

USDA Rural Development Summary of Major Programs

Together, America Prospers



# USDA Rural Development at a Glance

#### **Rural America's Partner in Prosperity**

USDA Rural Development is the lead Federal agency helping rural communities grow and prosper. We increase economic development and improve the quality of life in rural places and small towns.

We provide loans, grants, and technical assistance to build critical infrastructure like broadband, water systems, and hospitals. Our programs expand access to e-connectivity, electric and transportation infrastructure, and support business growth, healthcare, education, housing, and other community essentials.

We stand ready to be your partner in prosperity for rural America. Contact us today to learn more and connect with the local USDA Rural Development team that serves your area:

WE HAVE MORE THAN 40 PROGRAMS TO SUPPORT RURAL AMERICA.



**Telecommunications Programs** 



**Electric Programs** 



**Community Facilities Programs** 



Water and Environmental Programs



**Business and Cooperative Programs** 



Single-Family Housing Programs



Multi-Family Housing Programs



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1 (800) 670-6553



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Contact the USDA Rural Development Office in your community to learn more



# **USDA Rural Development Summary of Major Programs**

**Rural Housing and Community Facilities Programs** 

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|---|--|--|---|---|---|---|--|--|
| Program   | Objective  | Applicant  | Uses  | Population  | Loan/<br>Grant                                  | Terms/Conditions  |  |  |
| Single-Family<br>Housing Direct<br>Loans (including<br>Self-Help Loans) | Safe, well-built,<br>affordable homes<br>for very-low- and<br>low-income rural<br>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<br>Housing Loan<br>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<br>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<br>Housing Repair<br>Loans and<br>Grants                  | To help very-low-<br>income applicants<br>remove health and<br>safety hazards or<br>repair their homes.              | Families and individuals who currently own their home.   | Repair/replace roof,<br>winterize, purchase or<br>repair heating system,<br>structural repair, water/<br>sewage connect fees,<br>etc.   | Rural areas with populations up to 20,000 (in special circumstances, communities up to 35,000 may be eligible).                           | Direct loan<br>and grant.                       | Loans up to \$20,000 for up<br>to 20 years at 1%. Grants<br>available to very-low-income<br>applicants ages 62 years<br>or older unable to pay a<br>1% loan.  |  |  |
| Self-Help<br>Housing<br>Technical<br>Assistance<br>Grants               | Helps lower income families build their own homes.   | Nonprofits and public bodies.  | Technical assistance<br>to train small groups<br>of families how to build<br>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 Rental<br>Housing Direct<br>Loans                                 | Safe, well-built,<br>affordable rental<br>housing for very-low-<br>income individuals<br>and families.               | Individuals, trusts,<br>associations, limited<br>partnerships, for-profit<br>and nonprofit entities,<br>Federally-recognized<br>Indian Tribes,<br>public bodies. | Rental housing;<br>new construction<br>or substantial<br>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<br>Housing Loan<br>Guarantees                              | Guarantees on<br>loans to build or<br>preserve affordable<br>housing for very-low<br>to moderate-income<br>tenants.  | For-profit and<br>nonprofit lenders.   | Build or rehabilitate<br>affordable rental<br>housing.  | Rural areas with populations up to 20,000 (in special circumstances, communities up to 35,000 may be eligible).                           | Loan<br>guarantee.                              | At least 25-year term with fixed interest rate. Loan guarantees on up to 90% of the principal.  |  |  |
| Housing<br>Preservation<br>Grants                                       | Repair and rehabilitate housing owned or occupied by very-low- and low-income rural families.                        | Public bodies<br>and nonprofit<br>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<br>Housing Loans<br>and Grants                               | Safe, well-built<br>affordable rental<br>housing for<br>farmworkers.   | Individuals, public<br>and private nonprofit<br>organizations.   | Rental housing;<br>new construction<br>or substantial<br>rehabilitation.  | Not applicable.   | Direct loan<br>and grant.                       | Up to 102% of total<br>development cost. Up to<br>33 years to repay at 1%<br>interest.  |  |  |
| Community<br>Facilities Loans<br>and Grants                             | Improve, develop,<br>or finance essential<br>community facilities<br>for rural communities.                          | Public bodies,<br>nonprofits, and<br>Federally-recognized<br>Indian Tribes.  | Construct, enlarge, or otherwise improve essential community facilities such as public safety, fire and rescue, telecommunications, schools, libraries, hospitals and other healthcare facilities, etc. This may include furnishings, fixtures, and other required equipment. | City, town, or<br>unincorporated area of<br>not more than 20,000<br>in population. Facilities<br>must primarily serve<br>rural residents. | Direct<br>loan, loan<br>guarantee,<br>or grant. | Up to 100% of market value Term is for the useful life of the facility or equipment, based on state statute, or 40 years. Maximum grant 75% of project cost. Grant eligibility based on income, population, and need. |  |  |
| Rural<br>Community<br>Development<br>Initiative                         | To facilitate housing, community facilities, and community and economic development projects.                        | Private nonprofit or public organizations, philanthropic foundations, lowincome communities.   | Technical assistance grants of \$50,000 to \$300,000 to develop the capacity and ability of awardees to carry out needed projects.  | City, town, or<br>unincorporated area of<br>not more than 50,000<br>in population.  | Grant.  | Matching funds<br>required for grant.   |  |  |



## **Rural Business and Cooperative Programs**

| Program   | Objective  | Applicant   | Uses   | Population   | Loan/Grant   | Terms/Conditions   |
|---|--|---|--|--|--|--|
| Business and Industry Loan Guarantees               | Create jobs/stimulate rural economies by providing financial backing for rural businesses.   | Lenders/<br>businesses.   | Real estate, buildings,<br>equipment, supplies,<br>working capital, and<br>some debt refinancing.  | All areas except<br>cities with populations<br>exceeding 50,000<br>and their contiguous<br>urbanized areas.        | Loan<br>guarantee.   | Lender and borrower<br>negotiate terms. Up to 30<br>years for real estate, 15<br>years for machinery and<br>equipment, and 7 years for<br>working capital. |
| Rural Business Development Grants                   | Help small and emerging private businesses, and/or nonprofits in rural communities, startup or expand.  Note: This program combines the former Rural Business Enterprise Grant and Rural Business Opportunity Grant programs and was created through the 2014 Farm Bill. | Public bodies,<br>government<br>entities, nonprofit<br>entities, and<br>Federally-<br>recognized Indian<br>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<br>Relending<br>Program Loans          | Establish revolving funds for business facilities and community development projects.  | Public bodies,<br>nonprofit<br>corporations,<br>Federally-<br>recognized<br>Indian Tribes, and<br>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<br>Microentrepreneur<br>Assistance<br>Program | Establish revolving funds to target assistance to small rural enterprises.   | Microenterprise<br>Development<br>Organizations<br>(MDOs).  | Loans, technical,<br>and capacity-<br>building assistance to<br>businesses with 10 or<br>fewer employees, and<br>sole proprietorships.   | All areas except cities with populations exceeding 50,000 and their contiguous urbanized areas.                    | Loans, grants.   | Rural microenterprises<br>apply directly to the<br>intermediary.   |
| Rural Economic  Development  Loans and Grants       | Finance economic<br>development and<br>job creation in<br>rural areas.   | Rural Utilities<br>Service-financed<br>electric and<br>telephone utilities.   | Business startups or expansion projects that create rural jobs.  | Rural areas with priority to places with populations of 2,500 or fewer.  | Direct loan<br>or grant to<br>establish<br>revolving loan<br>fund. | Intermediary makes loans to for-profit or nonprofit businesses and public bodies. Loans are 0% for 10 years.   |
| Rural Cooperative Development Grants                | Establish/<br>operate centers<br>for cooperative<br>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<br>(5% for 1994 Institutions).<br>Grants awarded<br>competitively.  |
| Socially-<br>Disadvantaged<br>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.  Note: This program was formerly known as the Small, Socially-Disadvantaged Producer Grants Program.         | 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.   |

#### **Rural Business and Cooperative Programs (Continued)**

| Program  | Objective   | Applicant  | Uses  | Population  | Loan/Grant                      | Terms/Conditions  |
|--|---|--|---|---|---------------------------------|---|
| <u>Value-Added</u><br><u>Producer Grants</u>   | Help independent agricultural producers enter into activities that add value to their products.   | Independent<br>producers, farmer<br>and rancher<br>cooperatives,<br>producer groups,<br>majority-controlled,<br>producer-based<br>business ventures.   | Feasibility studies,<br>business plans; working<br>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-fordollar basis.  |
| Rural Energy for<br>America Program<br>(REAP) Loan<br>Guarantees and<br>Grants                         | Provide assistance<br>for energy efficiency<br>improvements<br>or to purchase<br>a renewable<br>energy system for<br>operations.  | Rural small<br>businesses<br>and agricultural<br>producers.  | Energy efficiency<br>improvements,<br>renewable energy<br>system installations.   | Cities, towns,<br>unincorporated<br>areas with<br>populations of<br>fewer than 50,000.<br>(Population limits<br>do not apply<br>to agricultural<br>producers.)                                | Loan guarantee<br>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. |
| 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 assistance.  | State, Tribal, or local government institutions of higher education; rural electric cooperatives; public power entities.   | Up to \$100,000 grant<br>awarded to conduct<br>energy audits and/<br>or provide technical<br>assistance to rural<br>small businesses and<br>agricultural producers<br>for renewable energy<br>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 Manufacturing 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<br>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<br>Payment Program  | Payments to producers to support and ensure expanding production of advanced biofuels.  | Eligible producers<br>of advanced<br>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.  |

For direct loans and grants, apply to Rural Development. For loan guarantees, apply to participating intermediaries such as eligible banks, etc. For revolving funds (Intermediary Relending Program, Rural Economic Development Loan and Grant Program, Rural Microentrepreneur Assistance Program), intermediaries apply to Rural Development, others to the intermediaries.



| Program  | Objective  | Applicant   | Uses   | Population  | Loan/Grant   | Terms/Conditions  |
|--|--|---|--|---|--|---|
| Water and Waste Disposal Loans and Grants                    | Provide<br>infrastructure for<br>rural areas.  | Public entities,<br>Federally-recognized<br>Indian Tribes,<br>and nonprofit<br>corporations.                                  | Build, repair, and improve public water systems and waste collection and treatment systems.  | Rural areas and<br>towns with<br>populations up<br>to 10,000.                             | Direct loan and grant.   | Repayment period is a<br>maximum of 40 years.<br>Grant funds may be<br>available.   |
| Water and Waste<br><u>Disposal Loan</u><br><u>Guarantees</u> | Provide<br>infrastructure for<br>rural areas.  | Public entities,<br>Federally-recognized<br>Indian Tribes,<br>and nonprofit<br>corporations.                                  | Build, repair, and improve water supply and distribution systems and waste collection and treatment systems.                                       | Rural areas and towns with populations up to 10,000.                                      | Loan guarantee.  | Eligible lenders obtain<br>up to a 90% guarantee<br>on loans they make<br>and service.  |
| Solid Waste<br>Management Grants                             | Technical<br>assistance and<br>training to assist<br>with management<br>of water and<br>wastewater systems.  | Public bodies,<br>private nonprofit<br>organizations,<br>Federally-recognized<br>Indian Tribes, and<br>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/<br>Training/Circuit Rider              | Provide technical<br>assistance and<br>training.   | Public, private,<br>and nonprofit<br>organizations.   | Technical<br>assistance and<br>training to assist<br>with management<br>of water and waste<br>water projects.                                      | Rural areas and<br>towns with<br>populations up<br>to 10,000.                             | Grant.   | As funds are available.<br>Complete applications<br>submitted to National<br>Office for review.                                       |
| ReConnect Program  | Expand broadband service to rural areas without sufficient broadband access.   | corporations, LLCs, co-ops, States,   | Construct,<br>improve, acquire<br>broadband and<br>terrestrial satellite<br>broadband facilities<br>and equipment;<br>pre-application<br>expenses. | Rural areas with populations up to 20,000; urbanized areas with populations up to 50,000. | Direct loans,<br>grants, and<br>loan/grant<br>combinations.                              | Loan interest rate<br>2%; loan/grant interest<br>for loan portion is<br>current Treasury<br>rate at the time of<br>fund disbursement. |
| Rural Broadband Direct Loans and Loan Guarantee              | Deployment of<br>broadband service<br>to eligible rural<br>communities.<br><b>Note:</b> The 2014<br>Farm Bill revised<br>program provisions.<br>An interim rule was<br>published in Fiscal<br>Year 2015. | 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<br>maximum loan<br>amounts published<br>annually in the<br>Federal Register. | Refer to the rule<br>for loan terms and<br>conditions.  |

# **Rural Utilities Programs (Continued)**

| Program   | Objective  | Applicant   | Uses  | Population  | Loan/Grant                        | Terms/Conditions  |  |
|---|--|---|---|---|-----------------------------------|---|--|
| Electric and Telecommunications Loans                 | Help rural communities obtain affordable, high-quality electric and telecommunications services.   | nities obtain cooperative associations, public belectric and munications as a city or town of conservation, and cooperative associations, public bodies, and other utilities.  transmission facilities served by an existing rural electric power, borrower, or rural including alternative, renewable, conservation, and more than 20,000. |   | 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 | Direct loan or loan<br>guarantee. | Interest rates established in accordance with 7 CFR 1714. Contact Rural Utilities Service at rd.usda.gov or 1 (800) 670-6553.   |  |
| Energy Efficiency<br>and Conservation<br>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; improve energy efficiency measures for consumers; energy audits and more. | Rural areas<br>and towns with<br>populations up to<br>20,000. Eligible<br>communities can<br>be combined into<br>larger service areas.                        | Loans.                            | Repayment period is 15 years unless geothermal ground-loop source investments or technology have a longer lifespan.   |  |
| Rural Energy<br>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<br>RUS borrowers or<br>their subsidiaries,<br>and entities that<br>meet retail electric<br>service needs in<br>rural areas.  | Implement energy efficiency measures to decrease energy use or costs for rural families and small business.   | Contact RUS to<br>determine whether<br>a project is in an<br>eligible rural area.   | Loans.                            | Up to 20 years at 0% interest; up to 3% interest for relending to qualified end-users/consumers for up to 10 years; up to 4% of the loan total may be used for startup costs. |  |
| Distance Learning and Telemedicine                    | Develop and<br>deploy advanced<br>telecommunication<br>services throughout<br>rural America to<br>improve education<br>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-<br>user equipment<br>and programming<br>that delivers<br>distance learning<br>and telemedicine<br>services to eligible<br>areas.  | Rural areas outside incorporated or unincorporated cities with populations up to 20,000.  | Grant.                            | Awards range from<br>\$50,000 to \$500,000.<br>A minimum of 15%<br>in matching funds is<br>required.  |  |
| Community<br>Connect Grants                           | Provide public<br>access to<br>broadband in<br>otherwise un-served<br>communities.   | Public bodies,<br>Federally-recognized<br>Tribes, cooperatives,<br>nonprofits, limited<br>dividend or mutual<br>associations,<br>corporations, and<br>other legally-<br>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;<br>Maximum: \$1 million.<br>Amounts are published<br>in Notices of Funding<br>Availability and may<br>vary.  |  |

Electric and Telecom programs: Contact the Rural Utilities Service Administrator; Water programs: Contact the Rural Development State Office. CFR refers to Code of Federal Regulations.



# **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 provides a general overview of the basic rural area requirements for our major programs.

- Use Our Eligibility Tool: Our online tool at <a href="https://eligibility.sc.egov.usda.gov">https://eligibility.sc.egov.usda.gov</a> 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 <u>contact USDA Rural</u>
   <u>Development</u>—and speak to a specialist—to learn more about rural area requirements and other eligibility criteria for the program.

#### **Rural Area Criteria**

| Program   | No Rural<br>Restrictions | For "Rural<br>Areas" | For Up to<br>10,000<br>People | For Up to<br>20,000<br>People | For Up to<br>35,000<br>People | For Up to<br>50,000<br>People |
|---|--------------------------|----------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|
| Farm Labor Housing Loans/Grants   | <b>*</b>                 |                      |                               |                               |                               |                               |
| ■ Value-Added Producer Grants   | •                        |                      |                               |                               |                               |                               |
| Rural Energy for America Program Loan Guarantees/Grants <sup>1</sup>                  | <b>*</b>                 |                      |                               |                               |                               |                               |
| Biorefinery, Renewable Chemical and Biobased Product Manufacturing Assistance Program | <b>*</b>                 |                      |                               |                               |                               |                               |
| Repowering Assistance Program   | <b>♦</b>                 |                      |                               |                               |                               |                               |
| Advanced Biofuel Payment Program  | <b>*</b>                 |                      |                               | •                             |                               |                               |
| r Rural Energy Savings Program <sup>2</sup>   |                          | <b>♦</b>             |                               |                               |                               |                               |
| ₹ Water and Waste Disposal Loans/Grants   |                          |                      | <b>♦</b>                      | •                             |                               |                               |
| Water and Waste Disposal Guaranteed Loans   |                          |                      | <b>♦</b>                      |                               |                               |                               |
| τ Solid Waste Management Grants   |                          |                      | <b>♦</b>                      |                               |                               |                               |
| Technical Assistance and Training/Circuit Rider Grants                                |                          |                      | <b>♦</b>                      | •                             |                               |                               |
| Community Facilities Loans/Grants   |                          |                      |                               | <b>*</b>                      |                               |                               |
| r Electric Loans  |                          |                      |                               | <b>♦</b>                      |                               |                               |
| r Telecommunications Loans  |                          |                      |                               | <b>♦</b>                      |                               |                               |
| Rural Broadband Access Loans/Loan Guarantees  |                          |                      |                               | <b>♦</b>                      |                               |                               |
| ReConnect Program   |                          |                      |                               | <b>♦</b>                      |                               |                               |
| r Energy Efficiency and Conservation Loan Program                                     |                          |                      |                               | <b>*</b>                      |                               |                               |
| r Distance Learning and Telemedicine Grants   |                          |                      |                               | <b>♦</b>                      |                               |                               |
| Community Connect Grants  |                          |                      |                               | <b>♦</b>                      |                               |                               |
| Single-Family Housing Direct Loans<br>(including Self-Help Loans)                     |                          |                      |                               | <b>*</b>                      | <b>\</b>                      |                               |
| r Single-Family Housing Loan Guarantees <sup>3</sup>                                  |                          |                      |                               | <b>♦</b>                      | <b>*</b>                      |                               |
| r Single-Family Housing Repair Loans/Grants³  |                          |                      |                               | <b>♦</b>                      | <b>♦</b>                      |                               |
| Self-Help Housing Technical Assistance Grants <sup>3</sup>                            |                          |                      |                               | <b>♦</b>                      | <b>♦</b>                      |                               |
| Rural Rental Housing Direct Loans <sup>3</sup>  |                          |                      |                               | <b>\</b>                      | <b>♦</b>                      |                               |
| Rural Rental Housing Loan Guarantees³   |                          |                      |                               | <b>*</b>                      | <b>♦</b>                      |                               |
| Housing Preservation Grants³  |                          |                      |                               | <b>♦</b>                      | <b>♦</b>                      |                               |
| Rural Community Development Initiative  |                          |                      |                               |                               |                               | <b>*</b>                      |
| ■ Business and Industry Loan Guarantees   |                          |                      |                               |                               |                               | <b>*</b>                      |
| Rural Business Development Grants   |                          |                      |                               |                               |                               | <b>*</b>                      |
| ■ Intermediary Relending Program  |                          |                      |                               |                               |                               | <b>*</b>                      |
| Rural Microentrepreneur Assistance Program  |                          |                      |                               |                               |                               | <b>*</b>                      |
| Rural Economic Development Loans/Grants   |                          |                      |                               |                               |                               | <b>*</b>                      |
| Rural Cooperative Development Grants  |                          |                      |                               |                               |                               | <b>*</b>                      |
| Socially-Disadvantaged Groups Grants  |                          |                      |                               |                               |                               | <b>*</b>                      |
| ■ Rural Energy for America Program Loan Guarantees/Grants⁴                            |                          |                      |                               | •                             |                               | •                             |

#### Legend:

- ★ Housing/Community Facilities Programs
- Business/Cooperative Programs
- ☆ Utilities Programs

- <sup>1</sup> For agricultural producers.
- <sup>2</sup> Contact RUS for specifics.
- Primarily for populations up to 20,000; in special circumstances communities up to 35,000 may be eligible.
- <sup>4</sup> For rural small businesses and REAP Audit/Development Grants.

## **Rural Development Program Purposes**

| Rural Housing and<br>Community Facilities Programs  | Land &<br>Buildings | Machinery &<br>Equipment | Working<br>Capital | Infrastructure | Technical<br>Assistance/<br>Training |
|---|---------------------|--------------------------|--------------------|----------------|--------------------------------------|
| Single Family Housing Direct Loans<br>(including Self-Help Loans)   | <b>*</b>            |                          |                    |                |                                      |
| Single Family Housing Loan Guarantees   | <b>*</b>            |                          |                    |                |                                      |
| Single Family Housing Repair Loans/Grants   | <b>♦</b>            |                          |                    |                |                                      |
| Self-Help Housing Technical Assistance Grants   |                     |                          |                    |                | <b>*</b>                             |
| Rural Rental Housing Direct Loans   | <b>♦</b>            |                          |                    | <b>*</b>       |                                      |
| Rural Rental Housing Loan Guarantees  | <b>♦</b>            |                          |                    | <b>*</b>       |                                      |
| Housing Preservation Grants   | <b>♦</b>            | •                        | <b>♦</b>           | <b>*</b>       | <b>♦</b>                             |
| Farm Labor Housing Loans/Grants   | <b>♦</b>            |                          |                    | <b>*</b>       |                                      |
| Community Facilities Direct Loans, Loan Guarantees, Grants*   | <b>*</b>            | •                        | •                  | <b>•</b>       |                                      |
| Rural Community Development Initiative  |                     |                          |                    |                | •                                    |
| Rural Business and Cooperative Programs   |                     |                          |                    |                |                                      |
| Business and Industry Loan Guarantees   | <b>*</b>            | •                        | •                  | •              |                                      |
| Rural Business Development Grants   | •                   | •                        | •                  | <b>•</b>       | •                                    |
| Intermediary Relending Program Loans  | •                   | •                        | •                  |                | ••••••                               |
| Rural Microentrepreneur Assistance Program  | •                   | •                        | •                  | <b>*</b>       | •                                    |
| Rural Economic Development Loans and Grants   | •                   | •                        | •                  | <b>*</b>       | •                                    |
| Rural Cooperative Development Grants  |                     |                          |                    | <b>•</b>       | •                                    |
| Socially-Disadvantaged Groups Grants  | •••••               |                          |                    |                | <b>*</b>                             |
| Value-Added Producer Grant  | •••••               |                          | <b>♦</b>           | •              | <b>*</b>                             |
| Rural Energy for America Program Loan Guarantees/Grants   | <b>♦</b>            | •                        |                    | •              | <b>♦</b>                             |
| Biorefinery, Renewable Chemical, and Biobased<br>Product Manufacturing Assistance Program Loan Guarantees |                     |                          |                    |                |                                      |
| Repowering Assistance Program   |                     |                          |                    |                |                                      |
| Advanced Biofuel Payment Program  |                     |                          |                    |                |                                      |
| Rural Utilities Programs  |                     |                          |                    |                |                                      |
| Water and Waste Disposal Direct Loans,<br>Loan Guarantees, Grants   | <b>*</b>            | •                        |                    | <b>•</b>       |                                      |
| Solid Waste Management Grants   |                     |                          |                    |                | <b>♦</b>                             |
| Technical Assistance/Training/Circuit Rider   |                     |                          |                    |                | <b>♦</b>                             |
| ReConnect Program   | <b>♦</b>            | <b>*</b>                 |                    | <b>*</b>       | <b>♦</b>                             |
| Rural Broadband Direct Loans and Loan Guarantees  | <b>♦</b>            |                          |                    | <b>♦</b>       |                                      |
| Electric and Telecommunications Direct<br>Loans/Loan Guarantees   | <b>♦</b>            | •                        |                    | •              |                                      |
| Energy Efficiency and Conservation Loan Program   | <b>*</b>            | •                        |                    | <b>*</b>       |                                      |
| Rural Energy Savings Program  | <b>♦</b>            | <b>*</b>                 |                    | <b>*</b>       |                                      |
| Distance Learning and Telemedicine Loans/Grants   |                     | •                        |                    | <b>*</b>       |                                      |
| Community Connect Grants  | <b>♦</b>            | •                        | <b>♦</b>           | •              |                                      |

<sup>\*</sup>Initial operating expenses are eligible in conjunction with the financing of an eligible community facility project. However, grant funds may not be used to fund initial operating expenses.

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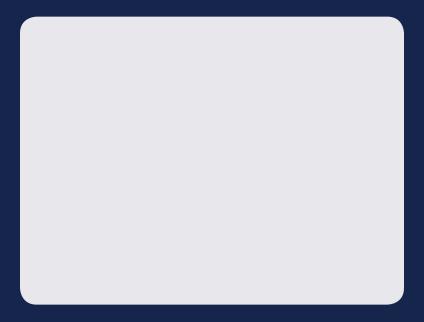
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# Florida/U.S. Virgin Islands State Office Directory

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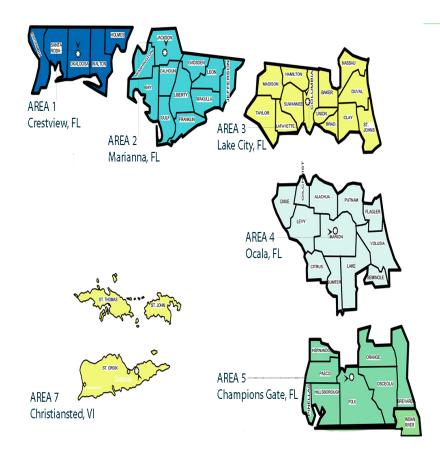
Caroline Evans

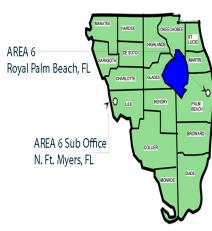
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# Florida/U.S. Virgin Islands Area Offices

#### Area 1

3070 Adora Teal Way, Suite C Crestview, FL 32539 Phone: (850) 682-2416 Fax: (855) 473-8755

**Counties served:** Escambia, Holmes, Okaloosa, Santa Rosa and Walton.

#### Area 2

2741 Penn Ave, Suite 5 Marianna, FL 32448 Phone: (850) 526-2610 Fax: (855) 474-6969

**Counties served:** Bay, Calhoun, Franklin, Gadsden, Gulf, Jackson, Jefferson, Leon, Liberty, Wakulla and Washington.

#### Area 3

971 W. Duval St, Suite 190 Lake City, FL 32055 Phone: (386) 719-5590 Fax: (855) 474-6983

Counties served: Baker, Bradford, Clay, Columbia, Duval, Hamilton, Lafayette, Madison, Nassau, St. Johns, Suwannee, Taylor and Union.

#### Area 4

2441 NE 3rd St, Suite 204-1 Ocala, FL 34470 Phone: (352) 732-7534 Fax: (855) 474-6990

**Counties served:** Alachua, Citrus, Dixie, Flagler, Gilchrist, Lake, Levy, Marion, Putnam, Seminole, Sumter and Volusia.

#### Area 5

8390 Champions Gate Blvd, Suite 210 Champions Gate, FL 33896

Phone: (863) 420-4833 Fax: (855) 474-8230

Counties served: Brevard, Hernando, Hillsborough, Indian River, Orange, Osceola, Pasco, Pinellas and Polk.

#### Area 6

420 South State Road 7, Suite 166

Royal Palm Beach, FL 33414 Phone:

(561) 792-2727 Fax: (855) 475-4827

#### **Area 6-Sub Office**

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3434 Hancock Bridge Pkwy. Suite 209-A

N. Fort Myers, FL 33903 Phone: (239) 997-7331 Fax: (855) 475-8043

Counties served: Broward, Charlotte, Collier, Dade, DeSoto, Glades, Hardee, Hendry, Highlands, Lee, Manatee, Martin, Monroe, North Fort Myers, Okeechobee, Palm Beach, Sarasota and St. Lucie.

#### Area 7

4401 Sion Farm, Suite #2 Christiansted, VI 00820 Phone: (340) 773-9146 Fax: (855) 475-6940

**Areas served:** St. Croix, St. John and St. Thomas.

