferson, Larimer, Pueblo, and Teller.	Allison Trujillo - Denver State Office (720) 544-2920 allison.trujillo@co.usda.gov
Delta, Garfield, Gunnison, Mesa, Moffat, Montrose, Pitkin, Rio Blanco, and Routt.	David Carter -Delta Field Office (970) 399-8195 Dave.Carter@co.usda.gov
Archuleta, Dolores, Hinsdale, La Plata, Montezuma, Mineral, Ouray, San Juan, and San Miguel	Duane Dale – Cortez Field Office (970) 529-8375 duane.dale@co.usda.gov
Chaffee, Custer, Eagle, Fremont, Jackson, Grand, Lake, Park, and Summit	Joe Montgomery – Denver State Office (720) 544-2931 joe.montgomery@co.usda.gov
Alamosa, Baca, Bent, Conejos, Costilla, Crowley, Huerfano, Kiowa, Las Animas, Otero, Prowers, Rio Grande, and Saguache	Tineel Baroz – Alamosa Field Office (719) 589-5661, ext. 118 tineel.baroz@co.usda.gov
Cheyenne, Elbert, Kit Carson, Lincoln, Logan, Morgan, Phillips, Sedgwick, Washington, Weld, and Yuma	Julie Scruby – Wray Field Office (970) 332-3107, ext. 127 julie.scruby@co.usda.gov

More information is available online at <http://www.rd.usda.gov/programs-services/programs-services-utilities>



USDA Rural Development – Colorado

Single Family Housing Programs

USDA Program	Purpose <i>What is the program's goal?</i>	Program Type <i>How does it work?</i>	Eligible Applicants <i>Who may apply?</i>	Eligible Areas <i>What is rural?</i>	Authorized Purposes <i>How may funds be used?</i>	Typical Amount of Assistance	Rates & Terms <i>Subject to change</i>	Key to Success	When to Apply
Single Family Home Ownership Direct Loans Section 502	Help rural residents purchase safe, well built, affordable homes	Direct loan from USDA; payment assistance available; insurance and real estate taxes included with the monthly payments	Very-low and low-income families and individuals	Rural areas with populations of 35,000 or less	Buy, build, improve, repair or rehabilitate a rural home as the applicant's permanent residence	Loan limits vary by county Up to 100% of market value or cost, whichever is less; loan amortized for 33 years; applicant may be eligible for payment assistance (subsidy) on the loan	Loans written at current RD rate for 33 years; eligible applicants can qualify for payment assistance to reduce interest rate and monthly payment	Complete a prequalification application Applicant(s) must attend a Home Buyer Education Class	Year-round
Single Family Home Ownership Guaranteed Loans Section 502	Assist eligible applicants in buying their homes by guaranteeing loans made by private lenders	Loan from conventional lender with a guarantee by USDA	Moderate income families and individuals apply to a lender	Same as above	Purchase a new or existing home or refinance an existing 502 direct or guaranteed loan	No ceiling on loan amount; can finance up to 100% market value to cover closing costs, necessary repairs	30 year fixed rate; interest rate negotiated between lender and borrower; there is also a .5% annual fee for this program; loans have a 2.75% initial guarantee fee (<i>effective Oct 1, 2015</i>) and may exceed 100% value	Lender-driven; have a mortgage lender willing to make the loan; USDA only guarantees the loan	Year-round
Single Family Home Ownership Repair Loans and Grants Section 504	Help very-low-income homeowners remove health and safety hazards and/or repair their homes !	Loan/Grant-can be combined.	Very low-income homeowners seeking repair funds; apply at local office	Same as above	Repair or replace a failing roof, winterizing, handicap accessibility, energy efficiency items, replace windows and/or doors, insulation, purchase or repair of heating system; structural repair, water or sewage connection fees, and similar uses	Lifetime grant limit of \$7,500, must be at least 62 yrs old. Loan assistance to an individual cannot exceed \$20,000.	Lifetime grant assistance up to \$7,500 is only available to very-low income applicants 62 years or older who cannot afford to repay a loan; loan terms to 20 years at 1 percent; loan may not exceed \$20,000	Write a good repair list, have contractors bid on that same repair list; priority to health, safety and accessibility; repairs or improvements	Year-round

More information on the Housing Program is available online at:

Direct Loans - <http://www.rd.usda.gov/programs-services/single-family-housing-direct-home-loans/co>

Guaranteed Loans - <http://www.rd.usda.gov/programs-services/single-family-housing-guaranteed-loan-program/co>

Home Repair Loans/Grants - <http://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants/co>



Multi-Family Housing Programs

USDA Program	Purpose <i>What is the program's goal?</i>	Program Type <i>How does it work?</i>	Eligible Applicants <i>Who may apply?</i>	Eligible Areas <i>What is rural?</i>	Authorized Purposes <i>How may funds be used?</i>	Typical Amount of Assistance	Rates & Terms <i>Subject to change</i>	Key to Success	When to Apply
Rural Rental Housing (RRH) Direct Loans Section 515 7CFR3560	Provide decent, safe, sanitary, affordable rental housing for very low- and low-income individuals and families.	USDA RD provides loans to build low income housing in rural areas and/or the rehabilitation of existing rental housing	Individuals, nonprofits, public bodies, corporations, trust partnerships, Limited Partnerships, and Limited Liability Company may apply	Contact Rural Development State Office on availability of funds. Properties with an existing RD mortgage in locations exceeding this requirement may be grandfathered.	New construction or purchase (if funding available) and/or rehabilitation of the existing USDA RD rural rental housing.	Up to 100% of the total development cost (nonprofits); 97% (for-profits); 30-year term w/ up to 50-year amortization; loans to for-profit groups with Low-Income Housing Tax Credits cannot exceed 95% of total development cost	Loan made at note rate; Interest Credit Agreement could reduce this to an effective rate of 1%; 30-year term; amortization is 50 years or the remaining economic life of the security, whichever is less	Application requirements can be complex, so consult with USDA well in advance of making an application.	Annual competition for new construction/preservation; Contact Rural Development State Office.
Rural Rental Housing (RRH) Guaranteed Loans Section 538 7CFR3565	Develop or acquire and rehabilitate affordable rural rental housing; revitalize existing direct 515 properties	USDA guarantees multi-family loans made by commercial lenders; applicant should contact lender	Lender that is licensed business entity or a Housing Finance Authority (HFA) in good standing with state it conducts business that is approved by Agency.	Rural area with population of up to 20,000; some exceptions up to 35,000. 7CFR356	New construction or purchase and substantial rehabilitation of rural rental housing. Minimum rehabilitation required per unit is \$6,500.	Up to 90% loan-to-value (for-profit entities); up to 97% loan-to-value (tribes and nonprofits); repayment terms are 25 to 40 year amortization	Negotiated by applicant and lender; fixed rates, typically near prime	Lender-driven; a bank must be willing to make the loan; applicants must demonstrate market and financial feasibility	After NOFA publication until all funds are expended; contact Rural Development State Office
Housing Preservation Grants Section 533 RD 1944-N	Repair and rehabilitate housing owned or occupied by very low- and low-income families in rural areas.	Grant to entity to develop a repair or rehabilitate program for owner-occupied homes or repair/rehabilitate affordable rental units.	Public bodies, Federally Recognized Tribes, and nonprofit organizations may apply to the Rural Development State Office	Rural area with population of up to 20,000; some exceptions up to 35,000	Operation of a program that assists very-low to low income homeowners repair/rehabilitate their homes. Also can assist rental property owners and cooperatives in rural areas to repair their units if they agree to make units available to very low income persons.	No minimum or maximum grant levels have been established, however, FY 2014 – FY 2015, only \$25,000 per state was available.	Grant	Applicants should be familiar with the criteria, ranking and scoring information in the Notice of Funding Availability	After NOFA publication; contact the Rural Development State Office
Farm Labor Housing Loans & Grants Sections 514 & 516 7CFR3560	Provide decent, safe, sanitary, affordable and economically designed rental housing for agricultural workers.	USDA provides direct loans or grants to develop farm labor housing	Individuals; public, private nonprofit organizations; apply to Rural Development State Office	No population restriction	New construction or substantial rehabilitation of Farm Labor housing; and may be of single family or multi-family design	Combined loan/grant funding of up to 102% of total development cost; maximum grant portion is 90% of total development cost	514 Loan 1% for 33 years 516 Grant If there is a demonstrated need for off-farm housing; subject to restrictive use provisions	Application requirements can be complex, so consult with USDA well in advance of application deadline	Annual competition at the national level; Contact Rural Development State Office after NOFA publication

For more information on these programs contact Susan McKittrick, susan.mckittrick@co.usda.gov, (720) 544-2952.

Additional information on multi-family programs is available online at: http://www.rd.usda.gov/programs-services/all-programs#Multi_Family

A list of complexes in Colorado is available online at: http://rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/select_county.jsp?st=CO&state_name=Colorado&st_cd=o8



USDA Rural Development Rural Telecommunications

USDA Program	Purpose <i>What is the program's goal?</i>	Program Type <i>How does it work?</i>	Eligible Applicants <i>Who may apply?</i>	Eligible Areas <i>What is rural?</i>	Authorized Purposes <i>How may funds be used?</i>	Typical Amount of Assistance	Rates & Terms <i>Subject to change</i>	Key to Success	When to Apply
Rural Broadband Direct Loan and Loan Guarantee Program	<p>This program is designed to provide funding for the deployment of broadband service to eligible rural communities.</p>	<p>USDA provides direct loans and loan guarantees</p>	<p>Corporation; Limited liability company (LLC); Cooperative or mutual organization; A state or local unit of government Indian tribe or tribal organization Individuals and Partnerships are not Eligible.</p>	<p>Proposed funded service areas must be completely contained within a rural area or composed of multiple rural areas, as defined in 7 CFR 1738</p> <p>At least 15% of the households in the proposed funded service area are unserved.</p>	<p>Loan funds may be used to fund the construction, improvement, and acquisition of facilities and equipment to provide broadband service in eligible rural areas</p>	<p>Loan size varies based upon scope of work to be performed and approved loan purposes</p>	<p>In general Loan Terms are limited to the expected composite economic life of the assets to be financed plus 3 years.</p>		<p>Applications are accepted year round. Contact: Colorado General Field Representative Randy Dinogan Email: randall.dinogan@wdc.usda.gov Website: https://www.rd.usda.gov/programs-services/rural-broadband-access-loan-and-loan-guarantee</p>
<p>Telecommunication Infrastructure Loan Program</p> <p>Please refer to 7 CFR 1735 for detailed information</p>	<p>Provides loans to fund construction, improvement, and acquisition of facilities and equipment to provide telecommunication service, including broadband service, to eligible rural communities</p>	<p>USDA provides direct loans and loan guarantees</p>	<p>Entities providing, or who may provide, telephone service in rural areas; public bodies providing telephone service in rural areas as of October 28, 1949; and cooperative, nonprofit, limited dividend or mutual associations</p>	<p>Rural area means any area not included within the boundaries of any incorporated or unincorporated city or town having a population exceeding 5,000</p>	<p>Loan funds may be used to finance telecommunication services in rural areas for new construction, improvements, expansions, acquisitions and re-financing (with restrictions)</p>	<p>Loan size varies based upon scope of project to be built and approved loan purposes</p>	<p>Detailed terms are defined in the regulations 7 CFR 1735 for the type and purpose of the loan requested.</p> <p>The term of the loan is based on the economic life of the facilities financed</p>	<p>Application must be case-driven and based upon a thorough understanding of the proposed service area and subscriber base needs</p>	<p>Applications are accepted year-round Contact: Colorado General Field Representative Randy Dinogan Email: randall.dinogan@wdc.usda.gov Website: https://www.rd.usda.gov/programs-services/all-programs/telecom-programs</p>



USDA Rural Development Rural Telecommunications

<i>USDA Program</i>	<i>Purpose What is the program's goal?</i>	<i>Program Type How does it work?</i>	<i>Eligible Applicants Who may apply?</i>	<i>Eligible Areas What is rural?</i>	<i>Authorized Purposes How may funds be used?</i>	<i>Typical Amount of Assistance</i>	<i>Rates & Terms Subject to change</i>	<i>Key to Success</i>	<i>When to Apply</i>
<p><u>Community Connect</u></p> <p>Please refer to 7 CFR 1739 Subpart A for detailed</p>	Provide public access to broadband in otherwise unserved communities.	USDA provides competitive direct grants	Public bodies, tribes, cooperatives, non-profits, limited dividend or mutual associations; corporations and other legally organized entities	A single community outside incorporated or unincorporated cities with population over 20,000 which does not have broadband . Rural areas that lack any existing broadband speed of at least 3 Mbps (download plus upload) are eligible.	To build broadband infrastructure and establish a community center that offers free public access to broadband for two years.	Grant varies by application scope. Matching funds of at least 15% from non-federal sources are required and can be used for operating costs		Competitive grant, applicants are urged to thoroughly review the current years requirements and regulations (7 CFR 1739) and the application guide when available, in order to develop a full and complete application	Grant opens/closes for specific duration. Inquiries should be directed to the Community Connect Helpdesk at community.connect@dc.usda.gov https://www.rd.usda.gov/programs-services/community-connect-grants
<p><u>Distance Learning and Telemedicine Program</u></p> <p>Please refer to 7 CFR 1703 for detailed information</p>	Development and deployment of advanced telecommunication services throughout rural America to improve education and health care.	Grant	Incorporated entities, including municipalities, for-profit, and non-profit corporations that operate rural schools, libraries, health care clinics and other	Rural areas outside incorporated or unincorporated cities with populations up to 20,000.	To provide end-user equipment and programming that delivers distance learning and telemedicine services into eligible areas.	Applicants are required to provide a minimum 15 percent match. Awards can range from \$50,000 to \$500,000.	Grant-only funds, awarded through a nationally competitive process	Competitive grant; applicants urged to review the current year's application.	For more information: dltinfo@wdc.usda.gov https://www.rd.usda.gov/programs-services/distance-learning-telemedicine-grants

For more details visit the website at <https://www.rd.usda.gov/programs-services/all-programs/telecom-programs>

USDA is an equal opportunity provider, lender and employer



Resources for Substance Use Disorder and Opioid Misuse Prevention, Treatment, and Recovery

Need	Program	How it Helps	Uses	Who Can Apply?	Terms/Conditions
Teleservices/ Prevention/ Treatment Programs and Education	<u>Distance Learning and Telemedicine Grants</u>	Helps schools, institutes of higher learning, healthcare organizations, libraries and more provide prevention and/or treatment and counseling programs, and connect with resources across the country for curricula and workshops.	Development of advanced telecommunication equipment for classrooms such as cameras, video monitors, computers and local area networks.	Incorporated entities, including municipal corporations on a for- or not-for-profit basis, that operate rural schools, libraries, healthcare clinics and other organizations that operate educational or healthcare facilities.	Matching funds are required. Priority is given to projects that address the opioid epidemic.
Police, Law Enforcement, First-Responders, Equipment and mobile units/facilities	<u>Community Facilities Direct Loans, Loan Guarantees and Grants</u>	Helps communities respond to opioid misuse by funding emergency and law enforcement buildings and equipment.	To expand, renovate or construct police stations, courthouses, prisons and fire stations; help purchase police vehicles and ambulances; and fund first-responder equipment and gear.	Towns, municipalities, public bodies, non-profit organizations, hospitals, clinics, healthcare organizations and Federally recognized Tribes.	For Direct: Up to 100% of market value. Up to 40 years or life of security. For Guarantees: Apply through local lender. For Grants: \$5 million is available nationwide for opioid-related projects.
Hospitals, Emergency Rooms, Healthcare Infrastructure and Equipment	<u>Community Facilities Direct Loans, Loan Guarantees and Grants</u>	Helps hospitals, healthcare providers and clinics meet the demand for opioid-related emergency room visits, treatment and more.	Hospitals can build or add onto emergency departments, hospitals and healthcare clinics; build additional rooms dedicated to opioid treatment; fund necessary healthcare equipment and more.	Towns, municipalities, public bodies, non-profit organizations, hospitals, clinics, healthcare organizations and Federally recognized Tribes.	For Direct: Up to 100% of market value. Up to 40 years or life of security. For Guarantees: Apply through local lender. For Grants: \$5 million is available nationwide for opioid-related projects.
Shelters, Treatment Centers, Transportation and Transitional Housing	<u>Community Facilities Direct Loans, Loan Guarantees and Grants</u>	Funds homeless shelters, treatment centers, transport vehicles and transitional housing.	Eligible organizations can construct a new facility; renovate, expand or improve an existing structure; or purchase equipment.	Towns, municipalities, public bodies, non-profit organizations, hospitals, clinics, healthcare organizations and Federally recognized Tribes.	For Direct: Up to 100% of market value. Up to 40 years or life of security. For Guarantees: Apply through local lender. For Grants: \$5 million is available nationwide for opioid-related projects.
Community Planning	<u>Community Facilities Technical Assistance and Training Grants</u>	Helps communities identify and plan for community facility needs, such as treatment facilities, shelters and more.	To prepare reports and surveys necessary to request financial assistance or prepare applications for USDA funding.	Towns, municipalities, public bodies, non-profit organizations, hospitals, clinics, healthcare organizations and Federally recognized Tribes.	Matching funds are not required, but preference is given to applications with matching funds.

Resources for Substance Use Disorder and Opioid Misuse Prevention, Treatment, and Recovery (continued)

Need	Program	How it Helps	Uses	Who Can Apply?	Terms/Conditions
Training and Technical Assistance	<u>Rural Community Development Initiative Grants</u>	Helps improve housing, community facilities, and community and economic development projects in rural areas.	Training for strategic plan development; creating training tools; providing technical and financial assistance for programs to help adults pursue employment; education; and for other uses.	Towns, municipalities, public bodies, non-profit organizations, hospitals, clinics, healthcare organizations and Federally recognized Tribes.	Matching funds required for grant. Partnerships with other Federal, state, local, private and non-profit entities are encouraged.
Economic Development and Workforce Development	<u>Rural Business Development Grant</u>	Overall economic development, workforce development and job creation.	To fund employment-related adult education programs, acquisition or development of land, easements, construction, conversion, renovation of buildings and community economic development.	Public bodies, government entities, non-profit entities and Federally recognized Tribes.	Grants are awarded on a competitive basis. Preference is given to applications with matching funds.
Building Affordable Rental Housing	<u>Rural Rental Housing Direct and Guaranteed Loans</u>	Affordable rental housing can help communities reduce homelessness.	To build rural apartment-style housing for low-income, elderly or disabled individuals and families.	Individuals, limited-profit and non-profit organizations, government entities and Federally recognized Tribes.	Direct: 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. Guaranteed: At least 25-year term with fixed interest rate. Loan guarantees on up to 90% of the principal.
Renting an Affordable Apartment	<u>Rural Rental Housing</u>	Having a safe, affordable place to call home is an important part of recovery.	Affordable rental housing in rural communities. Rental assistance may be provided to help low-income tenants afford their rent payments.	Low- and very low-income individuals and families and people who are elderly or disabled.	Rental assistance may be provided based on your household income. Find a Rural Development-financed apartment.
Buying a Home (Low-Income)	<u>Single-Family Housing Direct Loans</u>	Having a safe, affordable place to call home is an important part of recovery.	To buy a new or existing rural home.	Low- and very low-income individuals and families.	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.
Buying a Home (Moderate-Income)	<u>Single-Family Housing Guaranteed Loans</u>	Having a safe, affordable place to call home is an important part of recovery.	To buy, build, improve, repair or rehabilitate a rural home.	Moderate-income individuals and families.	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.

USDA stands ready to partner with you to make a difference in your community.

www.usda.gov/topics/opioids | www.rd.usda.gov/co

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



Colorado Rural Development Office Locations

Denver State Office

Denver Federal Center
Building 56, Room 2300., PO Box 25426
Denver, CO 80225-0426
Office (720) 544-2903

Alamosa Area Office

101 S. Craft Drive
Alamosa, CO 81101
Office (719) 589-5661, ext. 4
Fax (844) 206-7030

Cortez Local Office

628 W. 5th Street
Cortez, CO 81321
Office (970) 529-9045 ext. 4
Fax (844) 206-7031

Craig Office

145 Commerce Street
Craig, CO 81625
Office (970) 824-3476, ext. 4
Fax (844) 206-7032

Delta Area Office

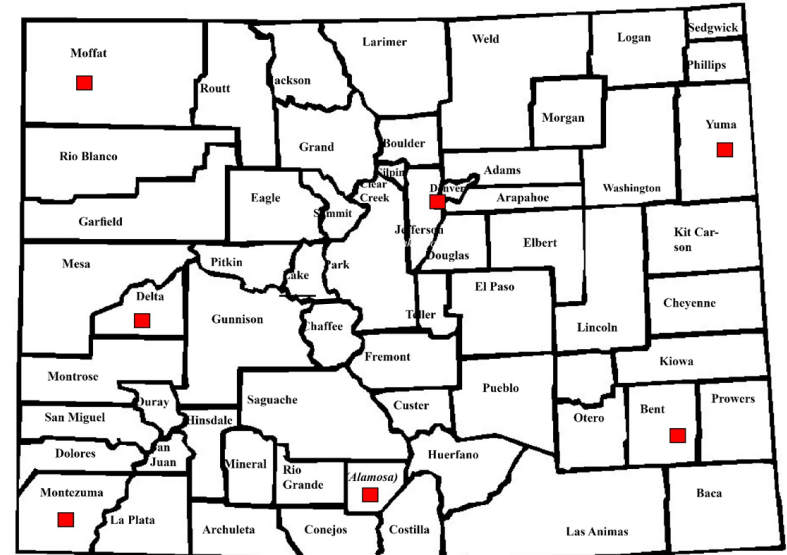
690 Industrial Blvd.
Delta, CO 81416
Office (970) 874-5735, ext. 4
Fax (844) 206-7052

Las Animas Area Office

760 Bent Ave
Las Animas, CO 81054
Office (719) 456-0120, ext. 4
Fax (844) 206-7053

Wray Area Office

247 N Clay, Suite 2
Wray, CO 80758
Office (970) 332-3107, ext. 4
Fax (844) 206-7054



For additional information visit our website at www.rd.usda.gov/co or contact your nearest office location.
USDA is an equal opportunity provider, employer, and lender.