



United States Department of Agriculture



USDA Rural Development Michigan

2014 Progress Report

Committed to the Future of Rural Communities

At the February 2014 ceremony in Michigan to sign the 2014 Farm Bill, President Barack Obama remarked, "We are now better positioned for the 21st century than any other country on earth." Supporting rural America has been a key goal for President Obama since he took office, as a strong rural economy is the foundation for a healthy American economy. I am proud to chair the White House Rural Council to help carry out President Obama's vision to strengthen rural communities, and I am proud that the Department of Agriculture (USDA) has made historic investments in rural America designed to drive job growth and ensure the development of a rural economy that is built to last.

USDA Rural Development provides loan and grant financing as well as technical assistance to develop housing, community facilities, businesses, infrastructure, and renewable energy ventures in rural areas. In addition to providing direct loan and grant assistance, USDA Rural Development also partners with private sector lenders and development organizations to carry out local community development projects. Rural Development's more than 40 financial assistance programs, in addition to its ability to leverage private sector resources, give USDA the flexibility to invest in a wide range of projects that are reinvigorating rural towns and bringing new job opportunities for local residents.



Tom Vilsack
Secretary of Agriculture

Since 2009, Rural Development has provided grants and loans to help approximately 89,000 rural small businesses grow, creating or saving more than 420,000 jobs; invested in more than 6,600 critical community projects including hospitals, libraries, schools, and public safety facilities; helped more than 900,000 rural families buy, repair or refinance a home, and provided funding for more than 3,000 multi-family housing developments; invested in new and improved broadband service to nearly 1.5 million rural residents, which expands access to state-of-the-art health care, educational and cultural resources, and provides the opportunity for local businesses to compete in the global economy; helped modernize rural electric infrastructure for about 8.5 million rural residents and businesses; and provided grants and loans for water and waste-water projects to help safeguard the health of approximately 14.5 million rural residents.

At USDA Rural Development, many of our employees live and work in the same rural communities alongside our rural customers and stakeholder and partner organizations. Aside from our commitment solely to rural America, it is this network of staff— in addition to our programs that make our Mission Area unique.

On behalf of USDA Rural Development, I look forward to continuing our mission and supporting investments that create economic prosperity and opportunity for rural Americans in the months and years to come.



Lisa Mensah
Under Secretary for
Rural Development

It has been another impressive year for USDA Rural Development in Michigan. Total investment in our state this year was more than \$947 million. Since 2009, Rural Development has provided more than \$250 million in loans, loan guarantees and grants to 719 rural Michigan businesses, providing jobs and increasing opportunity. We have helped more than 40,000 families achieve the American dream of homeownership and provided more than \$220 million for communities to purchase emergency vehicles and equipment. Our agency also financed 382 water and waste projects, investing more than \$640 million to protect our environment for future generations to enjoy.

All of these investments have made rural Michigan stronger. As you read this report, not only will you see what we have done, but hopefully you will learn how we can help your community as well.



James Turner
USDA Rural Development State Director

Rural Business and Cooperative Programs

Helping community leaders identify ways to improve economic opportunities in rural America is a leading emphasis at USDA Rural Development.

Through a variety of job-creation programs the agency partners with private and community-based organizations to create and preserve quality jobs in rural communities and move America forward.

USDA Rural Development's Business and Industry (B&I) guaranteed loan program helps back the businesses of rural America by providing protection and incentives to lenders. In turn, businesses benefiting from a loan guarantee have a better chance of receiving the financing and terms they need so they can thrive.

USDA Rural Development has a long-standing initiative that assists rural electric and telephone cooperatives and community-development organizations in their efforts to

improve the rural economy.

The agency also assists small businesses and producers through its Rural Energy for America Program (REAP) that provides financial assistance when energy-efficiency improvements are made to reduce energy costs or when renewable energy systems such as wind turbines, geothermal and solar are installed.

FY 2014 Results

In fiscal year 2014, Rural Development invested \$22 million in Michigan rural businesses, supporting 83 projects. Business and Cooperative Programs serve Michigan communities by creating new businesses, growing production, maintaining jobs, conducting feasibility studies, improving rural energy development, creating professional business plans, and increasing revenue for rural business ventures.



Research Tool Corporation in Ovid specializes in Electronic Discharge Machining (EDM), a manufacturing process whereby a desired shape is obtained using electrical discharges. EDM is a machining method primarily used for hard metal or those that would be very difficult to machine with traditional techniques. EDM can cut intricate contours or cavities in pre-hardened steel without the need to heat treat to soften and re-harden them. Research Tool does not mass produce. They make "intricate, detailed, specialty" cuts and pieces for other manufacturers. There are basically no other companies in Michigan that do what they do. RTC benefited from a Business and Industry Loan Guarantee from Rural Development.

Rural Housing Programs

USDA Rural Development has two low-interest, no-down-payment loan programs 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.

Eligible homes must be located in a rural area and/or community of generally less than 20,000. In most cases, a family of four with an adjusted annual income of up to \$74,750 may qualify for the agency's guaranteed home loan program. If that same family of four's adjusted annual income is less than \$46,800 they may also qualify for a direct loan from the agency. These income limits increase in communities located near metro areas.

USDA Rural Development also provides financing for more than 600 apartment complexes in rural Michigan. These

complexes provide rural residents with access to more than 17,000 apartments. Rent in the apartments is based on income, and rental assistance may be available depending on the income of the tenant.

FY 2014 Results

USDA Rural Development improved rural housing in Michigan with \$744 million in loans and grants to build, repair, rehabilitate, and purchase homes that ultimately improve the quality of life. Rural Development provides funding for single-family homes, apartments for lower-income families or the elderly, and housing for farm laborers. In fiscal year 2014, the agency obligated 246 direct loans and 6,447 guaranteed loans to finance homes for rural Michigan families.



Located in Menominee, in Michigan's Upper Peninsula, the Lloyd House Apartments project demonstrates how USDA is revitalizing communities while maintaining their historic architecture. First opening in 1926 as Marshall B. Lloyd's Wonder Store, the building has housed a number of businesses over the years, but was vacant since the early 2000s. USDA Rural Development provided a \$650,000 Section 538 Rural Housing Loan Guarantee to rehabilitate the building creating 44-units consisting of one, two and three bedrooms, retail space and underground parking. This is its ribbon cutting on August 13, 2014.

Community Facilities Programs

The U.S. Department of Agriculture Rural Development's Community Program offers direct and guaranteed loans and grants to finance and facilitate the development of more than 80 different types of essential community facilities including water and sewer projects.

These include hospitals, nursing homes, health clinics; police, fire or rescue facilities, equipment or vehicles; libraries; and municipal or county buildings.

Applicants must have the legal authority to borrow and repay loans, to pledge security for loans, and construct, operate, and maintain the facilities. They must also be financially sound and able to organize and manage the facility effectively.

Contact Rural Development for information about programs and advice on how to assemble information to determine

engineering feasibility, economic soundness, cost estimates, organization, financing and management matters. We can also help with your application.

FY 2014 Results

During fiscal year 2014, USDA Rural Development invested \$66.3 million in rural Michigan through community facilities loans and grants. The 75 projects include funding for schools and fire safety equipment.

USDA Rural Development invested \$69 million during fiscal year 2014 through 59 infrastructure projects to provide reliable and clean drinking water, waste treatment systems, electric power, and telecommunications services in rural communities in Michigan.



Libraries are increasingly important for rural communities. They have expanded their role from lending books to offering meeting spaces and providing high-speed internet connections, the latter often being difficult to obtain away from urban centers. State Director for Michigan James J. Turner (far left) made this point at the August groundbreaking ceremony for the Lake Odessa Community Library. USDA Rural Development provided a \$625,000 Community Facilities loan to support the project, which includes separate areas for children and teenagers, expanded technology space and a meeting room.

Michigan Investments FY 2014

Program	Amount	Award
Business and Industry Guaranteed Loans	\$20,922,000	6
Renewable Energy Loans and Grants	\$479,051	45
Business Grants	\$985,000	22
Value-Added Producer Grants	\$1,206,171	10
Single Family Housing Direct Loans	\$23,352,155	246
Single Family Housing Guaranteed Loans	\$719,647,544	6,447
Home Repair Loans and Grants	\$1,541,477	314
Multi-Family Housing Direct Loans	\$1,408,908	3
Multi-Family Housing Guaranteed Loans	\$650,000	1
Farm Labor Housing Loans and Grants	\$146,800	1
Rental Assistance	\$33,455,352	391
Community Facility Direct Loans	\$65,016,000	22
Community Facility Grants	\$1,257,006	53
Water and Waste Direct Loans	\$49,466,000	34
Water and Waste Grants	\$19,619,500	22
Telecommunications Loans and Grants	\$625,300	3
Electric Loans	\$7,000,000	1
All Others	\$292,733	6
Total	\$947,070,997	7,627

USDA RURAL DEVELOPMENT SUMMARY OF PROGRAMS

HOUSING AND COMMUNITY FACILITIES

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Single Family Home Ownership Direct Loans	Safe, well-built, affordable homes for rural Americans.	Families and individuals.	Buy, build, improve, repair or rehabilitate a rural home as the applicant's permanent residence.	Rural areas with populations of up to 35,000.	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 Home Ownership Guaranteed Loans	To assist moderate-income applicants(s)/household(s) in buying their homes by guaranteeing loans made by private lenders.	Families and individuals.	Purchase new or existing home and refinance existing Rural Development guaranteed or direct loans.	Rural areas with populations of up to 35,000.	Loan guarantee.	30-year, fixed rate. 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 Repair Loans and Grants	To help very-low-income applicants remove health and safety hazards or repair their homes.	Families and individuals who currently own their home.	Repair/replace roof, winterizing, purchase or repair heating system, structural repair, water/sewage connect fees, etc.	Rural areas with populations of up to 35,000.	Direct loan and grant.	Loans up to \$20,000 up to 20 years at 1%. Grants available to very-low-income applicants 62 years or older unable to pay 1% loan.
Mutual Self-Help Housing Grants	Assist lower-income families in building their own homes.	Non-profits and public bodies.	Technical assistance to help small groups of families to build each other's homes.	Rural areas with populations of up to 35,000.	Grant.	Grant agreement.
Rural Rental Housing Direct Loans	Safe, well-built, affordable rental housing for very-low-income individuals and families.	Individuals, trusts, associations, limited partnerships, for-profit and non-profit entities, Tribes, public bodies.	New construction or substantial rehabilitation of rental housing.	Rural areas with populations of up to 35,000.	Direct loan.	Up to 100% of total development cost (non-profits); 97% (for-profits); 95% (for-profits with Low-Income Housing Tax Credits). 30-year term with up to 50-year amortization.
Rural Rental Housing Loan Guarantees	Provides loan guarantees on loans to build or preserve affordable housing for very-low to moderate-income tenants.	For profit and non-profit lenders.	Build or rehabilitate affordable rental housing.	Rural areas with populations of up to 35,000.	Loan guarantee.	At least 25-year term with fixed interest rate. Loan guarantees up to 90% of the principal.
Housing Preservation Grants	Repair and rehabilitate housing owned or occupied by very-low- and low-income rural families.	Public bodies and non-profit organizations.	Operation of a program which finances repair and rehabilitation activities for single-family and small rental properties.	Rural areas with populations of up to 35,000.	Grant.	Grant agreement.
Farm Labor Housing Loans and Grants	Safe, well-built affordable rental housing for farmworkers.	Individuals, public and private non-profit organizations.	New construction or substantial rehabilitation of rental housing.	N/A.	Direct loan and grant.	Up to 102% of total development cost. Up to 33 years to repay at 1% interest.
Community Facilities Loans and Grants	Improve, develop, or finance essential community facilities for rural communities.	Public bodies, non-profits, and Federally recognized Indian Tribes.	Construct, enlarge or otherwise improve essential community facilities, such as public safety, fire and rescue, telecommunications, schools, libraries, hospitals, other health care facilities, etc. This may include furnishings, fixtures and other required equipment.	City, town or unincorporated area of not more than 20,000 in population. Facilities must primarily serve rural residents.	Direct loan, loan guarantee or grant.	Up to 100% of market value. Term is for useful life of the facility or equipment, the state statute, or 40 years. Maximum grant 75% of project cost. Grant eligibility based on income, population and need.
Rural Community Development Initiative	To facilitate housing, community facility and community and economic development projects.	Private non-profit or public organizations, philanthropic foundations, low-income communities.	Technical assistance grants of \$50,000 to \$300,000 to develop the capacity and ability of the awardees to carry out needed projects.	City, town or unincorporated area of not more than 50,000 in population.	Grant.	Matching funds required for grant.

BUSINESS AND COOPERATIVES

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.	Lender/Businesses.	Real estate, buildings, equipment, supplies, working capital, and some debt refinancing.	All areas except cities over 50,000 and their contiguous urbanized areas.	Loan guarantee.	Lender and borrower negotiate terms. Up to 30 years for real estate, 15 years for machinery and equipment, and 7 years for working capital.
Rural Business Enterprise Grants	Finance and facilitate the development of small and emerging private business enterprises.	Public bodies, private non-profit corporations and Tribes.	Refinancing, land acquisition, revolving funds, construction, equipment, access streets and roads, utility and service extensions, and rural distance learning networks.	All areas except cities over 50,000 and their contiguous urbanized areas.	Grant.	Amount based on funding availability, funding priority and national goals.
Intermediary Relending Program Loans	Establish revolving funds for business facilities and community development projects.	Public bodies, non-profit corporations, Native American Tribes and cooperatives.	Community development projects, establishment or expansion of businesses, creation or saving of rural jobs.	Rural areas and incorporated places with populations of less than 25,000.	Direct loan.	The intermediary makes loans to businesses from its revolving loan fund on terms consistent with security offered. Intermediary pays 1% for 30 years.
Rural Microentrepreneur Assistance Program	Establish revolving funds to target assistance to small rural enterprises.	Microenterprise Development Organizations (MDOs).	Loans, technical, and capacity-building assistance to businesses with 10 or fewer employees and sole proprietorships.	All areas except cities over 50,000 and their contiguous urbanized areas.	Loans, grants.	Rural microenterprises apply directly to the intermediary.
Rural Economic Development Loans and Grants	Finance economic development and job creation in rural areas.	Rural Utilities Service-financed electric and telephone utilities.	Business startups or expansion projects that create rural jobs.	Rural areas with priority to places with populations of 2,500 or less.	Direct loan or grant to establish revolving loan fund.	Intermediary makes loans to for-profit or non-profit businesses and public bodies. Loans are 0% for 10 years.
Rural Cooperative Development Grants	Establish/operate centers for cooperative development.	Non-profits and institutions of higher education.	Establish centers to provide technical assistance, training, applied research, and collection and interpretation of data, for the purpose of cooperative development.	All areas except cities over 50,000 and their contiguous urbanized areas.	Grant.	Minimum 25% fund match (5% for 1994 Institutions). Grants awarded competitively.
Small Socially Disadvantaged Producer Grants	Provides funds to eligible cooperatives or an association of cooperatives to provide technical assistance to small, socially disadvantaged producers in rural areas.	Cooperatives and associations of cooperatives whose membership and board of directors is comprised of at least 75% socially disadvantaged agricultural producers.	Technical assistance.	All areas, except cities over 50,000 and their contiguous urbanized areas.	Grant.	Grants are awarded on a competitive basis. There is no matching requirement.
Value-Added Producer Grants	Help independent agricultural producers enter into activities that add value to their crops.	Independent producers, farmer and rancher cooperatives, producer groups, majority-controlled producer-based business ventures.	Feasibility studies, business plans; working capital.	All areas.	Grant.	Grants are awarded on a competitive basis. Funds cannot be used to build facilities or purchase equipment. Funds must be matched on a dollar-for-dollar basis.
Rural Business Opportunity Grants	Finance technical assistance for business development planning in rural areas.	Public bodies, non-profit corporations, Indian Tribes on Federal or State reservations, cooperatives with members that are primarily rural residents.	Technical assistance, leadership training, establishment of business support centers, economic development plans.	All areas except cities over 50,000 and their contiguous urbanized areas.	Grant.	Must be completed within 2 years after project has begun.

BUSINESS AND COOPERATIVES (CONT.)

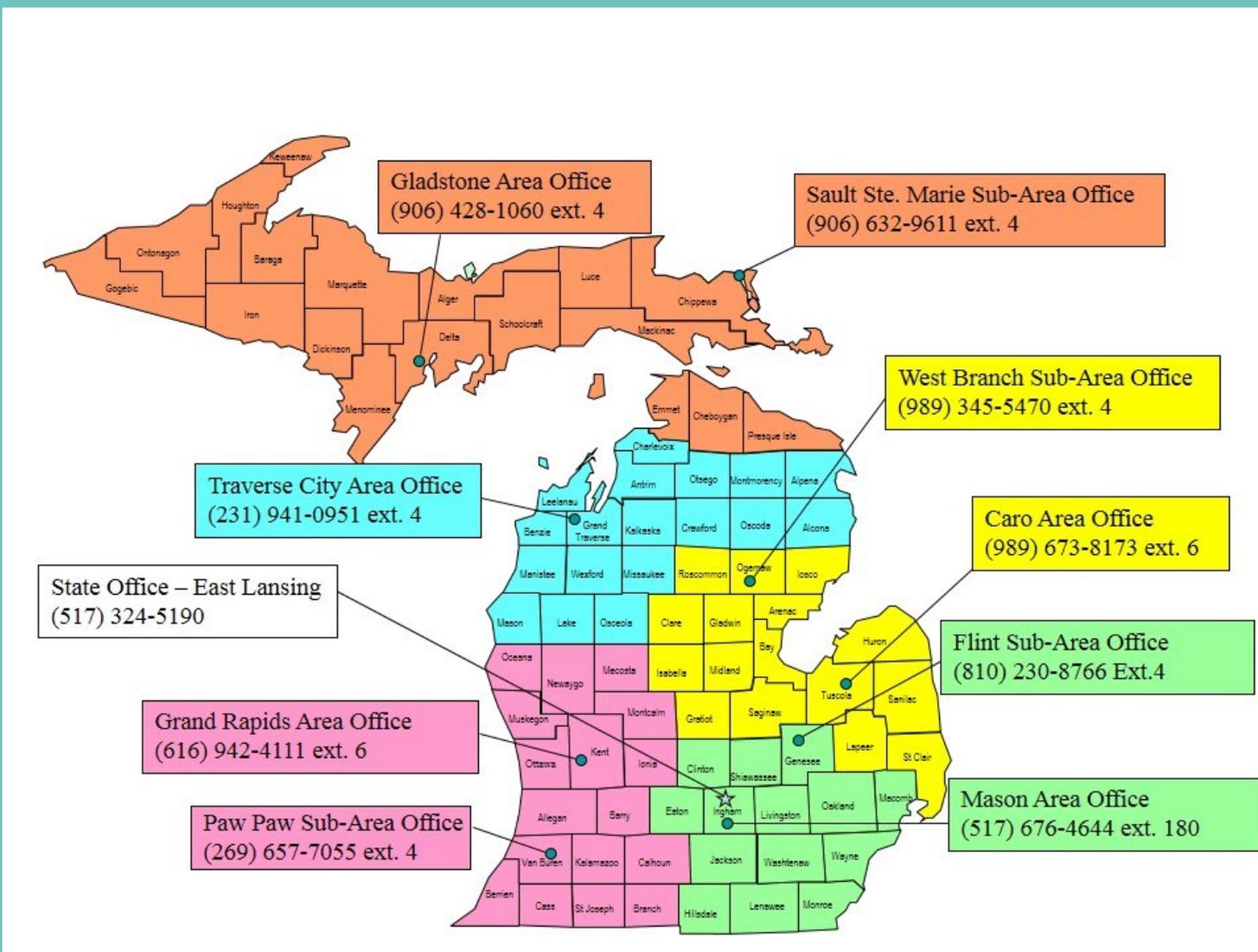
Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Rural Energy for America Program (REAP) Loan Guarantees and Grants	Provide assistance for energy efficiency improvements or purchase of a renewable energy system for operations.	Rural small businesses and agricultural producers.	Energy efficiency improvements, renewable energy systems, land acquisition and working capital.	Cities, towns, unincorporated areas with population less than 50,000. (Population limits do not apply to agricultural producers)	Loan guarantee and/or grant..	Grants up to 25% of project costs not to exceed \$250,000 for energy efficiency projects and \$500,000 for renewable energy. Loan guarantees up to 75% of project cost not to exceed \$25 million.
REAP Audit/Development Grants	Provide grant to entity to pass through to a small business or agricultural producer 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; or public power entities.	\$100,000 grant to entities, smaller ones to small business and agricultural producers for 75% of energy audit or renewable energy development assistance.	Cities, towns, unincorporated areas with population less than 50,000.	Grant.	\$100,000 to entities and up to 75% of the cost of energy audit for renewable energy development assistance.
Biorefinery Assistance Program Loan Guarantees	Provide loan guarantees for the development and construction of commercial-scale biorefineries or to retrofit facilities using eligible technology for the development of advanced biofuels.	Individuals, 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, 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.	No restrictions.	Loan.	90% (maximum) guarantee on loans up to \$125 million; 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.
Repowering Assistance Program	Provide payments to biorefineries to replace fossil fuels with biomass.	Biorefineries.	Grant to biorefineries, including ethanol and biodiesel plants that use electricity generated from natural gas and coal and require this for the fermentation process.	No restrictions.	Grant.	As funds are available. Complete applications submitted to National Office for review.
Advanced Biofuel Payment Program	Provide payments to producers of advanced biofuels.	Eligible producers of advanced biofuels.	Grant to producers of advanced biofuels (non-commercial-based).	No restrictions.	Grant.	As funds are available. Complete applications submitted to National Office for review. Grant awards determined by National Office.
Rural Community Development Initiative	To facilitate housing, community facility and community and economic development projects.	Private non-profit or public organizations, philanthropic foundations, low-income communities.	Technical assistance grants of \$50,000 to \$300,000 to develop the capacity and ability of the awardees to carry out needed projects.	City, town or unincorporated area of not more than 50,000 in population.	Grant.	Matching funds required for grant.

UTILITIES PROGRAMS

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Water and Waste Disposal Loans and Grants	Provide infrastructure for rural areas.	Public entities, Indian Tribes and non-profit corporations.	Build, repair and improve public water systems and waste collection and treatment systems.	Rural areas, and towns with up to 10,000 population.	Direct loan and grant.	Repayment period is a maximum of 40 years. Grant funds may be available.
Water and Waste Disposal Loan Guarantees	Provide infrastructure for rural areas.	Public entities, Indian Tribes and non-profit corporations.	Construct, repair and improve water supply and distribution systems and waste collection and treatment systems.	Rural areas, and towns with up to 10,000 population.	Loan guarantee.	Eligible lenders obtain up to a 90% guarantee on loans they make and service.
Solid Waste Management Grants	Provide technical assistance and/or training to those who operate and maintain active landfills.	Public bodies, private non-profit organizations, Indian Tribes, academic institutions.	Technical assistance and training to improve landfill conditions and protect against threats to nearby water resources.	Rural areas, and towns with up to 10,000 population.	Grant.	Applications accepted year-round. Complete applications submitted to National Office for review.
Technical Assistance/ Training/Circuit Rider	Provide technical assistance and training.	Public, private, and non-profit organizations.	Provide technical assistance and training to assist with management of water and waste projects.	Rural areas and towns with up to 10,000 population.	Grant.	As funds are available. Complete applications submitted to National Office for review.
Rural Broadband Loan and Loan Guarantee	Deployment of broadband service to eligible rural communities.	Entities seeking to provide broadband services in rural areas. Individuals and partnerships not eligible.	Finance the construction, improvement and acquisition of facilities and equipment to provide broadband service in eligible rural communities; refinance RD telecommunications program debt.	Any area not located within a city, town or incorporated area over 20,000 inhabitants; or an urbanized area contiguous to a city or town of greater than 50,000 inhabitants.	Direct loan and loan guarantee.	Loans are made at the Treasury rate; loan term is the expected economic life of the assets financed; guarantee cannot exceed 80% of the project amount.
Electric and Telecommunications Loans	Assist rural communities in obtaining affordable, high-quality electric and telecommunications services.	Non-profit and cooperative associations, public bodies, and other utilities.	Generation, transmission facilities and distribution of electric power, including alternative, renewable, conservation and energy efficiency programs. Enhance 911 emergency service, digital switching equipment, and fiber optic cable, along with traditional main system telecommunications service.	Electric: areas served by an existing rural electric borrower, or rural areas other than a city or town of more than 20,000. Telecommunications: areas cities with population over 5,000.	Direct loan or loan guarantee.	Interest rates are established in accordance with 7CFR 174. Contact RUS at www.rd.usda.gov or 1(800) 670-6553.
Distance Learning and Telemedicine	Development and deployment of advanced telecommunication services throughout rural America to improve education and health care.	Incorporated entities, including municipalities, for-profit, and non-profit corporations that operate rural schools, libraries, health care clinics and other educational or health care facilities.	To provide end-user equipment and programming that delivers distance learning and telemedicine services into eligible areas.	Rural areas outside incorporated or unincorporated cities with population over 20,000.	Direct loan and/or grant.	Matching funds are required.
Community Connect	Provide public access to broadband in otherwise un-served communities.	Public bodies, Tribes, cooperatives, non-profits, limited dividend or mutual associations; corporations and other legally organized entities.	To build broadband infrastructure and establish a community center that offers free public access to broadband for two years.	A single community outside incorporated or unincorporated cities with population over 20,000 which does not have broadband.	Grant.	Minimum: \$50,000; Maximum: \$1 million. Amounts are published in NOFAs and may vary.

SUMMARY OF RURAL DEVELOPMENT PROGRAM PURPOSES

	Land & Bldgs.	Mach. & Equip.	Working Capital	Infrastructure	Tech. Asst./Train.
Rural Housing and Community Facilities Programs					
Single Family Housing Direct Loans (including Self-Help Loans)	♦				
Single Family Housing Loan Guarantees	♦				
Single Family Housing Repair Loans/Grants	♦				
Rural Rental Housing Direct Loans	♦			♦	
Rural Rental Housing Loan Guarantees	♦			♦	
Housing Preservation Grants	♦	♦	♦	♦	♦
Farm Labor Housing Loans/Grants	♦			♦	
Community Facilities Direct Loans, Loan Guarantees, Grants	♦	♦	♦	♦	
Rural Community Development Initiative					♦
Rural Business and Cooperative Programs					
Business and Industry Loan Guarantees	♦	♦	♦	♦	
Rural Business Enterprise Grants	♦	♦	♦	♦	♦
Intermediary Relending Loans	♦	♦	♦		
Rural Microentrepreneur Assistance Program	♦	♦	♦	♦	♦
Rural Economic Development Loans and Grants	♦	♦	♦	♦	♦
Rural Cooperative Development Grants				♦	♦
Value-Added Producer Grant			♦	♦	♦
Rural Business Opportunity Grants					♦
Rural Energy for America Program Loan Guarantees/Grants	♦	♦		♦	♦
Biorefinery Assistance Program Loan Guarantees					
Repowering Assistance Program					
Advanced Biofuel Payment Program					
Rural Utilities Programs					
Water and Waste Disposal Direct Loans, Loan Guar., Grants	♦	♦	♦	♦	
Solid Waste Management Grants					♦
Rural Broadband Direct Loans and Loan Guarantees	♦			♦	
Electric and Telecommunications Direct Loans/Loan Guarantees	♦	♦		♦	
Distance Learning and Telemedicine Loans/Grants		♦		♦	



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To File an Employment Complaint

If you wish to file an employment complaint, you must contact your agency's EEO Counselor (PDF) within 45 days of the date of the alleged discriminatory act, event, or in the case of a personnel action. Additional information can be found online at http://www.ascr.usda.gov/complaint_filing_file.html.

To File a Program Complaint

If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form (PDF), found online at http://www.ascr.usda.gov/complaint_filing_cust.html, or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of

the information requested in the form. Send your completed complaint form or letter to us by mail at U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442 or email at program.intake@usda.gov.

Persons with Disabilities

Individuals who are deaf, hard of hearing or have speech disabilities and you wish to file either an EEO or program complaint please contact USDA through the Federal Relay Service at (800) 877-8339 or (800) 845-6136 (in Spanish).

Persons with disabilities who wish to file a program complaint, please see information above on how to contact us by mail directly or by email. If you require alternative means of communication for program information (e.g., Braille, large print, audiotope, etc.) please contact USDA's TARGET Center at (202) 720-2600 (voice and TDD).

Supplemental Nutrition Assistance Program

For any other information dealing with Supplemental Nutrition Assistance Program (SNAP) issues, persons should either contact the USDA SNAP Hotline Number at (800) 221-5689, which is also in Spanish or call the State Information/Hotline Numbers.

