



June 1, 2015

Funding Availability and Application Deadlines

Helping Rural Communities Improve Water Quality

USDA's Water and Environment Programs helps provide funding for clean and reliable drinking water systems, sanitary sewage disposal, sanitary solid waste disposal, and storm water drainage to households and businesses in rural communities and areas.

This past year around \$24 million in loan and grant funding has been awarded through these programs to assist 24 water and wastewater projects all across rural Iowa. Most recently the City of Scarville in Winnebago County received a \$250,000 loan and \$575,000 grant to help finance the construction of a new wastewater collection system. The new system will put the City of Scarville in compliance with requirements from the Iowa Department of Natural Resources and will meet health and sanitary standards.

The City of Humeston in Wayne County also received a \$1,102,000 loan and \$1,401,000 grant to help improve the city's sanitary sewer system. In 2014 the City of Humeston was awarded a \$30,000 USDA Special Evaluation Assistance for Rural Communities and Households (SEARCH) grant to evaluate the sanitary sewer needs of the community. The new loan and grant funds will allow the city to make necessary improvements to the system to be in compliance with requirements from the Iowa Department of Natural Resources and meet health and sanitary standards.

A significant amount of funding is available in the programs through September 30, 2015.

Application information can be found at www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program.

USDA Rural Development's Guaranteed and Direct Home Loan Programs

USDA Rural Development's guaranteed and direct home loan programs offer competitive interest rates, fixed terms and require no down payment to help eligible families living in rural communities and areas purchase new or existing homes. Loans, and some grants, are also available to help families make needed repairs to their homes.

In most cases a family of four with an adjusted annual income of up to \$74,050 may qualify for the agency's guaranteed home loan program. If that same family of four's adjusted annual income is less than \$47,850 they may also qualify for a direct loan from the agency. These income limits increase in communities located near metro areas.

There is plenty of funding available in both programs through September 30, 2015.

Abundant funding is also available in USDA's home repair low-interest loan and/or grant program to help eligible households make needed improvements. Loans have a fixed interest rate as low as one percent and typically may be repaid over a term of 20 years. Grants are available to help applicants who are 62 or older, and who cannot repay a loan, remove health and safety hazards or make the home accessible for a disabled family member.

Examples of eligible home repair projects include, but are not limited to, repair/replacement of storm

doors, windows, steps, furnaces, water heaters or roofs. Funds can also be used for insulation, electrical, plumbing, septic and water systems, and to make accessibility improvements for persons with disabilities.

For application information please call (515) 284-4667, email rd-grhia@ia.usda.gov or visit www.rd.usda.gov/ia.

Rural Business Development Grant Applications Due June 30

Applications for USDA's Rural Business Development Grant program are due June 30. This program is designed to support targeted technical assistance, training and other activities leading to the development or expansion of small and emerging private businesses in rural areas that have fewer than 50 employees and less than \$1 million in gross revenues.

Grants generally range from \$10,000 to \$500,000 and are awarded to such public entities as communities, state agencies, nonprofit corporations, Federally-recognized tribes and rural cooperatives. The grants can assist with training and technical assistance such as project planning, business counseling/training, market research, feasibility studies, leadership and entrepreneurship training, as well as community and economic development.

For more application information please visit www.rd.usda.gov/programs-services/rural-business-development-grants.

Housing Preservation Grant Applications Due July 6

Applications for USDA Rural Development's Housing Preservation Grant program are due July 6. This program provides grants to organizations that assist qualifying rural families with making vital repairs to their homes. Repairs include such things as the removal of health and safety hazards, as well as energy efficiency and weatherization improvements.

Last year in Iowa Habitat for Humanity Marion County and Charles City Area Development Corporation received Housing Preservation Grant funding.

Application information can be found at www.rd.usda.gov/programs-services/housing-preservation-grants.

Value-Added Producer Grant Applications Due July 7

USDA's Value-Added Producer Grant program helps agricultural producers enter into value-added activities related to the processing and/or marketing of bio-based, value-added products. Generating new products, creating and expanding marketing opportunities, and increasing producer income are the goals of this program.

This year a total of \$30 million is available in the program nationwide. The maximum award for a planning grant is \$75,000 and \$250,000 for working capital.

Recipients of USDA's 2014 Value-Added Producer Grant program in Iowa included:

- County View Dairy, LLC near Hawkeye to assist with working capital as the business makes plans to produce and market two new yogurt-based products.
- Great River Maple, LLC near Garnavillo to help with the production and marketing of maple syrup in northeast Iowa.
- Iowa Fresh Market, LLC near Afton to support expansion of marketing locally produced fresh produce and vegetables.

- North America Aronia Cooperative in western Iowa to assist the company with working capital to develop new markets for aronia berries.
- Deal's Orchard near Jefferson to provide working capital for hard cider production.
- Dan & Debbie's Dairy to help develop a marketing and business plan for a business that will locally produce and process milk products.

Applications for Value-Added Producer Grant are due July 7 and application information can be found at www.rd.usda.gov/programs-services/value-added-producer-grants.

Rural Community Development Initiative Grant Application Deadline August 13

Applications for USDA's Rural Community Development Initiative Grant program are due August 13. This program provides funding to help non-profit housing and community development organizations support housing, community facilities and community and economic development projects in rural areas.

Recent recipients in Iowa have included the Community Foundation of Greater Dubuque, Iowa Rural Water Association, Iowa League of Resource Conservation and Development and East Central Intergovernmental Association.

Application information can be found at www.rd.usda.gov/programs-services/rural-community-development-initiative-grants.

Energy Grants and Loans Available for Ag Producers and Rural Businesses

Ag producers and rural small businesses can use USDA Rural Development's Rural Energy for America Program (REAP) for the purchase and installation of both renewable energy and energy efficiency projects for business purposes.

REAP grant applications are due June 30 and applications for guaranteed loans are accepted year round.

The funding notice and latest grant and guaranteed loan information can be found at www.rd.usda.gov/programs-services/rural-energy-america-program-renewable-energy-systems-energy-efficiency.

Applications received will be scored and only the highest scoring applications will be funded. It is very important to submit a good quality application.

Grants can finance up to 25 percent of eligible project costs. An application must be submitted prior to purchasing equipment. An environmental assessment, conducted by USDA, must be completed prior to starting the project. Projects for residential purposes are not eligible.

New applications received after the June 30, 2015 deadline will compete in future funding periods.

Year in Review

USDA Rural Development Funding in Rural Iowa Tops \$400 Million in 2014

In 2014 more than \$400 million in USDA Rural Development loans and grants were invested all across rural Iowa to assist with housing opportunities for families, create jobs and help communities improve essential public facilities and services.

Here are some highlights from the year:

- More than \$246 million in direct and guaranteed home loans provided to 2,408 households
- \$58 million invested to help with job-creation efforts in rural Iowa
- More than \$80 million awarded in rural Iowa for community improvements and infrastructure upgrades including \$24 million for access to clean water and wastewater system improvements, \$26 million for projects such as new hospital buildings and equipment for first responders and \$30 million for enhancements to rural electric and broadband systems

Additional funding helped businesses make energy-efficiency improvements, assisted producers expand their value-added businesses, helped increase local foods opportunities and supported local organizations to spur economic development opportunities.

Check out the 2014 USDA Rural Development progress report for Iowa for more details at www.rd.usda.gov/ia.