

IDAHO

2015 Annual Report

USDA Rural Development 2016 Calendar

High Valley, Idaho - Photo by Miriam Haylett, Multi-Family Housing Specialist

UNITED STATES DEPARTMENT OF AGRICULTURE



Secretary of Agriculture
Thomas J. Vilsack



Under Secretary of Rural Development
Lisa Mensah



Idaho State Director
Wally Hedrick

"I like to see a man proud of the place in which he lives. I like to see a man live in it so that his place will be proud of him."
-Abraham Lincoln

President Lincoln established the United States Department of Agriculture in 1862, and in the spirit of his words, I am honored to present our 2015 Annual Report providing a highlight of Idaho's rural community leaders and business owner's efforts to improve the quality of life in their hometowns by assuming risk necessary to building infrastructure and create jobs. I commend the efforts of our staff who continue to make wise investments with your tax dollars and leveraging our investments with private and/or local funds in these communities.

Working with our partners, Idaho Rural Development invested over \$360 million resulting in 106,168 rural residents in 32 communities benefiting from improved essential community facilities and water and wastewater systems, 256 jobs saved/created with 33 businesses assisted with Loan Guarantees and 1,509 rural families assisted with safe, affordable housing and saving jobs in housing-related industries.

We do our best at USDA Rural Development to live up to President Lincoln's expectations . . . Now, and into the future!

Idaho Fiscal Year 2015 Annual Report

Highlights

Fiscal Year 2015

90%

of Idaho investments are loans to be repaid over time

21

business enterprises made energy investments

256

jobs saved/created with 33 businesses assisted
with Loan Guarantees

106,168

rural residents in 32 communities will benefit from improved
essential community facilities and water and wastewater systems

1,509

rural families assisted with safe, affordable housing while
saving jobs in housing-related industries

2

Less than 2 cents of every dollar allocated to Rural Development in
Idaho during FY 2015 went to administrative costs

Idaho Investments

Fiscal Year 2015

Housing Investments

Single Family Direct Loan (502)	5,017,984
Single Family Guaranteed Loan (502)	219,807,145
Single Family Loans & Grant (504)	252,304
Mutual Self-Help (523)	460,000
Housing Preservation Grant (533)	50,000
Multi-Family Guaranteed Loan (538)	4,040,913
Multi-Family Rental Assistance	13,519,200
Multi-Family Vouchers	385,488
Multi-Family Direct Loan (515)	1,661,133
Total:	\$ 245,194,167

Business & Energy Investments

Business & Industry Guaranteed Loan	36,226,960
Rural Business Development Grant	465,231
Rural Microentrepreneur Assistance Program	84,341
Rural Energy for America Program	1,138,000
Value Added Producer Grant	799,304
Total	\$ 38,713,836

Utility Investments

Water & Waste Loans	38,827,000
Water & Waste Grants	16,181,440
Total	\$ 55,008,440

Community Investments

Community Facilities Direct Loans	21,850,000
Community Facilities Grants	122,000
Economic Impact Initiative Grants	68,700
Total	\$ 22,040,700

Fiscal Year Grand Total: \$ 360,957,143



Cabinet Mountains Tree - Photo by Jeff Beeman, Northern Idaho Deputy Director



In 2011 the Shoshone-Paiute Tribes staff found what appeared to be black mold in the lower level of their existing Tribal Headquarters building. After testing, it was found that black mold had formed, and had been transferred throughout the building via the HVAC system. Due to mold being detrimental to human health, the building was condemned by the Tribal Council and staff were moved to satellite modular units to conduct business until a new building could be built.

USDA, Rural Development awarded the Tribes \$5,480,000 in loan funds and \$65,600 in grant funds to design and construct two buildings in their new Tribal Headquarters Campus. The new energy efficient buildings will eliminate the need for costly modular units and allow tribal members to receive essential community services from one location.

On November 17th, 2015, members of USDA, Rural Development, CSDI Construction, Inc., The Federal Highways Administration, and Design West Architecture joined the Tribe for a ribbon cutting / grand opening ceremony.

JANUARY 2016

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1 New Year's Day	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18 Martin Luther King, Jr. Holiday	19	20	21	22	23
24	25	26	27	28	29	30
31						



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December 2015						
S	M	T	W	T	F	S
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20	21	22	23	24	25	26
27	28	29	30	31		

February 2016						
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14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29					



Snake River at Hell's Canyon, Idaho - Oregon Border - Photo by Camille Libby, Multi Family Housing Specialist

Rural Energy for America (REAP) Program

To foster rural economic development and growth, Congress reauthorized and expanded the Rural Energy for America Program (REAP) as part of the 2014 Farm Bill. REAP provides financial assistance, through grants or loan guarantees, to agricultural producers and rural small businesses to purchase renewable energy systems or make energy efficiency improvements.

Renewable energy systems provide a significant opportunity for rural economic development and growth. These opportunities include increasing local revenue, bolstering the local job market, and increasing the economic yield of our important rural land resources.

Energy efficiency improvements are a useful tool for increasing farm or business productivity while reducing costs. By investing in energy efficient equipment, agricultural producers and rural small businesses can enjoy savings and increased sustainability for years to come.

REAP partnered with Golden Beauty Hospitality, LLC (AmericInn Lodge & Suites, Rexburg, Idaho) by investing in the purchase and installation of a unique combined heat power (CHP) system. The hotel's boiler that supplies hot water for the rooms, hot tub, and pool was in need of replacement. The CHP system will replace the boiler and will not only provide 100% of the hotel's hot water needs but it will also produce nearly 50% of the electricity used by the hotel. The system is projected to reduce the hotel's overall energy usage by over 50%, saving the energy equivalent of the electricity required to power 28 homes.



FEBRUARY

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
Valentine's Day	President's Day					
21	22	23	24	25	26	27
28	29	National African American History Month				



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January						
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					1	2
3	4	5	6	7	8	9
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17	18	19	20	21	22	23
24 31	25	26	27	28	29	30

March						
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20	21	22	23	24	25	26
27	28	29	30	31		



Southfork Clearwater River - Photo by Noel LaRoque, Civil Engineer



Mutual Self-Help Housing Grant (523): Grant given to a nonprofit housing developer to work with a group of families in rural areas of 35,000 or less to build their own homes and provide "sweat equity". Homeowners must provide 65% of the necessary labor.



Six families in Kimberly Idaho are building their own homes using the Section 523 Mutual Self-Help Program. These families will spend approximately 7 months, working side by side, building their homes. The families must provide a minimum of 35 hours per week in labor during the course of construction. They use a Section 502 Direct construction loan provided by USDA Rural Development. They use the loan to pay for materials, supplies and some contract work associated with constructing the home while gaining approximately 15% equity through the construction process. South Central Community Action Partnership (Twin Falls, ID) received a Section 523 Self-Help Housing Technical Assistance Grant from USDA Rural Development providing technical assistance to eligible families to build their own homes."

MARCH

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1	2	3	4	5
6	7	8	9	10	11	12
13 Daylight Savings Begins	14	15	16	17 St. Patrick's Day	18	19
20	21	22	23	24	25	26
27 Easter	28	29	30	31	National Women's History Month	



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February						
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28	29					

April						
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17	18	19	20	21	22	23
24	25	26	27	28	29	30

EARTH DAY 2015

Kellogg, Idaho



USDA, Rural Development Specialist, Howard Lunderstadt (pictured left), presents an Earth Day plaque to Kellogg Mayor, Mac Pooler (pictured right).



The City of Kellogg was in need of improvements to their wastewater system due to excessive inflow and infiltration (I&I). With the help of USDA, Rural Development, they were awarded a \$4,410,000 loan and a \$4,980,000 grant to make the necessary improvements to their existing system. These improvements will help the City meet their wastewater needs now and into the future.

The City was also chosen to be USDA, Rural Development's 2015 Earth Day Project. Members from the USDA, Rural Development team presented the City with a certificate and, along with members of the City Council, planted a tree in honor of Earth Day.



Water & Waste Disposal Loans and Grants:

To provide water and wastewater infrastructure financing for rural areas. Public entities, Indian Tribes, and non-profit corporations in rural areas, cities, and towns with up to 10,000 population may apply directly to Rural Development. The loan and grant may be used to build, repair, and improve public water systems, and waste collection and treatment systems along with other related costs.

For more information about Water and Waste Disposal Programs, please visit www.rd.usda.gov/id or contact your local USDA, Rural Development Office.



APRIL

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Earth Day is celebrated in the United States on April 22 to inspire awareness and appreciation for the Earth's environment					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22 Earth Day	23
24	25	26	27	28	29	30



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March						
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May						
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22	23	24	25	26	27	28
29	30	31				



Snake River Canyon at Twin Falls - Photo by Dave Flesher, Community Programs Director

Originally started in 1959, K&T Steel Corporation is a metal manufacturer located in Twin Falls, Idaho. Company products include structural steel fabrication (used for the construction of structures primarily in the retail, mining and food processing industries), above ground storage tanks (used by petroleum, fertilizer, agriculture and mining companies), and rebar fabrication. Utilizing the B&I Program, K&T Steel Corporation partnered with a local lender, Richard Craddock at Columbia Bank in Twin Falls, to complete the purchase of the business from the original owner. The B&I project helped to ensure retention of the existing manufacturing jobs in the community, and has helped new ownership develop expanded marketing opportunities. K&T Steel Corporation now has an estimated 55 employees and over \$2.0 million in annual payroll.

Business and Industry (B&I) Loan Guarantee Program

Promoting a dynamic business environment in rural areas is the goal of the Business Programs staff of Rural Development in Idaho. Rural Development Business Programs are designed to increase access to capital to rural businesses to facilitate business expansion or start-up, with the ultimate goal to create and maintain quality jobs in rural areas.

The “lender driven” Business and Industry (B&I) Loan Guarantee Program encourages the commercial financing of rural businesses by providing a loan guarantee to the bank or other approved lender to finance private businesses located in rural communities, with the goal of creating and saving rural jobs and improving the economic and environmental climate of these rural communities. Business loan guarantee purposes include, among other purposes, construction, acquisition, working capital, equipment purchase, restructuring debt to improve cash-flow, startup costs, and expansion costs.



MAY

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7
8 Mother's Day	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30 Memorial Day	31				



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April						
S	M	T	W	T	F	S
					1	2
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June						
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26	27	28	29	30		



Twin Falls, Idaho - Wild Flower - Photo by Wally Hedrick, Idaho State Director



Assistant Secretary for Administration, Dr. Gregory Parham, presents long-term resident, Marie Hopkins, with a basket of flowers.

Tuesday June 9, 2015 Dr. Gregory Parham, the Assistant Secretary for Administration of USDA, visited the Parma Senior Housing project in Parma, Idaho. During his visit he was able to tour the property and recognize the organization that owns the property, Elderly Opportunity Agency, and the resident who has lived on the property the longest.

Marie Hopkins has lived on the property for 17 years. She and her late husband, along with all 6 of their children, graduated from Parma High school. All of Marie's children were able to attend the Ceremony. The Parma Senior Housing 515 Property allows Marie to continue to live in the community she has spent her life in and to be close to her children.



Single Family Housing 515 Rural Rental Housing Loans:

To provide safe, well-built affordable rental housing for Americans. Families and individuals that live in an area of 35,000 or less can apply directly to Rural Development. The loan may be used for new construction, or substantial rehabilitation of rental housing.

For more information, please visit www.rd.usda.gov/id or contact your local USDA, Rural Development office.



JUNE

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
National Homeownership Month			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
Father's Day						
26	27	28	29	30		



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May						
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July						
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Drummond, Idaho - Photo by Lana Duke, Community Programs Specialist

But by 2010, after 103 years of operation, the dam was beginning to show its age. Actually, it had begun to show its age decades prior, and was in desperate need of repair. The once neatly chamfered corners of the concrete stop log piers were now so badly spalled, some looked more oval in shape. And the stop logs – by the hundreds – proved to be an ongoing maintenance pain, literally for the dam maintenance workers who had to physically lug them up 10 to 15 feet by hand every time the dam's flow or lake level had to be adjusted.

In May of 2015, USDA Rural Development, US Bureau of Reclamation, and the Minidoka Irrigation District celebrated the reopening of the Minidoka Spillway. Thanks to hours of planning, hard work, and commitment from several funding partners of over \$21.3 million (including a \$7,550,000 Loan from USDA-RD Community Facilities), construction was completed to replace the old pier and stop log structure with a new concrete spillway and mechanically operated control gates that will hopefully add another 100 years plus to the life of the dam that is so vital to irrigation and the economy of the rural communities the district serves. After all, it was this dam that transformed the once sagebrush covered land, like magic, into bountiful farmland and helped give the valley its name. Today the Minidoka project irrigates over a million acres of productive land – land that should help the rural communities in the area to thrive throughout its second century of service.



The Minidoka Dam's history seems almost as long as its 2,237 foot long concrete pier and spillway. Talk of building the dam in south-central Idaho to help early settlers do more than just scratch out a living goes back to the 1880's, but finally came to fruition after Teddy Roosevelt signed The Newlands Reclamation Act in 1902, which allowed the federal government to set aside money from the sale of semi-arid public lands for the construction and maintenance of irrigation projects. Construction of the Minidoka dam soon followed in 1904 and was completed in 1907.



JULY

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1	2
3	4 Independence Day	5	6	7	8	9
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June						
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26	27	28	29	30		

August						
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Hells Canyon - Wild Flowers - Photo by Jeff Beeman, Northern Idaho Deputy Director



Value Added Producer Grant (VAPG)

Through the Value Added Producer Grant (VAPG) program, Business Programs provides grants to independent producers, agricultural producer groups, farmer or rancher cooperatives, and majority-controlled producer-based business ventures for either planning activities or working capital. The VAPG program investment enables viable agricultural producers to develop businesses that produce and market value added agricultural products, thereby expanding markets for, and increase financial return to, the agricultural producers and strengthening the rural economy.



VAPG partnered with Koenig Vineyards, Inc., to provide working capital to assist with processing and marketing costs tied to producing and selling premium reserve red wines from their estate vineyard in Idaho's Snake River Valley region. Funds were used to purchase yeast and yeast nutrients as well as new oak barrels for the aging of red wine which is necessary for the production of premium reserved red wines. VAPG funds allowed Koenig to expand production to further pursue exports into the Asian Markets, primarily Taipei, Taiwan, and mainland China. The current interest in Koenig red wines in Asia exceeds their production but VAPG funding will allow fulfillment of future orders. Koenig has commitments to purchase these wines for the next 5 years. Without VAPG funding, Koenig would not have been able to pursue these opportunities and sign long term distribution agreements.

AUGUST

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2	3	4	5	6
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July						
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September						
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25	26	27	28	29	30	



East Fork River - Challis, Idaho - Photo by Taylor Lish, Single Family Housing Specialist

Valley View Post Falls LLC assumed the existing 515 loan, utilized \$2,801,116 in tax credits and secured a \$625,000 loan from Housing Assistance Council. With these funding sources Valley View Post Falls LLC was able to restore a community eyesore into a place where tenants want to call home.



The Valley View Apartments were built in Post Falls as a low income family project. No renovation had been done to the apartments since its construction in 1973. Due to vacancy issues and a perception that they had become a haven for drug dealings, the original owner was seeking a new owner to give the apartments much needed rehabilitation dollars and change in management.

Valley View Post Falls LLC purchased the 36 unit complex and converted one unit into an on-site office with a small community room with a computer for tenant use. The remaining thirty five units had their floor coverings and kitchen appliances updated, and installed new kitchen and bathroom cabinets, exterior siding, and windows. They also replaced the roof and constructed a playground.



SEPTEMBER

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1	2	3
4	5 Labor Day	6	7	8	9	10
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25	26	27	28	29	30	



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August						
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	1	2	3	4	5	6
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14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

October						
S	M	T	W	T	F	S
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23 30	24 31	25	26	27	28	29



Donnelly, Idaho - Photo by Miriam Haylett, Multi-Family Housing Specialist



Fab Labs are the educational outreach component for the Center for Bits and Atoms at the Massachusetts Institute of Technology. Fab Lab is an abbreviation for the Fabrication Laboratory. It is a group of off-the-shelf, industrial-grade fabrication and electronics tools, wrapped in open source software and programs written by researchers at the Center for Bits and Atoms. A Fab Lab is a rapid prototyping platform—and as such is meant to encourage local entrepreneurs to take their own ideas from the drawing board to prototypes to starting local micro businesses. A Fab Lab can give its users around the world the ability to locally conceptualize, design, develop, fabricate and test almost anything.

The Fab Lab, at the Boundary County Free Library District, is the brainchild of Sandy Ashworth who is the Library Director at their Bonners Ferry location. With the help of a USDA-RD Community Facilities Grant, a State of Idaho Gem Community Grant, and money that the Library District had available, Sandy's dream has become a reality. The library needed to be remodeled to provide space for the specialized equipment needed for the Fab Lab setup. Once the remodel was completed Sandy worked with the Massachusetts Institute of Technology to procure the right equipment for the space available and the needs of the community. In February 2015 Sandy attended a Fab Lab symposium then started purchasing the specialized equipment in April. Currently the Fab Lab is operational and a training program set up in the local High School. It is the only Fab Lab in Idaho and will provide a boost in the economic development of the surrounding area.



OCTOBER

Sunday

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

National Disability Employment Awareness Month
&
National Cooperative Month

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Columbus Day

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Halloween

31



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September

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November

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20	21	22	23	24	25	26
27	28	29	30			



Donnelly, Idaho - Photo by Miriam Haylett, Multi-Family Housing Specialist



Rural Business Development Grant

Promoting a dynamic business environment in rural Idaho is the goal of the Business Programs division of Rural Development in Idaho. Business Programs works in partnership with the private sector and community-based organizations to provide financial assistance and business planning. Business Programs help fund projects that create or preserve quality jobs, help agricultural producers & rural small businesses reduce energy costs & help meet the nation's energy need, increase income to agricultural producers through facilitating value-added activities, and promote a clean rural environment

Through the Rural Business Development Grant (RBDG) program, Business Programs partners with public agencies, private non-profit corporations or Indian groups to invest in projects that demonstrate that the project will facilitate the development of small and emerging private business enterprises. Although RBDG funds do not go directly to individuals or private businesses, the RBDG program has proven effectiveness in the creation of private business enterprise jobs.

In partnership with the Economic Development Administration, Business Programs provided RBDG funds to the Nez Perce Tribe to facilitate the start-up of the Nez Perce Tribe Bio-Control Center in February of 1999. Since then, the Center has been a statewide focal point for biocontrol programs (introduction and establishment of natural weed enemies to reduce the target weed's competitiveness and capacity to reproduce) to fight the state's noxious weed problems. In addition to sales & distribution of reared agents and biocontrol agent monitoring services, the Center offers a regular series of seminars and workshops to expand education on biocontrol of weeds and related topics. Since RBDG-facilitated start-up, the Center has established itself as a critical partner in the implementation of "Idaho's Strategic Plan for Noxious Weed Management"; the Center has positioned itself as a central coordination point for biological control in the State of Idaho and the region. Learn more about the Nez Perce Tribe Bio-Control Center at their website: <http://www.nezpercebiocontrol.com/about.aspx>.



NOVEMBER

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1	2	3	4	5
6 Daylight Savings Ends	7	8	9	10	11 Veteran's Day	12
13	14	15	16	17	18	19
20	21	22	23	24 Thanksgiving Day	25	26
27	28	29	30	National Native American Indian and Alaska Native Heritage Month		



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October						
S	M	T	W	T	F	S
						1
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16	17	18	19	20	21	22
23 30	24 31	25	26	27	28	29

December						
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				1	2	3
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11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31



Roman Nose Lakes - Selkirk Mountains near Naples, Idaho - Photo by Jeff Beeman, Northern Idaho Deputy Director



The Riverton Apartments, located in Heyburn, Idaho, were constructed with a Multi-Family Housing Section 515 loan in 1980. The 24 one, two and three bedroom units it contains provides safe and affordable housing (Section 521 Rental Assistance) to qualified individuals and an irreplaceable service to the community.

However, the apartments aged and needed renovation to retain housing tenants. USDA Rural Development's Multi-Family Housing transfer and assumption program, along with other housing programs, facilitated an extensive project rehabilitation in 2014-2105.



The improvements benefited the tenants, the community and identified how the USDA Rural Development Multi-Family Housing program fulfills its goals to make rural America a better place to live.

All existing buildings received new roofs, siding, windows and doors. All of the units underwent electrical upgrades, plumbing upgrades, appliance upgrades and lighting upgrades. Many of the units received new flooring, cabinets, counter tops and sinks. Units were made completely handicapped accessible and handicapped adaptable.

DECEMBER 2016

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
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25	26	27	28	29	30	31
Christmas Day						



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November 2016						
S	M	T	W	T	F	S
		1	2	3	4	5
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20	21	22	23	24	25	26
27	28	29	30			

January 2017						
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15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Program Summary

HOUSING PROGRAMS: *Direct Loans and Grants - apply to Rural Development. Loan Guarantees - Apply to participating lenders, mortgage companies*

Program	Objective	Applicant	Uses	Population	Terms/Conditions
Single Family Housing Direct Loans (502)	Provide safe, well-built, affordable homes for rural Americans.	Families and Individuals	Buy, Build, improve, repair or rehabilitate the applicant's permanent residence.	Rural areas of 35,000 or less	Up to 100% of market value or cost, whichever is less. 33 and 38 years fixed rate. Applicant may be eligible for payment assistance (funded buy down) on the loan.
Single Family Housing Guaranteed Loans	Help applicants buy their homes by guaranteeing loans made by private lenders.	Families and Individuals	Purchase new or existing home	Rural areas of 35,000 or less	30 year, fixed rate. Interest rate negotiated between lender and borrower. Loans up to 100% of market value. 2% origination fee plus annual fee of .5% on unpaid principal balance.
Single Family Housing Direct Repair loans and Grants (504)	Help very-low income homeowners remove health and safety hazards or repair their homes.	Families and individuals who currently own their home	Repair or replace roof, winterizing, purchase or repair of heating system, structural repair, and water/sewage connect fees, etc.	Rural areas of 35,000 or less	Loan up to 20 years at 1%; may not exceed \$20,000. Grants up to \$7,500 only available to very-low-income applicants 62 years or older who cannot afford to pay 1% loan.
Mutual Self-Help Housing Grants (523)	Grant given to a nonprofit housing developer to work with a group of low income families to build their own homes and provide "sweat equity".	Non-profits and public bodies	Technical assistance to qualify and supervise small groups of families to build each other's homes.	Rural areas of 35,000 or less	Two year grant agreement. Homeowners must provide 65% of the necessary labor.
Rural Rental Housing Direct Loans (515)	Provide safe, well-built, affordable rental housing for very-low to low income individuals and families.	Individuals, limited profit and non-profit organizations	New construction or substantial rehabilitation of rental housing	Rural areas of 35,000 or less	Non-profit up to 100% of total development cost; for-profit up to 97%. 30-year term with up to 50 year amortizations. For-profit organizations with Low-Income Housing Tax Credits: 95% of total development costs.
Rural Rental Housing Guaranteed Loans (538)	Provide safe, well-built, affordable rental housing for very-low to low income individuals and families.	Individuals, partnerships, LLCs, trusts, state and local agencies and Indian Tribes	New construction or substantial rehabilitation of rental housing	Rural areas of 35,000 or less	For-profit up to 90% loan to value; non-profit up to 97% loan to value. Repayment: 25 to 40 year fixed rates.
Housing Preservation Grants (533)	Repair and rehabilitate housing owned or occupied by very-low and low income rural families.	Public bodies and non-profit organizations.	Operation of a program which finances repair and rehabilitation for single family and small rental properties.	Rural areas of 35,000 or less	Two year grant agreement.
Farm Labor Housing (514 & 516)	Provide safe, well-built, affordable rental housing for farm workers.	Public and private non-profit organizations, farm owners, farm partnerships, farm corporations and LLCs.	New construction or substantial rehabilitation of housing for farm workers and agricultural processing workers.	No population restriction	Loans up to 102% of total development cost at 1% for up to 33 years. Grants to NFPs for up to 90% of total development cost. Resident farm workers and processing workers must be permanent residents or US citizens.

COMMUNITY PROGRAMS: *Direct Loans and Grants - Apply to Rural Development Area Office unless noted. Loan Guarantees - Apply to participating lenders.*

Program	Objective	Applicant	Uses	Population	Terms/Conditions
Community Facilities Loans, Grants, & Loan Guarantees	Provide essential community facilities for rural communities.	Public bodies, non-profit organizations, and Indian tribes.	Build facilities and purchase equipment for fire and rescue, police stations, health clinics, schools, libraries, hospitals, etc.	Rural Areas, Cities, and Towns with up to 20,000 population.	<u>Direct</u> - up to 100% of market value. Useful life to not exceed 40 years. <u>Guarantee</u> - up to 90%; fixed or variable rate set by lender; useful life not to exceed 40 years.
Water and Waste Disposal Direct Loans, Grants, & Loan Guarantees	Provide water and wastewater infrastructure financing for rural areas.	Public entities, Indian tribes, and non-profit corporations.	Construct, repair, modify, expand, improve water supply and distribution systems, and waste collection and treatment systems. Also other related costs.	Rural Areas, Cities, and Towns with up to 10,000 population.	Interest rates are set quarterly. Repayment - up to 40 years. Grants may be available. Guarantees up to 90% available to eligible lenders.
Emergency Community Water Assistance Grants	Provide emergency funding to needy communities.	Public bodies, tribes & non-profits corporations	Repair, replace or maintain systems that show significant decline in water quality or quantity	Rural Areas, Cities, and Towns with up to 10,000 population.	Maximum \$500,000 grant if within 2 years of water quantity or quality decline, otherwise \$150,000 max
Pre-Development Planning Grants SEARCH - Special Evaluation Assistance for Rural Communities & Households	Pay costs associated with developing an RD application for a proposed water or wastewater project.	Public bodies, tribes & non-profits corporations	Predevelopment costs, (e.g., preliminary engineering and environmental report) for entities intending to apply in the near future for water and waste funding from Rural Development. SEARCH uses include preliminary design and technical assistance.	PPG - Rural Areas, Cities, and Towns with up to 10,000 population. SEARCH - Rural Areas, Cities, and Towns with up to 2,500 population.	Median household income in the service area must be less than \$39,648. Applications accepted year round. PPG - Grants up to \$30,000 or 75% of the project costs SEARCH - Grants available up to 100% of eligible costs; \$30,000 maximum grant
Native American Grants	Benefit members of Federally Recognized Native American Tribes.	Recognized Tribes or Communities with over 50% Native American population.	Construct, repair, improve public water and wastewater systems and other related costs.	Rural Areas, Cities, and Towns with up to 10,000 population.	Maximum grant is \$2.0 million per project.
Economic Impact Initiative Grants	Provide assistance in communities with unemployment greater than 19.5%	Public bodies, tribes & non-profits corporations	Develop essential community facilities in areas of extremely high unemployment & severe economic depression	Rural Areas, Cities, and Towns with up to 20,000 population.	Maximum grant is 75% of project cost. Unemployment rate must be 19.5% or higher. Amount of grant based on medium household income & population of service area.
RCDI - Rural Community Development Initiative	Help recipients develop the capacity to undertake housing, community, or economic development projects.	Private, non-profit or public organization legally organized for 3 years. Must have experience working with low-income communities and non-profit organizations. Apply to State Office or www.grants.gov	Intermediary provides technical and financial assistance to help non-profits and low-income rural communities undertake housing, community, or economic development projects.	Rural Areas, Cities, and Towns with up to 50,000 population.	Grants are awarded on a National competitive basis. Up to a 3 year grant agreement with dollar for dollar matching funds.
Solid Waste Management Grants	Provide funding for technical assistance and/or training to help communities reduce the solid waste stream.	Non-profit organizations and public bodies. Apply to State Office or www.grants.gov	Provide technical assistance and training to reduce pollution of water resources and improve management of solid waste facilities; reduce solid waste in streams.	Rural Areas, Cities, and Towns with up to 10,000 population.	Projects are funded based on selection at the National level. Applications are accepted from October 1st to December 31st of each year.
DLT - Distance Learning and Telemedicine	Bring electronic educational resources to rural schools and improve rural health care delivery.	For-profit and non-profit incorporated entities that operate rural schools, libraries, health care clinics, and other educational or health care facilities.	Equipment for classrooms: cameras, video monitors, computers, and LAN. Also for physician consultation, radiology, x-ray scanners, and digital microscopes.	Rural areas with 20,000 or less	Grants awarded on a competitive basis annually. 15% matching contribution required. Min / max amount is defined in NOSA / NOFA as well as other terms.
Community Connect	Provide broadband in unserved areas to provide public safety services and foster economic growth.	For profit entities, non-profit and cooperative associations, public bodies, and other utilities. Apply directly to Rural Development National Office.	Construct, acquire, Improve, or lease facilities to deploy broadband transmission services.	Rural areas with 20,000 or less	Grants awarded on a competitive basis annually. 15% matching contribution required. Min / max amount is defined in NOSA / NOFA as well as other terms.
Electric and Telecommunication	Provide reliable, affordable electricity and telecommunications.	For profit entities, non-profit and cooperative associations, public bodies, and other utilities. Apply directly to Rural Development National Office.	Upgrade, expand, maintain, & replace rural electric infrastructure, such as Generation, transmission & distribution of electric power, 911 emergency service, digital switching equipment, fire optic cable, telecommunications, & broadband services.	<u>Electric</u> - Rural areas as defined by the U.S. Census <u>Telecommunications</u> - rural areas with 5,000 or less	Interest rates are established in accordance with 7CFR 17145. No match requirement. Loan applications are accepted year round. Minimum and maximum amount is defined in NOSA / NOFA as well as other terms

BUSINESS PROGRAMS: *Direct Loans and Grants - apply to Rural Development. Loan Guarantees - Apply to participating lenders.*

Program	Objective	Applicant	Uses	Population	Terms/Conditions
B&I - Business and Industry Guarantee Loans	Create jobs and stimulate rural economies by providing financial backing for rural businesses.	Businesses apply through Federal or State chartered banks, credit unions, savings & loan associations or Farm Credit Services.	Most legal business purposes except production agriculture. Includes acquisition, start-up and expansion of businesses that create rural employment.	All areas except cities of more than 50,000 and their contiguous and adjacent urbanized areas.	Lender and borrower negotiate terms. Interest rate tied to published rate that may change no more often than quarterly.
IRP - Intermediary Relending Program	Capitalize local revolving loan funds for the purpose of financing business facilities and community development.	Public bodies, non-profit corporations, Native American tribes, and cooperatives.	Support community development, establish or expand businesses, create or save rural jobs.	Rural areas and incorporated places with populations of less than 25,000.	The intermediary makes loans to businesses on terms consistent with security offered. Loan term to intermediary is 1% interest for 30 years.
RBEG - Rural Business Enterprise Grants <i>*Note 1</i>	Finance and facilitate the development of small and emerging private business enterprises.	Public bodies, private non-profit corporations, and federally recognized Native American tribes.	Buy and develop land; establish a revolving loan fund; purchase equipment; construct buildings, streets, parking areas, utility extensions; adult job training; and rural distance learning networks.	All areas except cities of more than 50,000 and their contiguous and adjacent urbanized areas.	When grant funds are used for revolving loan fund (RLF), the intermediary makes loans to businesses from its RLF on terms consistent with security offered.
REDLG - Rural Economic Development Loans and Grants	Finance economic development and job creation through local rural utilities.	Electric and telephone utilities eligible for financing from the Rural Utilities Service.	Establish revolving loan funds or lend funds to local for-profit and non-profit businesses as well as public bodies for projects that will create or retain jobs.	All areas except cities of more than 50,000 and their contiguous and adjacent urbanized areas.	The intermediary (electric or telephone utility) makes loans to ultimate recipients. Loans to the utility are 0% interest for 10 years.
RBOG - Rural Business Opportunity Grants <i>*Note 1</i>	Finance technical assistance for business development and conduct economic development planning in rural areas.	Public bodies, non-profit corporations, Indian tribes on Federal or State reservations, and cooperatives with primarily rural members.	Technical assistance, training, new business support centers, economic development plans.	All areas except cities of more than 50,000 and their contiguous and adjacent urbanized areas.	Must be completed within 2 years after project has begun.
VAPG - Value-Added Producer Grants	Help agricultural producers enter into activities that add value to their commodities.	Independent producers, farmer and rancher cooperatives, agricultural producer groups, and majority controlled producer-based business ventures.	Planning purposes such as conducting feasibility studies or business plans; or as working capital to help start the operations of a venture.	No population restriction.	Specific selection criteria. Grants are awarded on a competitive basis. Funds cannot be used to build facilities or purchase equipment. Dollar-for-dollar match required.
REAP - Rural Energy for America	Support for energy efficiency and renewable energy systems in rural areas.	For renewable energy and energy efficiency improvements - agricultural producers and rural small businesses For energy audit and renewable energy development assistance - public bodies, institutions of higher learning, rural electric co-ops and others.	Renewable energy projects, energy efficiency improvements, and energy audit and renewable energy development assistance.	All areas except cities of more than 50,000 and their contiguous and adjacent urbanized areas.	Specific selection criteria. Loans cannot exceed 75% of eligible project costs. Grants are awarded on a competitive basis; cannot exceed 25% of eligible project costs.

Note 1:

Section 6012 of the 2014 Farm Bill combined the Rural Business Enterprise Grant (RBEG) and the Rural Business Opportunity Grant (RBOG) programs into the new Rural Business Development Grant (RBDG) program. Upon completion of writing of the final new regulation, the Agency anticipates that there will be no significant changes to the applicant eligibility or use of funds eligibility for either the RBEG or RBOG program.

For more information about USDA, Rural Development programs, please visit www.rd.usda.gov/id or contact your local Rural Development Area Office

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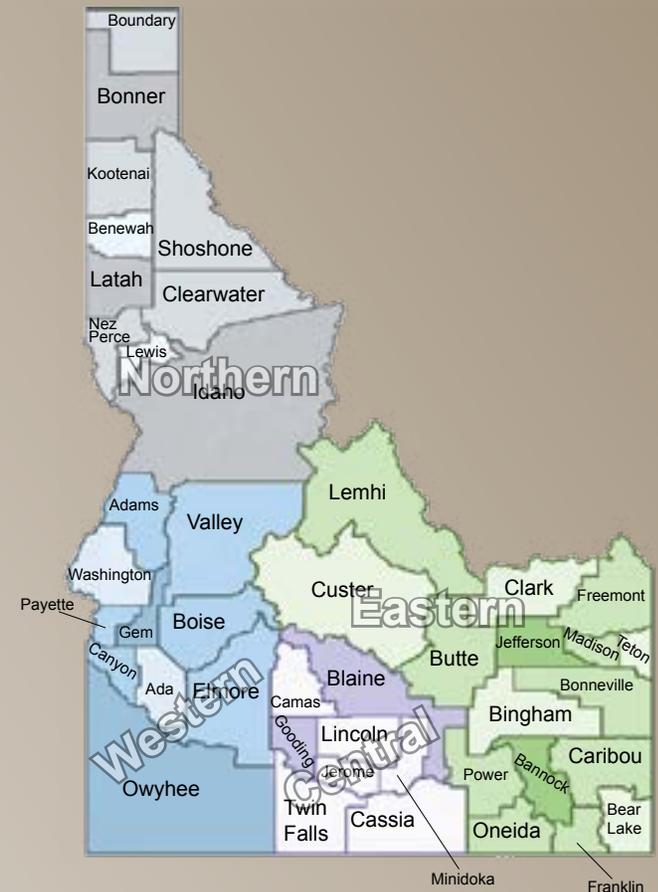
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2017

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