



USDA Rural Development

MINNESOTA PROGRESS REPORT

2009 - 2015



A RURAL ECONOMY BUILT TO LAST



In 2015, USDA's Rural Development (RD) employees across the nation have continued to work closely with partners to drive investment in rural small businesses and entrepreneurs; help rural families achieve the dream of homeownership; grow the biobased economy; support renewable energy and efficiency; make critical upgrades to electric, water and telecommunications infrastructure; and expand opportunity in rural communities.

Since passage of the American Recovery and Reinvestment Act in 2009, which infused billions of dollars into infrastructure and other essential community development projects in small towns across the country, and continuing today through innovative programs authorized by the 2014 Farm Bill and executed in collaboration with partners across the public and private sectors, RD has targeted much-needed investment to rural businesses, projects and communities. Taken with investments made since fiscal year 2009, USDA Rural Development has now invested more than \$224 billion in more than 1.2 million projects in rural communities across the country over the course of the Administration. USDA is proud to lead the Administration's effort to drive investment in rural people and places. This work truly makes a difference in the lives of the proud men and women who live, work and raise families in rural America.

Sincerely,

A handwritten signature in black ink, appearing to read "Thomas J. Vilsack". The signature is fluid and cursive, with a long horizontal stroke at the end.

Thomas J. Vilsack
Secretary of Agriculture



USDA Rural Development transformed lives in small-town rural America in 2015, as we have done throughout our 80-year history.

We are the primary Federal agency responsible for creating opportunities and improving the quality of life in rural areas. Today, there are 46 million people living in rural America who provide the food, fiber, fuel and durable goods the rest of the nation, and the world, depend upon. Consequently, the economic well-being of all Americans is indelibly tied to rural growth.

USDA Rural Development investments nurture that growth to fuel the national economy. Our investments in rural communities run deep – we manage a portfolio of loans and loan guarantees of more than \$212.9 billion. In Fiscal Year (FY) 2015, Rural Development invested more than \$29.7 billion in loans, loan guarantees, and grants for a diverse range of worthwhile projects in rural communities. These investments represent the hard work of our employees who strive each day to support the hopes and plans of rural Americans.

We are proud to serve the needs of rural people and places to ensure that rural America continues to thrive and to drive the economy.

Sincerely,

A handwritten signature in black ink, appearing to read "Lisa Mensah". The signature is fluid and cursive, with a long horizontal stroke at the end.

Lisa Mensah
Rural Development Under Secretary



This 7-year Progress Report outlines Rural Development's work on behalf of thousands of projects for individuals, families, farmers and ranchers, rural entrepreneurs and small business owners, municipalities, developers, and utility providers throughout rural Minnesota.

I am proud of the difference that Rural Development makes in the lives of real people. In the time that I've been with USDA, I've witnessed this on a very personal level by traveling throughout the state to celebrate the important work we, in coordination with our numerous partners, and rural residents, businesses and communities achieve every day. Each of our investments in rural communities is an investment in our country's future.

I am pleased to say that over the past seven years, USDA Rural Development has invested nearly \$6 billion in Minnesota's rural communities alone.

Most recently, in Fiscal Year 2015, we celebrated the loans under the American Reinvestment and Recovery Act Broadband Improvement Program, which have been extremely successful - offering the potential for exponential rural growth in the future. Since 2009, we have successfully invested over \$358 million in 67 projects throughout rural Minnesota to deliver high speed Internet to rural areas otherwise unable to acquire service at competitive rates and terms from the private sector. All of these multi-year service projects celebrated their completion on September 30, 2015, and USDA Rural Development continues its support for rural broadband today.

USDA Rural Development is a lending agency that cares deeply about the rural people and communities we serve. We are proud to share these investment successes with you.

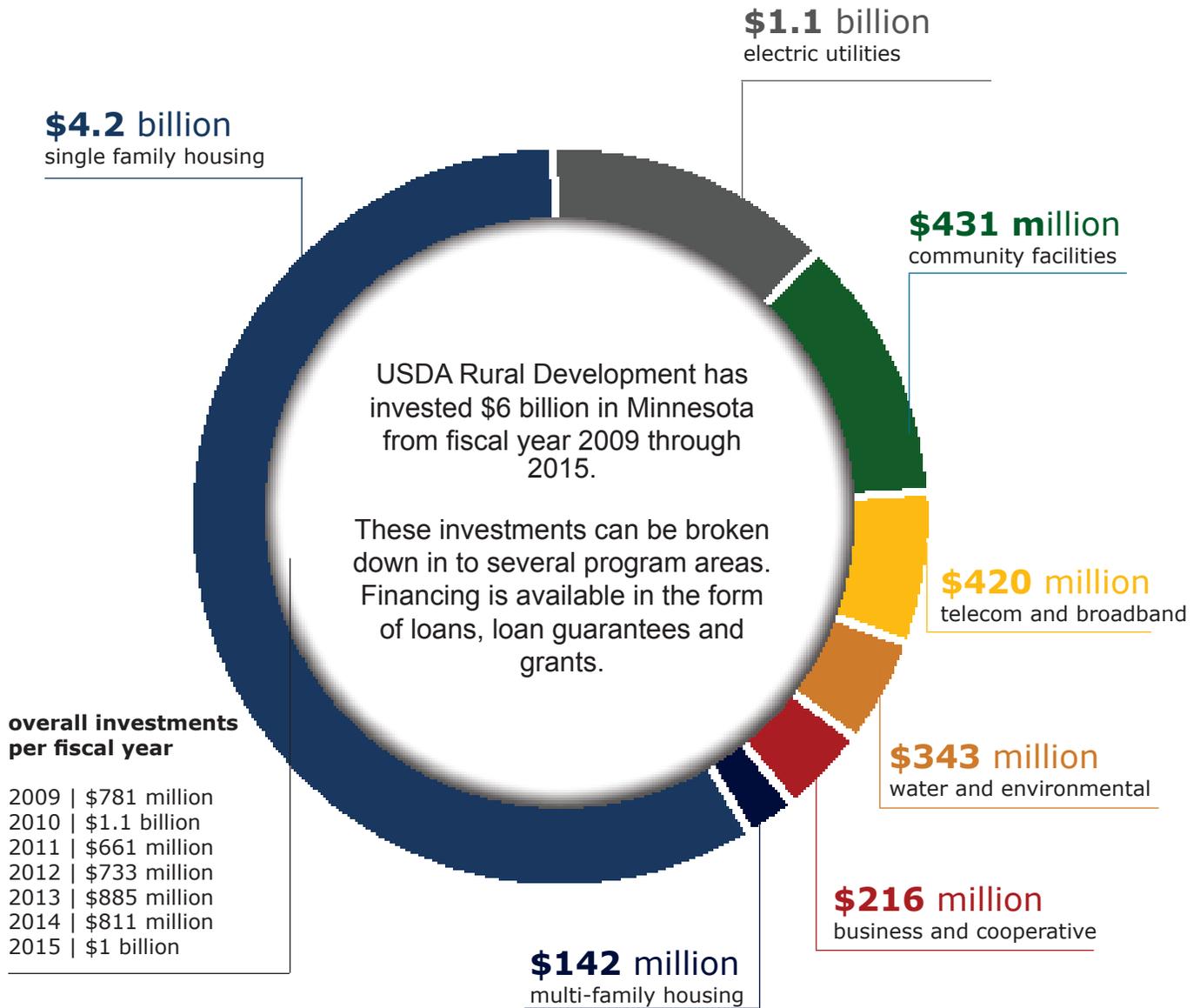
Sincerely,

A handwritten signature in black ink that reads "Colleen Landkamer".

Colleen Landkamer

USDA Rural Development Minnesota State Director

THE NUMBERS / investments over seven years



Renville County Hospital

Renville County Hospital & Clinics (RCHC) serves over 15,000 residents throughout Renville County and the surrounding communities. With the help of a \$19 million USDA Rural Development Community Facilities Direct Loan and a \$4,750,000 Community Facilities loan guaranteed through partnership with AgStar Financial Services, RCHC was able to open a new 62,000 square foot facility in Olivia, Minn.

Over 1,000 people showed up to celebrate the grand opening of the new facility, which boasts a Primary Care Clinic with 15 exam rooms and one procedure room; 16 in-patient hospital beds; new lab, radiology, and therapy facilities; two operating rooms; Outpatient and Specialty Clinics; an education center, and land for future expansion. Additionally, the new facility will allow for better recruitment and retention of staff, which currently consists of 140 people, making RCHC the third largest business in Renville County.



BUILDING HEALTHY COMMUNITIES



Access to rural helathcare services is critical to growing a sustainable community.

USDA Rural Development is helping build state-of-the-art health care facilities so people have access to the highest level of care.

Our programs provide financing to construct, expand, improve or purchase: hospitals, clinics, nursing homes, wellness centers, fire halls, emergency vehicles, and medical equipment.

Southwestern Mental Hospital

Southwestern Mental Health Center, Inc. (SWMHC) is a non-profit organization established in 1959 by Cottonwood, Jackson, Nobles, Pipestone, and Rock Counties in southwest Minnesota.

With a guiding mission to promote the mental health and total well-being of the communities they serve with respect and dignity for all, SWMHC was in need of a new facility to help them better provide a broad scope of quality mental health services to people of all ages and economic backgrounds under one roof.

With help from a \$1.2 million direct loan through USDA Rural Development's Community Facilities Direct Loan and Grant program, SWMHC was able to purchase and renovate an abandoned building in Luverne, Minn. - allowing them to bring the building up to code and continue to provide the highest quality of affordable mental healthcare they have provided for the last nearly 60 years.



RURAL HEALTH INVESTMENTS

Of the total \$432.5 million invested by USDA Rural Development in essential community facilities, over \$347.2 million was invested in 65 health and emergency service projects since 2009.

Hospitals & Clinics | \$227.1 Million

Long-term Care | \$107 Million

Emergency Vehicles & Equipment | \$235,000

Mental Health & Wellness Facilities | \$11.6 Million

Telemedicine | \$1.6 Million





Red Lake Band of Chippewa

Red Lake Band of Chippewa celebrated the opening of a new \$11.3 million Tribal College facility and \$10.1 million Tribal Government Center thanks to the help of two direct loans through USDA Rural Development's Community Facilities program to cover the costs of the \$21 million project.

The new 27,400 sq. ft. Tribal Government Center located on the south shore of Red Lake features a kitchen, brand new equipment and furniture, and will house all administrative and government offices under one roof. Additionally, the campus provides new Pow Wow grounds and a veteran's memorial.

The new 42,094 sq. ft. Tribal College boasts a day care center to accommodate single parents looking to further their education without the stress of having to find child care off campus. The new facility houses enough classroom space for up to 550 students enrollment is expected to grow from 130 to approximately 200 in the next semester alone. The new Tribal College will also create the capacity for 22 new jobs including professors, administrators, cooks, day care attendants, teachers, maintenance staff, and more.

These facilities will benefit the entire Red Lake Band of Chippewa Tribe, totaling approximately 11,200 members, as well as the surrounding communities.



BUILDING
SUSTAINABLE
COMMUNITIES



Homes are the cornerstone of any resilient community.

USDA Rural Development helps grow neighborhoods by building and preserving quality housing and rental opportunities.

Our programs provide financing to provide affordable rental, purchase and rehabilitation options for very-low, low, and moderate income individuals and families.

RURAL HOUSING INVESTMENTS

For 7 years, from 2009 through 2015, USDA Rural Development has made significant investments in affordable housing across Minnesota.

\$4.2 billion

invested to provide affordable housing and rental opportunities.

544

rental units constructed in 28 multi-family housing complexes financed by USDA.

\$125.5 million

provided in rental assistance to residents living in USDA financed multi-family housing projects.

1,208

home repair loans and grants to provide safe places to live.

nearly 26,000 homes

financed with a USDA loan guarantee through partnership with a local lender.

1,320

individuals and/or families became homeowners.



HOME

A home can be defined as a dwelling or residence, but it also provides a foundation for the future. USDA Rural Development seeks to help people find safe, sustainable places to live that provide financial security and a place one can call their own.

With several programs, USDA offers low- to moderate-income residents options for a home loan or provides access to rental assistance. Our housing programs have had positive impacts in many of Minnesota's rural communities. For example in 2014, a family received a loan to move into their first home with a mortgage payment comparable to what they were paying in rent; a senior homeowner on a fixed-income received financial help to repair a failing well; and in Cambridge, MN, 24 rental units recently opened to provide affordable rental housing.

USDA is helping to make homeownership a reality for more people. With favorable rates and terms, we help people purchase well-built homes or develop multi-family complexes, which is building strong communities where families are raising the next generation of rural Americans.

Single Family Housing Programs: Loans and loan guarantees are available for families and individuals to purchase or build a home. Financing is also available to make necessary home improvements that remove health and safety hazards and to make homes accessible for people with disabilities.

Multi-family Housing Programs: financing may be used for the construction and site development of affordable rental properties. Rental assistance is also available for low income residents living in the USDA financed buildings.





A HOME TO CALL THEIR OWN

When Karen Rettke and her family received the Certificate of Eligibility for a USDA loan that would provide them with the financing needed to purchase their very own home for the first time, it put a smile on Karen's face.

"I was so excited!" said Rettke. "We could not wait to start looking at houses."

By the fourth house the family viewed, they knew they had found the one. Karen worked closely with USDA every step of the way, which helped alleviate any anxiety throughout the process.

With help from a \$134,000 loan through USDA Rural Development's Direct Home Loan program, the Rettke's purchased their dream home.

"It was one of the most important days of my life," said Rettke. "Our new home is beautiful, and we will appreciate it and take care of it, because we understand what an awesome opportunity we were given. We thank you!"





SUPPORTING LOCALLY-GROWN FOODS

USDA Rural Development encourages the establishment and growth of businesses and cooperatives to diversify rural economies. Through private and public partnerships, USDA invests in business by providing financing in the form of loans, loan guarantees and grants.

Financing may be used for working capital, real estate, purchasing equipment, energy efficiency or renewable energy projects, technical assistance, business incubators, revolving loan funds and strategic planning.

Business development is a key component of a vibrant community. Rural Development backs rural businesses to help create job opportunities, enhance services and develop new products.

One investment priority for Rural Development is supporting local and regional food systems. USDA creates economic opportunities for new and existing agricultural producers and small business entrepreneurs across the nation while improving access to healthy foods in underserved communities by supporting the development of local and regional food systems through several programs.

USDA's Economic Research Service has found that virtually all revenues generated in a local food system stay local and are reinvested into the community, creating a great economic driver for rural America. As a result, more jobs are created and opportunities for leveraging resources expanded.

RURAL BUSINESS & COOPERATIVE INVESTMENTS

Partnering with businesses and cooperatives, Rural Development has invested \$216.2 million in projects from 2009 through 2015.

3,177

jobs created or saved.

57

companies received USDA guaranteed loans.

\$38.6 million

invested in energy efficient and renewable energy projects.

74

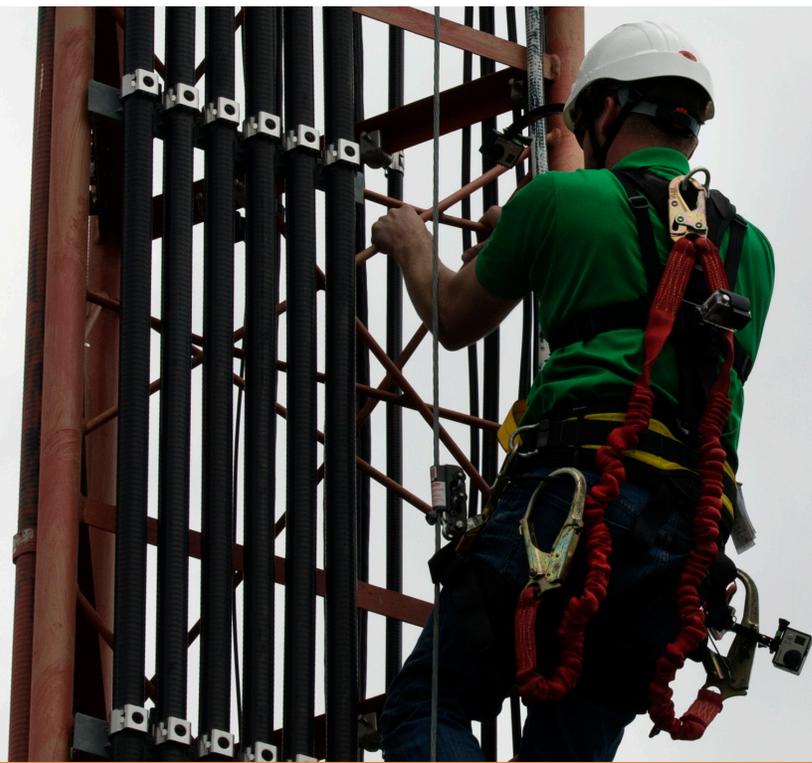
entities received grants for small business development and expansion.

nearly 1,200 businesses

received technical or financial assistance through Rural Development funding.

\$21.6 million

financed to cooperatives to start revolving loan funds for local community projects.



USDA SUPPORTS EFFORTS OF ELECTRIC POWER COOPERATIVES TO DELIVER RELIABLE, AFFORDABLE SERVICES

\$1.1 billion in USDA loans invested into
Minnesota electric infrastructure.

74 loans made to rural electric
cooperatives.

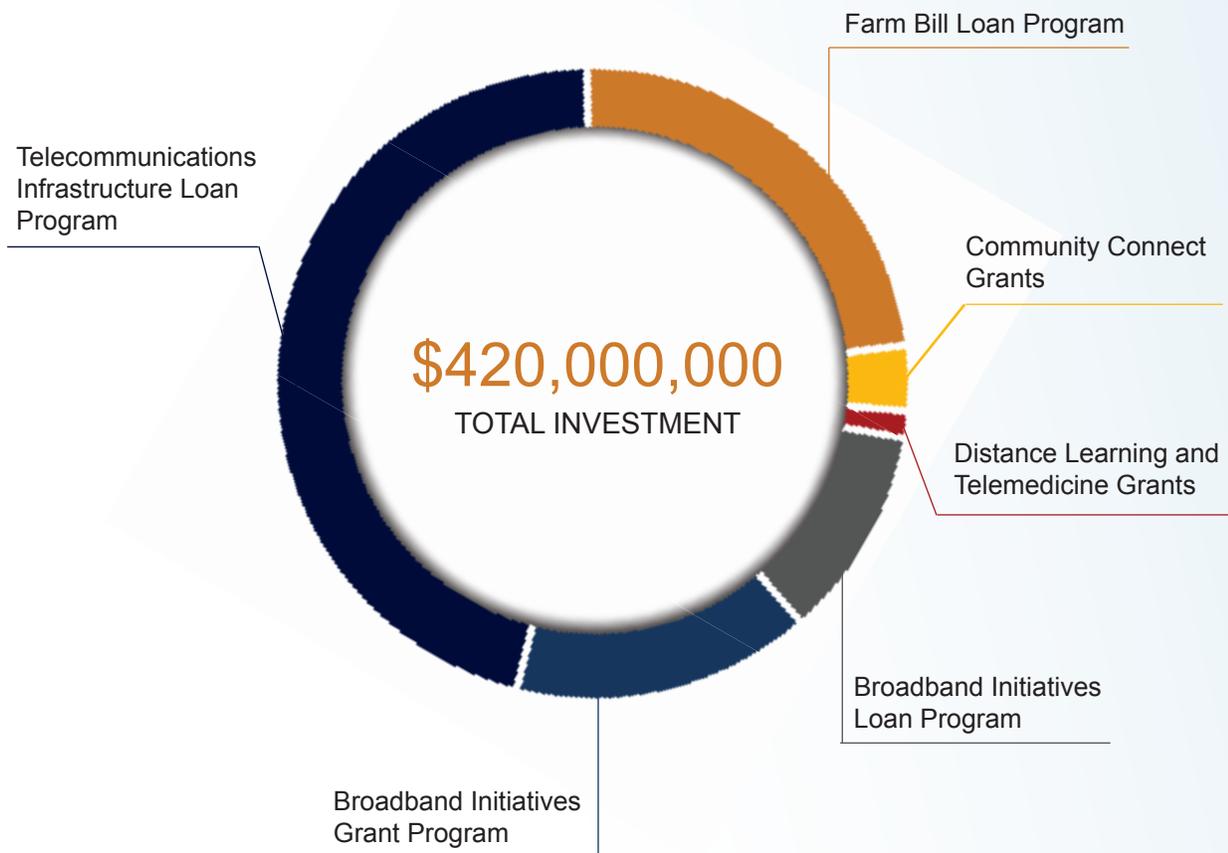


**IN 7 YEARS
2009-2015**

USDA has worked with rural electric cooperatives since 1935 to provide electricity for rural consumers. Through the years, these investments have delivered new economic and social opportunities and have enhanced the quality of life in the nation's rural communities.

DELIVERING AT HIGH SPEED

Since 2009, USDA has financed more than \$420 million in Minnesota telecommunications and broadband projects. These investments have helped build-out infrastructure, which is delivering some of the country's fastest and most affordable Internet speeds.



Access to the Internet is fundamentally changing how we live, work and conduct business. It allows rural communities to compete in the global economy and offer the quality of life necessary to attract and retain residents and businesses.

Rural Housing and Community Facilities Programs

	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Single-Family Housing Direct Loans (including Self-Help 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 Housing Loan Guarantees	To assist moderate-income applicants/ household in buying 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 of up to 35,000.	Loan 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 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.
Self-Help Technical Assistance 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.	Not applicable.	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.

Direct Loans and Grants: Apply to Rural Development.

Loan Guarantees: Apply to participating intermediaries such as approved banks, mortgage companies, etc.

Rural Business and Cooperative Programs

	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/ 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 Development Grants	Assist the startup or expansion of small and emerging private businesses and/or non-profits in rural communities. 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, government entities, non-profit entities, and Federally recognized Indian 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 to support rural distance learning programs that provide educational or job training.	All areas rural in character except cities over 50,000 and their contiguous urbanized areas.	Grant.	Grants are awarded on a competitive basis.
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 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 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.
Socially Disadvantaged Groups Grants (formerly called Small, Socially Disadvantaged Producer Grants Program)	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.

Rural Business and Cooperative Programs (continued)

	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
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 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, Renewable Chemical, and Biobased Product Manufacturing Assistance Program Loan Guarantees (formerly called Biorefinery Assistance Program)	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.

Direct Loans and Grants: Apply to Rural Development.

Loan Guarantees: Apply to participating intermediaries such as eligible banks, etc.

Revolving Funds (IRP, REDLG, RMAP): Intermediaries apply to Rural Development, others to the intermediaries.

Rural Utilities Programs

	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 Direct Loans and Loan Guarantee	Deployment of broadband service to eligible rural communities. Note: The 2014 Farm Bill revises program provisions. New rules are expected to be published in FY 2015.	Entities seeking to provide broadband services in rural areas.	Finance the construction, improvement and acquisition of facilities and equipment to provide broadband service in eligible rural communities.	Refer to the new rules, when available, for population limits.	Refer to the new rules, when available, for loan details.	Refer to the new rules, when available, for loan terms and conditions.
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 under 5,000.	Direct loan or loan guarantee.	Interest rates are established in accordance with 7CFR 1714. 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 populations up to 20,000.	Grant.	Awards range from \$50,000 to \$500,000. A minimum of 15% in matching funds is required.
Community Connect Grants	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 Notices of Funding Availability and may vary.

Electric and Telecom Programs: Contact the Rural Utilities Service Administrator;
Water Programs: Contact the Rural Development State Office.

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	◆				
Self-Help Housing Technical Assistance 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 Development Grants	◆	◆	◆	◆	◆
Intermediary Relending Program Loans	◆	◆	◆		
Rural Microentrepreneur Assistance Program	◆	◆	◆	◆	◆
Rural Economic Development Loans and Grants	◆	◆	◆	◆	◆
Rural Cooperative Development Grants				◆	◆
Socially Disadvantaged Groups Grants					◆
Value-Added Producer Grant			◆	◆	◆
Rural Energy for America Program Loan Guarantees/Grants	◆	◆		◆	◆
Biorefinery, Renewable Chemical, and Biobased Product Manufacturing 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					◆
Technical Asst./Training/Circuit Rider					◆
Rural Broadband Direct Loans and Loan Guarantees	◆			◆	
Electric and Telecommunications Direct Loans/ Loan Guarantees	◆	◆		◆	
Distance Learning and Telemedicine Loans/Grants		◆		◆	
Community Connect Grants	◆	◆	◆	◆	

* 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.

January 2016

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotope, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

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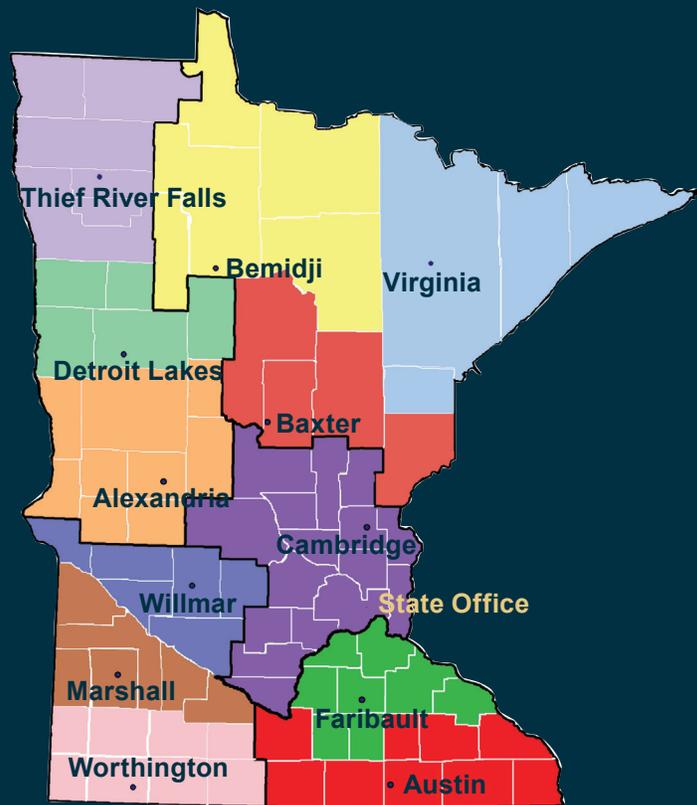
- (1) mail: U.S. Department of Agriculture,
Office of the Assistant Secretary for Civil Rights,
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- (3) email: program.intake@usda.gov (link sends e-mail).

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Contact us to learn more at:
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1 (800) 670-6553 (toll free)
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