



United States Department of Agriculture  
Rural Development

---

# Investing in Rural Missouri

---

**Developing Stronger Communities  
& Economies in Fiscal Year 2014**

[www.rurdev.usda.gov/mo](http://www.rurdev.usda.gov/mo)





## United States Department of Agriculture Rural Development



**Thomas J. Vilsack**  
*Secretary of Agriculture*



**Lisa Mensah**  
*Under Secretary,  
USDA Rural Development*



**Anita J. (Janie) Dunning**  
*Missouri State Director*

Presented in this document is Missouri Rural Development's Fiscal Year 2014 Accomplishments and Progress Overview. Within the pages you will find dollar amounts representing a tremendous return of federal tax dollars to the state in the form of loans and grants. You will also see the substantial number of rural community projects completed across the state along with photographs of several of the projects. You will not see, nor can we represent adequately in this format, the improved lives resulting from the dollars invested and the projects finished.

What I can report is Missouri rural communities and residents have benefitted significantly from the investment of USDA Rural Development dollars. Communities and residents have experienced improved public services; job creation or retention; business growth; increased access to affordable, quality housing; energy efficiencies and savings; expanded broadband services; better healthcare; enhanced educational opportunities; leveraged resources; larger locally produced food availability and new partnerships.

All of the accomplishments would not have been possible without active communities, willing partners and an outstanding staff. I appreciate the communities and our partners' trust, collaboration, and cooperation. Although insufficient, to my staff, I say, "Thank you for a job well done." My staff is dedicated, compassionate, and work hard each and every day to promote and deliver Rural Development programs where needed to advance the communities they serve and in which they live. We look forward to future successes and the prospect of continuing to respond to the needs of rural Missouri.

A handwritten signature in black ink, reading "Anita J. Dunning". The signature is fluid and cursive.

### **Non-Discrimination Policy**

The U.S. Department of Agriculture (USDA) prohibits discrimination against its customers, employees, and applicants for employment on the bases of race, color, national origin, age, disability, sex, gender identity, religion, reprisal, and where applicable, political beliefs, marital status, familial or parental status, sexual orientation, or all or part of an individual's income is derived from any public assistance program, or protected genetic information in employment or in any program or activity conducted or funded by the Department. (Not all prohibited bases will apply to all programs and/or employment activities.)

### **To File an Employment Complaint**

If you wish to file an employment complaint, you must contact your agency's EEO Counselor (click the hyperlink for list of EEO Counselors) 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](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, found online at [http://www.ascr.usda.gov/complaint\\_filing\\_cust.html](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](mailto: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, audiotape, etc.) please contact USDA's TARGET Center at (202) 720-2600 (voice and TDD).

# 2014 Missouri Accomplishments

## Nationally Delivered Utility Programs

Electric Program .....	5	\$37,209,000
Telecommunications Program .....	1	\$8,425,000
Distance Learning & Telemedicine .....	5	\$1,333,375
<b>TOTAL .....</b>	<b>11</b>	<b>\$47,401,703</b>

## Business Programs

Business and Industry Loans .....	27	\$28,657,000
Rural Economic Development Loans .....	1	\$750,000
Rural Energy for America Program Grants.....	15	\$327,237
Rural Business Enterprise Grants.....	20	\$715,000
Rural Micro-Entrepreneur Assistance.....	4	\$750,000
Bioenergy Program for Advanced Biofuels....	7	\$14,925,938
Value-Added Producer Grant .....	13	\$1,529,043
Intermediary Relending Program .....	2	\$962,500
<b>TOTAL .....</b>	<b>89</b>	<b>\$48,616,718</b>

## Community Programs

Community Facility Direct Loans .....	22	\$7,618,800
Community Facility Grants .....	39	\$526,766
Community Facility Guar. Loans .....	1	\$120,000
Water and Waste Loans.....	26	\$20,519,325
Water and Waste Grants .....	19	\$10,365,729
SEARCH Grants .....	9	\$218,800
Predevelopment Planning Grants.....	1	\$11,000
<b>TOTAL .....</b>	<b>117</b>	<b>\$39,380,420</b>

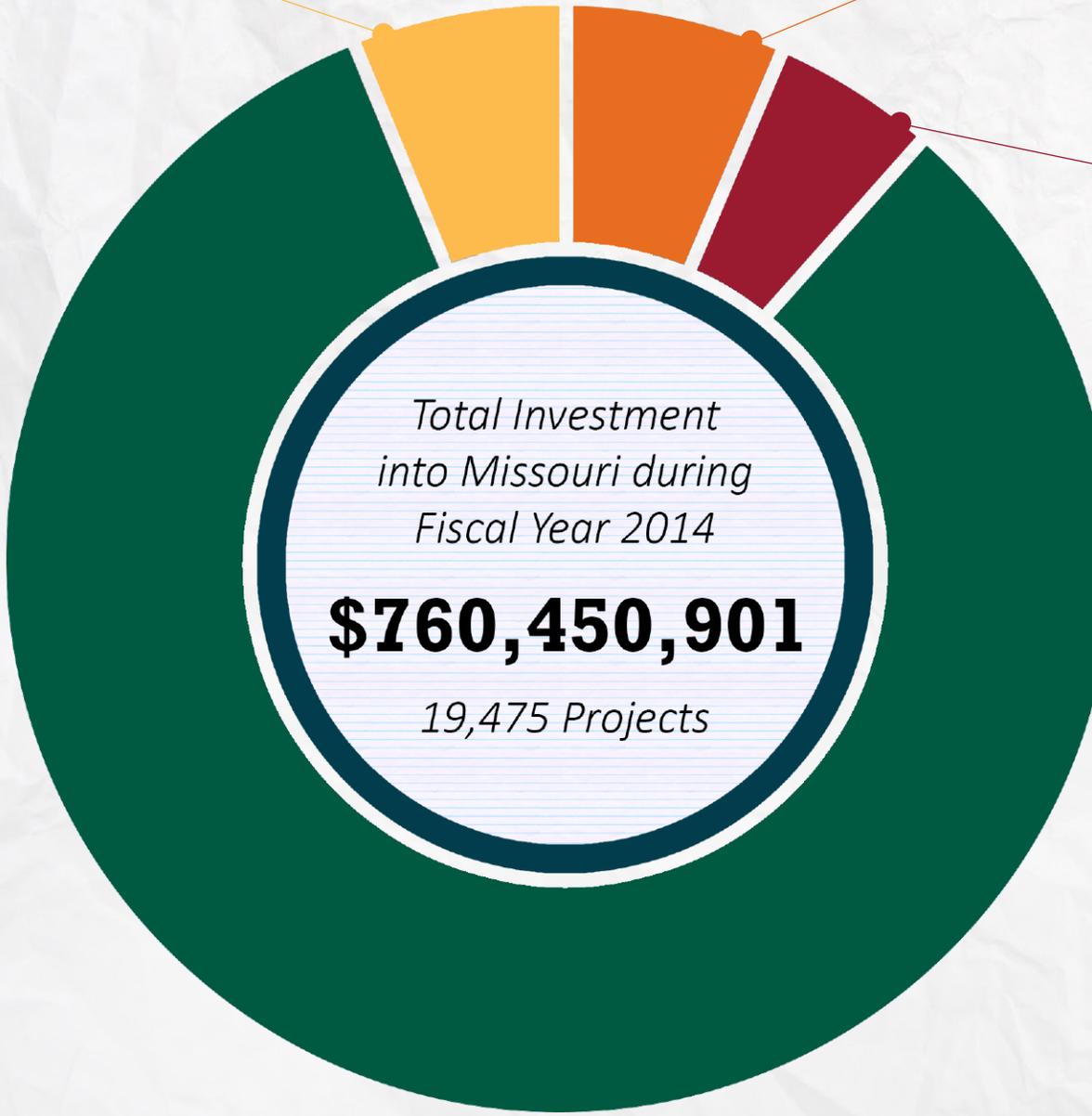
## Housing Programs

Single Family Housing Direct Loans .....	242	\$22,263,845
Single Family Housing Guar. Loans .....	5,268	\$576,834,148
Single Family Housing 504 Loans.....	116	\$536,629
Single Family Housing 504 Grants .....	175	\$933,002
Housing Preservation Grants.....	3	\$76,629
Multi-Family Housing Rental Assistance.....	12,919	\$21,709,806
Multi-Family Housing Voucher Assistance....	532	\$1,198,440
Multi-Family Housing Revitalization .....	3	\$1,499,561
<b>TOTAL .....</b>	<b>19,258</b>	<b>\$625,052,060</b>

Total Investment  
into Missouri during  
Fiscal Year 2014

**\$760,450,901**

19,475 Projects

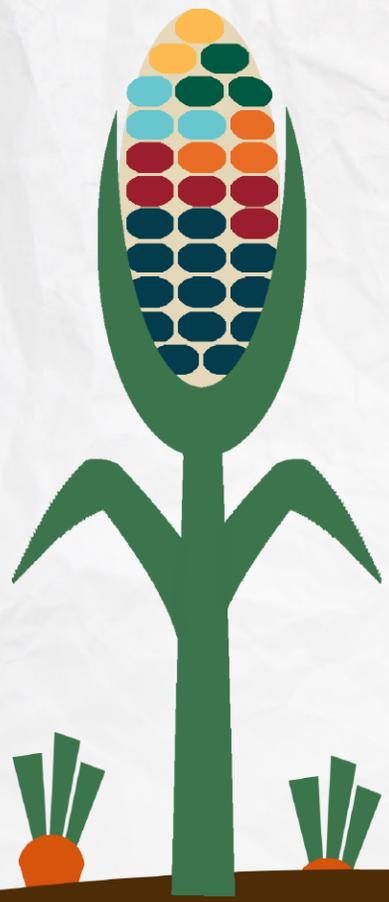




Produce stand at Todd Geisert Farms in Washington, MO.



Products from Baeije Farms in Bloomsdale, MO.



- 2 Food Hub Feasibility Studies
- 3 Community Gardens
- 3 Food Pantry Equipment
- 3 Other Projects
- 5 Farmers Markets
- 13 Locally Raised Products

## Investing in Rural Missouri: Encouraging Local Foods

The United States Department of Agriculture defines food insecurity as the limited or uncertain availability of nutritionally adequate and safe foods, or limited or uncertain ability to acquire acceptable foods in socially acceptable ways. Rural Development investments in local food systems offers solutions to food insecurity and economic opportunity. Staff pursue local food projects such as farmers' markets, community gardens, food pantries and food hubs as community and economic development stimulators. These type projects allow local residents and communities to access affordable, nutritious food. And, provides expanded markets for local producers.

In Fiscal Year 2014, Missouri invested \$3,955,793 in 29 local or regional food systems. Projects ranged from a \$1.8 million B&I Guaranteed Loan for expansion of a meat processing and retail facility to a \$5,500 CF Grant to the City of Houston for purchase of high tunnel equipment to allow inmates to grow fresh produce for the jail population. Five (5) Rural Business Enterprise Grants (RBEG) were awarded for development or expansion of local farmers' markets. Two (2) RBEGs were given to organizations conducting food hub feasibility studies. Three (3) RBEGs were granted for creation of community gardens, three (3) RBEGs went for purchasing equipment for food pantries and one (1) RBEG was given to conduct a feasibility study on the creation of an Agriculture Technology Incubator to support local food producers. And, 13 Value Added Producer Grants (VAPG) were awarded to expand the markets for locally raised or processed products.

# Investing in Rural Missouri: Emphasizing Participation

Community and Economic Development (CED) was formalized in the 2014 Farm Bill. Rural Development projects contribute to community and economic development; however, staff are now engaging in ongoing dialogue with communities, partners and residents in a comprehensive approach to improving Missouri rural areas. Our efforts seek to create an environment where CED is the first thought, not an afterthought.

Guidance on CED activities in Missouri is contained in our CED Work and Outreach Plan. Further, CED activities are included in RD's mission and goals as three (3) Areas of Focus: 1) Creating Ladders of Opportunity for Rural Americans with a Community Economic Development Approach and Targeted Investments in High Need Communities; 2) Advancing the Bioeconomy, Supporting Development of Renewable Energy and Promoting Energy Efficiency and 3) Food Systems/ Investing in Emerging Economic Opportunities. These provide direction for RD staff and programs.

To this end, Missouri Rural Development is engaged in several projects promoting CED. Missouri's Great Regions; MINK, Old Trails Regional Tourism Partnership and Tri-State Development Summit; are focused on strategic planning to further community and economic development efforts. To assure we are investing to meet the greatest need, Missouri RD established a Region of Focus; 14 counties in Southern Missouri. This region will receive direct CED technical assistance and priority funding. These projects emphasize the importance of CED activities in Missouri.



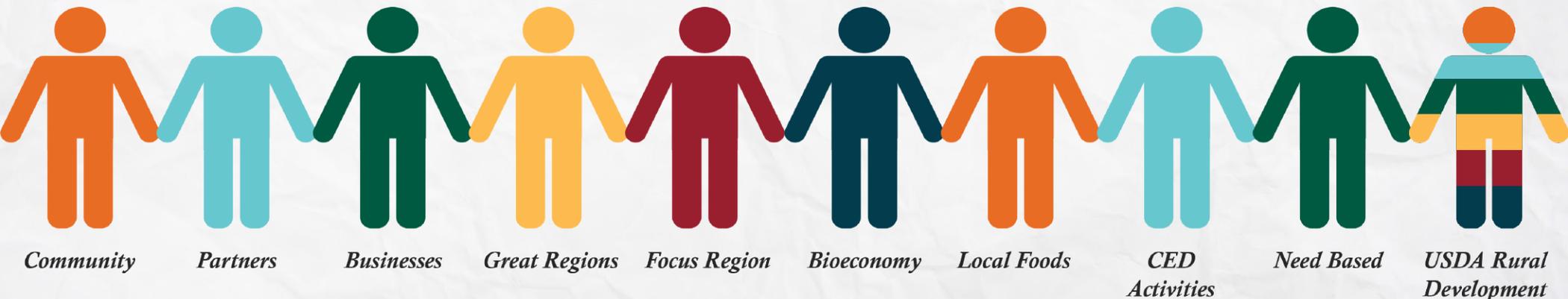
*Old Trails Regional Tourism Partnership*



*Tri-State Development Summit*



*Missouri, Iowa, Nebraska, Kansas (MINK) Corridor meeting.*





*Fresh milk is bottled at Shatto Farms, Inc.*

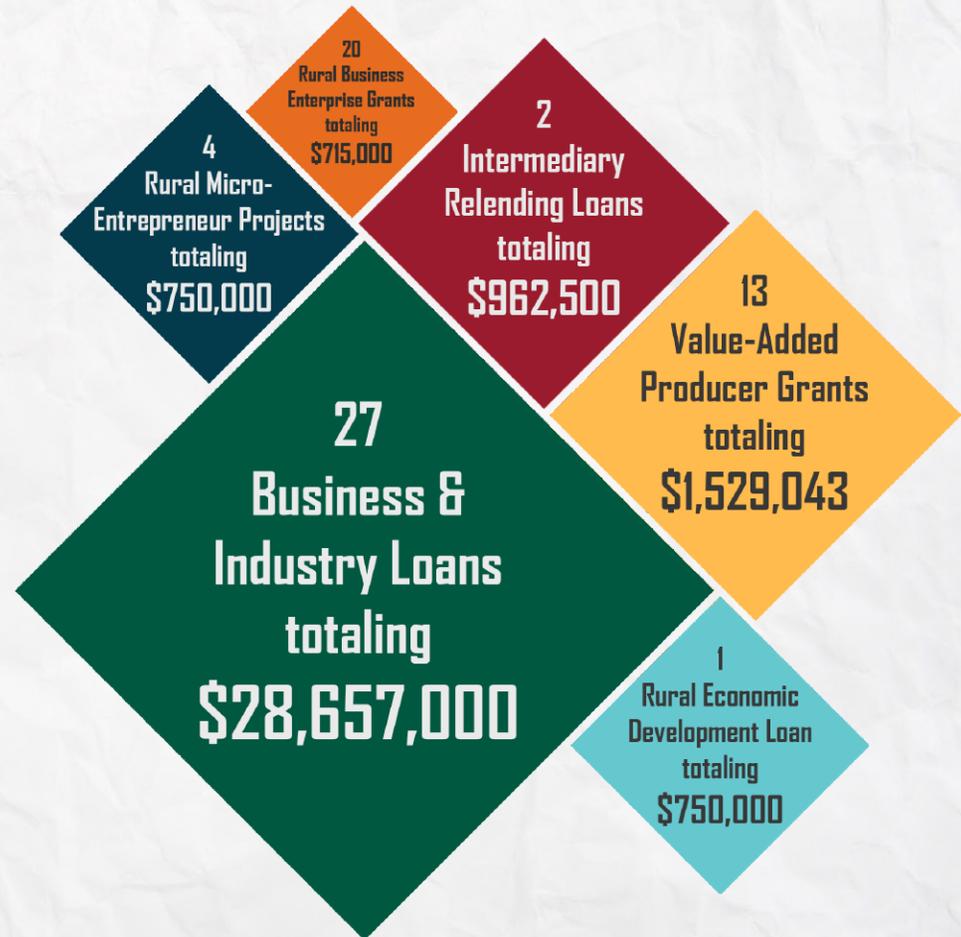
*Bowling Green Chevrolet Buick*

## Investing in Rural Missouri: Assisting Rural Businesses

With more and more services being available online, it can be more difficult to develop and keep good jobs in rural communities, but it is more important than ever. Several Rural Development loan guarantee, direct loan, and grant programs encourage rural businesses to create jobs, improve existing businesses, and boost economic development activity in rural areas.

Shatto Farms, Inc. is a 100% woman-owned and operated family business in Osborn, MO. They process 100% of the raw milk from their herd of 400 antibiotic and bST-free cows. The company employs 47 people on the dairy farm, processing center, and delivery and retail outlet. Rural Development awarded a Value-Added Producer Grant (VAPG), one program available to support the local foods initiative, to Shatto Farms to assist with marketing and processing their pasteurized bottled milk.

Rural Development assisted Bowling Green Chevrolet Buick in purchasing their business real estate and making improvements, which was formerly leased. The new financing was provided through the Business & Industry Guaranteed Loan program in partnership with the Bank of Louisiana, and helped the business reduce their expenses and expand employment.

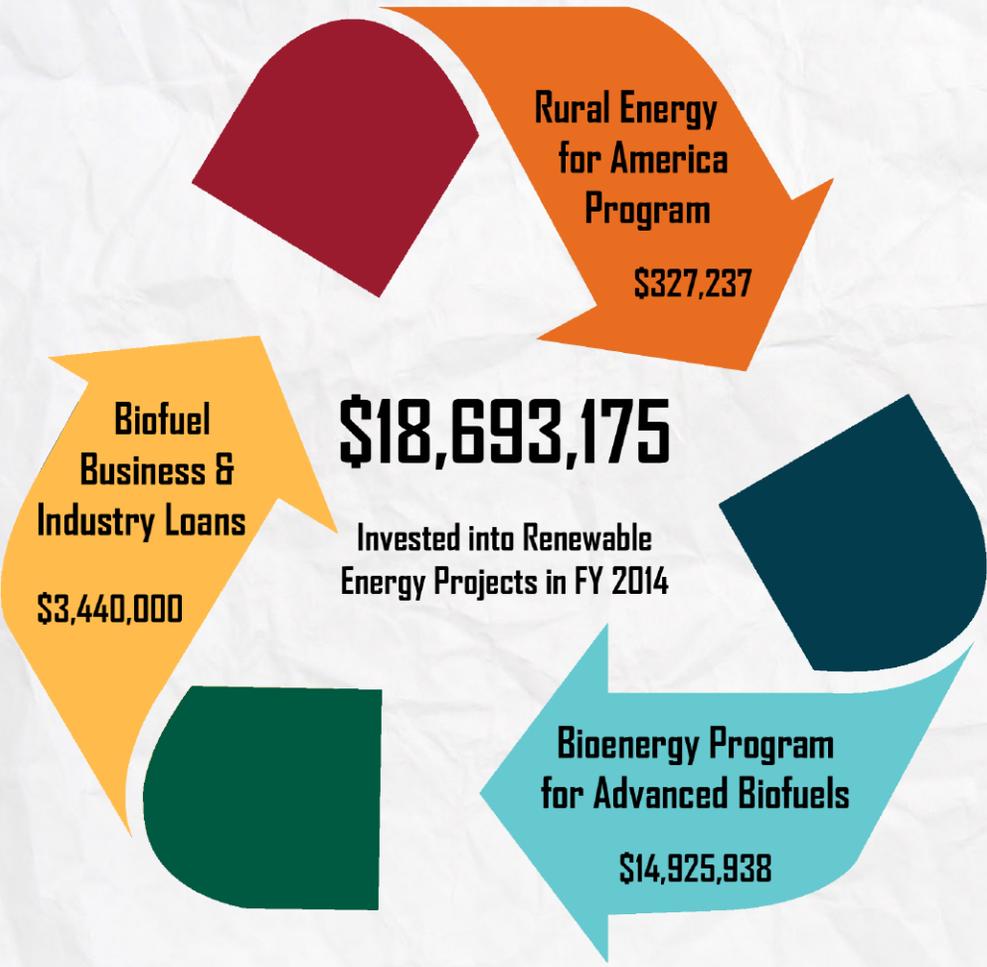


# Investing in Rural Missouri: Supporting Renewable Energy

A future where America runs on cleaner, homegrown fuels is a priority of President Obama and Secretary Vilsack. USDA Rural Development is at the forefront of renewable energy financing, with options including grants, guaranteed loans, and payments used to assist farmers, ranchers, and businesses in developing renewable energy systems and in making energy-efficiency improvements to their operations.

Enginuity Worldwide LLC, located in Mexico, MO, utilizes renewable biomass materials to produce biomass fuel which is then sold to municipal utilities for electric power generation. The company was awarded a Business and Industry Guaranteed Loan and a Rural Energy for America Program (REAP) Grant to aid in the purchase of biomass fuel production equipment.

McKaskle Farms is a family farm operation, located in Braggadocio, MO. Rural Development awarded a Rural Energy for America Program (REAP) Grant to assist the agriculture producer with the purchase and installation of 25 kW photovoltaic solar system to be utilized as a renewable energy source with the farming operation. This project is expected to reduce energy costs by 83% and save \$3,150 per year.



Enginuity Worldwide LLC



This newly installed solar system will greatly reduce energy costs at McKaskle Farms.

# Investing in Rural Missouri: Helping Communities Thrive

A community is only as strong as what it has to offer its residents. The Rural Development Community Facility (CF) Grant and Loan Programs provide loans, grants, and loan guarantees for projects to develop essential community facilities for public use in rural areas. This may include hospitals, fire protection, public safety, libraries, schools, day care centers, as well as many other community-based initiatives.

The City of Elmer utilized the CF Program to increase public safety in their community. Elmer was awarded funding to assist in the purchase and installation of an early warning siren for the community. Previously, the city did not have an early warning system which put its citizens in danger during impending storms.

The Richland R-1 School District elementary school playground had old, dilapidated wooden equipment. There were also too few playground structures to accommodate the number of students in the school. Rural Development funds were used to assist in the purchase of a brand new play system that includes 18 play activities and encompasses nearly 4500 square feet.

The CF Program can also be used to support USDA's local foods initiative. Downtown Houston, Inc. received funding to purchase and install a high tunnel at the Texas County Justice Center. Upon its completion, the high tunnel, similar to a greenhouse, will allow inmates to grow their own produce year-round, thereby reducing food costs and providing them with fresh, local foods.



*Richland elementary school playground.*



*New warning siren in Elmer, MO.*



*Upon completion, this high tunnel will house a place to grow fresh produce for the Texas County Justice Center.*

26

Emergency  
Response  
Projects

**\$675,610**

12

Emergency  
Warning  
Siren  
Projects

**\$134,380**

7

Public  
Works  
Projects

**\$130,900**

7

Other  
Projects

**\$409,236**

5

School  
District  
Projects

**\$247,910**

5

Healthcare  
Projects

**\$6,667,530**



The top of DeKalb County Public Water Supply District #1's water tower, ready to be installed.

## Investing in Rural Missouri: Improving Water Systems

Regular access to safe, clean drinking water is something not many people give a second thought. Likewise, wastewater collection and treatment is very rarely on the forefront of anyone's mind....we are content with knowing the wastewater leaves our house through a drain hopefully to never surface again. However, safe, clean water and proper treatment of wastewater is extremely important for our communities and the environment. Rural Development provides small towns, cooperatives, and non-profits with affordable financing necessary to develop or improve water and wastewater infrastructure through our Water and Waste Disposal Programs. Loan guarantees, loans, and grants are available to eligible applicants to assure the viability of their communities and to protect their natural resources.

Due to their complexity, water projects often take several years to complete. The DeKalb County Public Water Supply District #1 recently saw their project come to fruition. To provide a more reliable and adequate water supply to the northern area of their district, they utilized Rural Development funding to construct a new 250,000 gallon elevated storage tank, approximately 15 miles of new waterline, and a booster station. Nearly 1,600 customers benefit from these new upgrades.

**52%**  
of the Water and Waste Disposal Program funds invested into Missouri during Fiscal Year 2014 were for **Water System Projects** (23 total projects)

**48%** of the Water and Waste Disposal Program funds invested into Missouri during Fiscal Year 2014 were for **Wastewater Projects** (32 total projects)

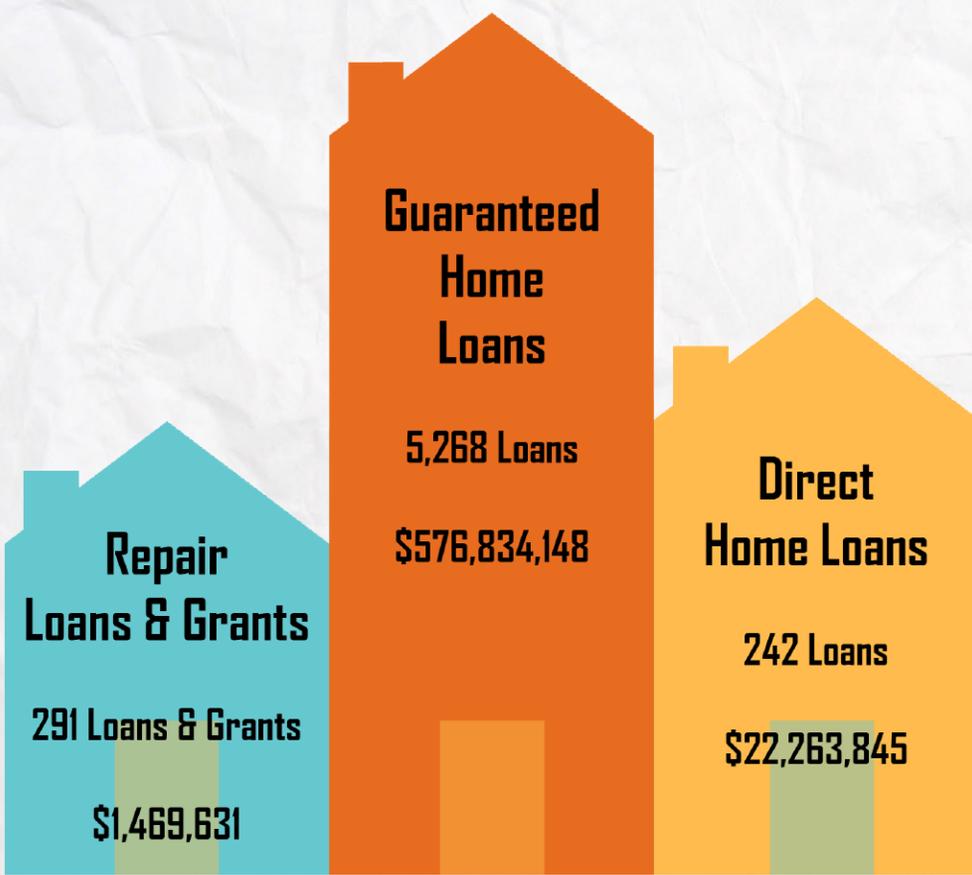


# Investing in Rural Missouri: Aiding in Homeownership

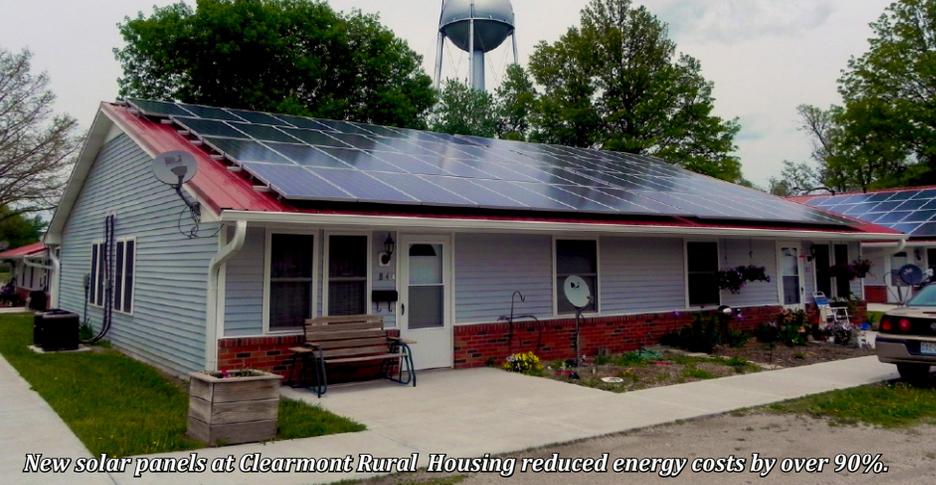
It has been said that owning a home is the American Dream. But, achieving the dream does not just benefit the homeowner; it benefits the community. Rural Development is committed to assuring homeownership opportunities are available for eligible families and individuals and rural residents are provided with healthy, safe and sanitary homes. Fulfilling this commitment is accomplished through our 502 Direct and Guaranteed Loan Programs and 504 Housing Repair Program.

In June 2014, Rural Housing Services (RHS) Administrator Tony Hernandez visited the home of Mr. and Mrs. Andres Vasallo. The purpose of the visit was to celebrate the Vasallo's first home purchase. They purchased their single family home with the assistance of a USDA Home Loan Guarantee. The financing helped them secure a low interest rate and a low monthly payment. Prior to purchasing their home, Mr. and Mrs. Vasallo lived in a substandard mobile home. "We are excited and grateful to have this home," said Mr. Vasallo. "Without this program, we would have had to come up with a much larger down payment. However, by using the USDA Guaranteed Loan, we were able to buy a home with little down payment — and pay our vehicle off as well."

Homeowners stabilize neighborhoods and communities through their housing purchase and through their continued household purchases. Their tax dollars improve public services and infrastructure. All these activities encourage economic development. Homeownership brings growth and vitality to rural communities.



*Mr. and Mrs. Vasallo celebrate their new home with their lender, realtors, and USDA.*



*New solar panels at Clearmont Rural Housing reduced energy costs by over 90%.*

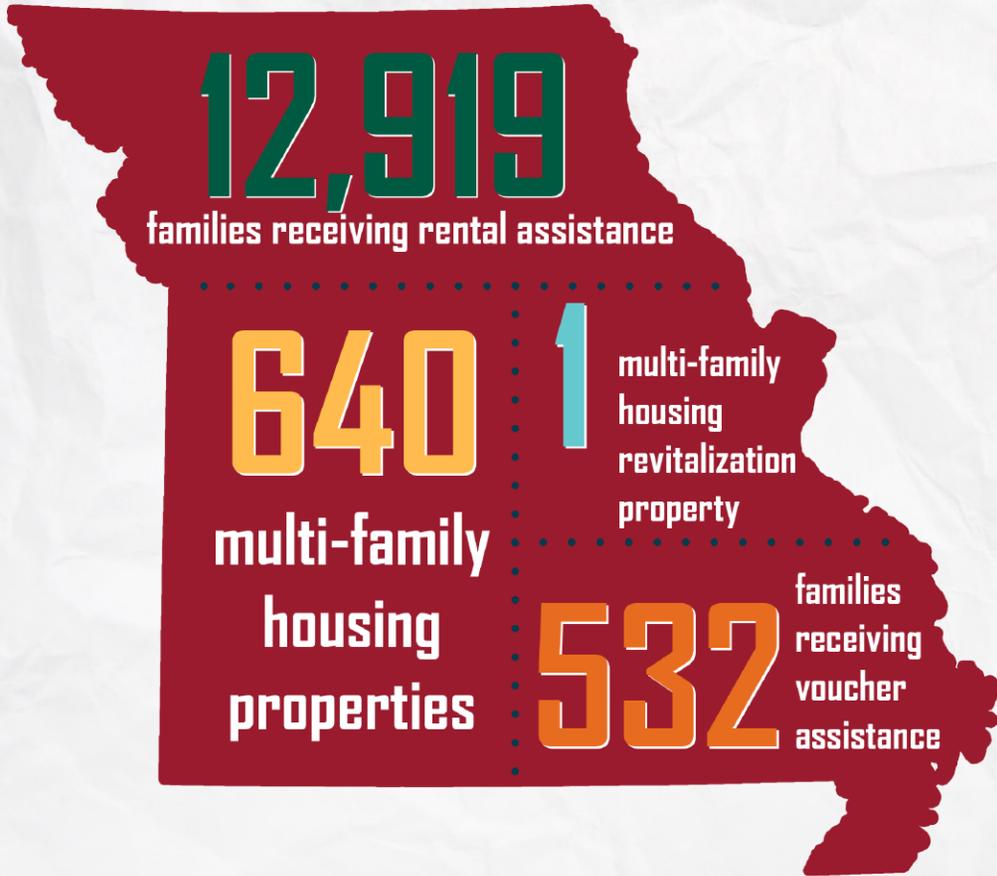


*Tenants at Fordland Housing enjoy their recently rehabilitated complex.*

## Investing in Rural Missouri: Promoting Affordable Housing for Rental Residents

There is a definite connection between the availability of decent, safe, and affordable housing and the success and viability of a community. Without adequate housing stock, both owner- and renter-occupied, a community experiences a decline in population and with that comes the disappearance of businesses and other essential services. Rural Development supports multi-family housing in rural communities through our Multi-Family Rental Housing loan and loan guarantee programs. These programs finance new and existing safe, well-built, affordable rental housing for very-low and low income individuals and families.

Rural Development also supports repairs and rehabilitation of existing properties through our Multi-Family Housing Preservation and Revitalization Demonstration (MPR) loan and grant program. Rehabilitation contributes to overall community development and quality of life for tenants. Clearmont Rural Housing in Elmo, MO received MPR financing. Initially, in 2012, they were able to replace concrete, roofing, windows, doors, siding, and heating and cooling systems throughout the complex. In 2014, the complex partnered with KCP&L and Brightergy of Kansas City and installed solar panels on the roofs of the complex. KCP&L furnished the complex with a 100% matching rebate for the cost of the solar panels and installation. Martin Farnan, the site manager, said “Before the installation of the solar panels, the average monthly electric bill for our 12-unit complex was over \$1,000 each month. Now we either have a credit balance or owe less than \$100.”



# PROGRAM SUMMARY: Housing Programs



United States  
Department of  
Agriculture

Rural Development

Program	Objective	Applicant	Uses	Population	Terms/Conditions
<b>Single Family Housing Direct Loans (502)</b> <i>Direct Loans</i>	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 less than 35,000.	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.
<b>Single Family Housing Guaranteed Loans</b> <i>Loan Guarantees</i>	Help applicants buy their homes by guaranteeing loans made by private lenders.	Families and individuals	Purchase new or existing home.	Rural areas of less than 35,000.	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 0.5% on unpaid principal balance.
<b>Single Family Housing Direct Repair Loans and Grants (504)</b> <i>Direct Loans &amp; Grants</i>	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 less than 35,000.	Loan up to 20 years at 1% percent; may not exceed \$20,000. Grants up to \$7500 only available to very-low-income applicants 62 or older who cannot afford to pay 1% loan.
<b>Mutual Self-Help Housing Grants (523)</b> <i>Grants</i>	Assist lower income families in building their own homes.	Non-profits and public bodies.	Technical assistance to qualify and supervise small groups of families to build each other's homes.	Rural areas of less than 35,000.	Two year grant agreement. Homeowners must provide 65% of the necessary labor.
<b>Rural Rental Housing Direct Loans (515)</b> <i>Direct Loan &amp; Rental Assistance</i>	Provide safe, well-built, affordable rental housing for very-low, and low income individuals and families.	Individuals, limited profit and non-profit organizations.	New construction or rehabilitation of rental housing.	Rural areas of less than 35,000.	Non-profit up to 100% of total development cost; for-profit up to 97%. 30-year term with up to 50 year amortization. For-profit organizations with Low-Income Housing Tax Credits: 95% of total development costs.
<b>Rural Rental Housing Guaranteed Loans (538)</b> <i>Loan Guarantees</i>	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 less than 35,000.	For-profit up to 90% loan to value; non-profit up to 97% loan to value. Repayment: 25 to 40 year fixed rates.
<b>Housing Preservation Grants (533)</b> <i>Grants</i>	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 less than 35,000.	Two year grant agreement.
<b>Farm Labor Housing (514 &amp; 516)</b> <i>Direct Loans &amp; Grants</i>	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 (off-farm labor housing only). Resident farm workers and processing workers must be permanent residents or US citizens.

www.rurdev.usda.gov/MO

For loan guarantees, apply with your approved and participating lender. For all other loan and grant programs, contact the local USDA Rural Development Office that serves your community.

# PROGRAM SUMMARY: Business Programs



United States  
Department of  
Agriculture

## Rural Development

Program	Objective	Applicant	Uses	Population	Terms/Conditions
<b>B&amp;I - Business and Industry</b> <i>Loan Guarantees</i>	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.
<b>IRP - Intermediary Relending Program</b> <i>Direct Loans</i>	Capitalize local revolving loan funds for the purpose of financing business facilities and community development.	Public bodies, non-profit corporations, federally recognized 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 50,000.	The intermediary makes loans to businesses on terms consistent with security offered. Loan term to intermediary is 1% interest for 30 years.
<b>RBEG - Rural Business Enterprise Program</b> <i>Grants</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.
<b>REDLG - Rural Economic Development Program</b> <i>Loans &amp; Grants</i>	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.
<b>RBOG - Rural Business Opportunity Program</b> <i>Grants</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.
<b>RCDG - Rural Cooperative Development Program</b> <i>Grants</i>	Establish and operate centers to help set up cooperatives or improve the operations of existing cooperatives, resulting in an improved rural economy.	Non-profit corporations and institutions of higher learning. Apply directly to the Rural Development National Office.	To conduct feasibility studies, business plans, and applied research as well as provide training and other technical assistance to new and existing cooperatives and businesses.	All areas except cities of more than 50,000 and their contiguous and adjacent urbanized areas.	Specific selection criteria. Grants are awarded on a competitive basis; require a minimum 25% match.
<b>VAPG - Value-Added Producer Grants</b> <i>Grants</i>	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.
<b>REAP - Rural Energy for America</b> <i>Loan Guarantees &amp; Grants</i>	Support for energy efficiency and renewable energy systems in rural areas.	For renewable energy, energy efficiency improvements, feasibility studies - 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, feasibility studies, 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.
<b>RMAP - Rural Microentrepreneur Assistance Program</b> <i>Loans and Grants</i>	Provide support for the ongoing success of rural micro-entrepreneurs and microenterprises.	Non-profit entities and public institutions of higher learning that have managed revolving loan funds, been trained in microenterprise development or are active in the SBA Microloan Program.	Loans to establish a revolving loan fund to assist microentrepreneurs. Grants for training and assistance for current and potential micro-borrowers.	All areas except cities of more than 50,000 and their contiguous and adjacent urbanized areas.	Loan repayment: 20 years at 2%; two year payment deferral. Minimum loan - \$50,000; maximum loan in any given year - \$500,000.

For loan guarantees, ask your lender to contact Rural Development. For all other loan and grant programs, contact the local USDA Rural Development Office that serves your community.

# PROGRAM SUMMARY: Community Programs



United States  
Department of  
Agriculture

Rural Development

Program	Objective	Applicant	Uses	Population	Terms/Conditions
<b>CF - Community Facilities</b> <i>Direct Loans, Loan Guarantees, &amp; Grants</i>	Provide essential community facilities for rural communities including both faith-based and first responder projects.	Public bodies, non-profit organizations, and federally recognized Native American tribes.	Build facilities and purchase equipment for fire and rescue, early warning systems, police stations, health clinics, schools, libraries, hospitals, etc.	Rural areas of 20,000 or less.	<u>Direct</u> - up to 100% of market value. Useful life not to exceed 40 years. <u>Guarantee</u> - up to 90%; fixed or variable rate set by lender; useful life not to exceed 40 years.
<b>RCDI - Rural Community Development Initiative</b> <i>Grants</i>	Help recipients develop the capacity to undertake housing, community, or economic development projects.	Private, non-profit or public organizations legally organized for at least 3 years and have experience working with non-profit organizations and low-income communities.	Intermediary provides technical and financial assistance to help non-profits and low-income rural communities undertake housing, community, or economic development projects.	All areas with less than 50,001 residents and not contiguous or adjacent to an urban area.	Grants are awarded on a competitive basis. Three year grant agreement with matching funds.
<b>Water and Waste Disposal Program</b> <i>Direct Loans, Loan Guarantees, &amp; Grants</i>	Develop water and wastewater systems.	Public entities, federally recognized Native American tribes, and non-profit corporations.	Build, repair, and improve public water systems, and waste collection and treatment systems, and related costs.	Rural areas, cities, and towns up to 10,000.	Interest rates are set quarterly. Repayment - up to 35 years. Grants may be available. Guarantees up to 90% available to eligible lenders.
<b>PPG - Predevelopment Planning Grants</b> <b>SEARCH - Special Evaluation Assistance for Rural Communities and Households</b> <i>Grants</i>	Pay costs associated with developing an RD application for a proposed water or wastewater project.	Public entities and non-profit 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.	<u>PPG</u> - Rural areas of 10,000 or less <u>SEARCH</u> - Rural areas of 2,500 or less.	Median household income in the service area must be less than \$36,350. Applications accepted year round. <u>PPG</u> - Grants up to \$25,000 or 75 percent of the project costs. <u>SEARCH</u> - Grants available up to 100% of eligible costs; \$30,000 maximum grant.
<b>SWMG - Solid Waste Management Grants</b> <i>Grants</i>	Reduce or eliminate pollution of water resources and improve solid waste sites.	Non-profit organizations and public bodies.	Provide technical assistance and training to communities. Improve planning and management of solid waste facilities.	Rural areas, cities and towns up to 10,000.	Projects are funded based on selection at the National level. Applications are accepted from October 1 to December 31 of each year.
<b>DLT - Distance Learning and Telemedicine</b> <i>Direct Loans &amp; Grants</i>	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.	Construct, acquire, or lease facilities to deploy broadband transmission services. Improve, expand, construct or acquire a community center with at least 10 computer access points free from charges for two years.	Rural areas with 20,000 or less.	Matching funds are required.
<b>Community Connect</b> <i>Grants</i>	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.	Planning purposes such as conducting feasibility studies or business plans; or as working capital to help start the operations of a venture.	Rural areas with 20,000 or less.	Grants awarded on a competitive basis annually. 15% matching contribution required. \$50,000 minimum; no maximum amount.
<b>BIP - Broadband Initiatives Program</b> <i>Direct Loans &amp; Loan Guarantees</i>	Bring broadband service to unserved and underserved communities.	Legally organized entities (except those serving more than 2% of the telephone subscriber lines) providing or proposing to provide broadband service in eligible communities.	Construct, acquire, and improve broadband transmission facilities and equipment; land and buildings used to provide broadband service; and refinance Telecommunications Program debt.	Eligible rural communities with 20,000 or less.	Loans are made at the Treasury rate of interest at the time of the advance for a period equal to expected composite economic life of the assets financed. Loans are guaranteed at the interest rate set by the private lender for no more than 80% of the principal amount.
<b>Electricity and Telecommunications</b> <i>Direct Loans &amp; Loan Guarantees</i>	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, and replace the rural electric infrastructure, such as Generation, transmission, and distribution of electric power, 911 emergency service, digital switching equipment, fiber optic cable, telecommunications and 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 7 CFR 1745.

For loan guarantees, ask your lender to contact Rural Development. For all other loan and grant programs, contact the local USDA Rural Development Office that serves your community.

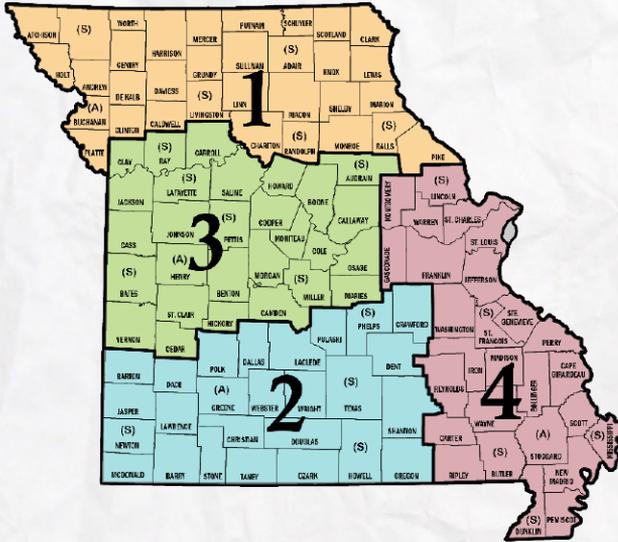
# Contact Information



## Rural Development

Contact any USDA Rural Development office for more information about the agency's funding opportunities.

*(A) on the map represents an Area Office location and (S) represents a Sub Area Office location.*



## Area 1

**ST. JOSEPH**  
*(Buchanan County)*  
Neal S. Miller, Area Director  
3915 Oakland Avenue  
St. Joseph, MO 64506  
PHONE: 816-364-3927

**CHILLICOTHE**  
*(Livingston County)*  
1100 Morton Parkway  
Chillicothe, MO 64601  
PHONE: 660-646-6222

**KIRKSVILLE**  
*(Adair County)*  
2410 S Franklin St.  
Kirksville, MO 63501  
PHONE: 660-665-3274

**MARYVILLE**  
*(Nodaway County)*  
502 W. South Hills Drive  
Maryville, MO 64468-2664  
PHONE: 660-582-7421

**MOBERLY**  
*(Randolph County)*  
2995 County Rd 1325  
Moberly, MO 65270  
PHONE: 660-263-7400

**NEW LONDON**  
*(Ralls County)*  
17623 Highway 19  
New London, MO 63459  
PHONE: 573-985-7211

## Area 2

**SPRINGFIELD**  
*(Greene County)*  
Mark L. Hultgren, Area Director  
688 S State Hwy. B, Ste. 400  
Springfield, MO 65802  
PHONE: 417-831-5246

**HOUSTON**  
*(Texas County)*  
6726 S Hwy 63 Ste B  
Houston, MO 65483-2701  
PHONE: 417-967-2028

**NEOSHO**  
*(Newton County)*  
1900 S. Bus. Hwy 71 S  
Neosho, MO 64850-2942  
PHONE: 417-451-1007

**ROLLA**  
*(Phelps County)*  
1050 Hwy 72 E  
Rolla, MO 65401-3962  
PHONE: 573-364-1479

**WEST PLAINS**  
*(Howell County)*  
3210 Hoover Drive  
West Plains MO 65775-3527  
PHONE: 417-256-7117

## Area 3

**CLINTON** *(Henry County)*  
Kelly N. Gregory, Area Director  
1306 N 2nd St.  
Clinton, MO 64735  
PHONE: 660-885-5567

**BUTLER** *(Bates County)*  
625 W Nursery St Box A  
Butler, MO 64730-1840  
PHONE: 660-679-6114

**ELDON** *(Miller County)*  
101 Industrial Parkway  
Eldon, MO 65026  
PHONE: 573-392-5667

**HIGGINSVILLE**  
*(Lafayette County)*  
120 W 19th St Ste 102  
Higginville, MO 64037-1509  
PHONE: 660-584-8732

**MEXICO** *(Audrain County)*  
4617 S Clark  
Mexico, MO 65265  
PHONE: 573-581-4177

**RICHMOND** *(Ray County)*  
500 Wollard Blvd.  
Richmond, MO 64085  
PHONE: 816-776-2266

**SEDALIA** *(Pettis County)*  
1407 W 32nd St  
Sedalia, MO 65301-8613  
PHONE: 660-826-3339

## Area 4

**DEXTER**  
*(Stoddard County)*  
Phyllis Minner, Area Director  
18450 Ridgeview Lane  
Dexter, MO 63841  
PHONE: 573-624-5939

**CHARLESTON**  
*(Mississippi County)*  
831 S Hwy 105  
Charleston, MO 63834  
PHONE: 573-649-9947

**FARMINGTON**  
*(St. Francois County)*  
812 Progress Drive  
Farmington, MO 63640  
PHONE: 573-756-6413

**KENNETT**  
*(Dunklin County)*  
704 N Bypass  
Kennett, MO 63857  
PHONE: 573-888-2536

**POPLAR BLUFF**  
*(Butler County)*  
4327 Hwy. 67N  
Poplar Bluff, MO 63901  
PHONE: 573-785-9679

**TROY**  
*(Lincoln County)*  
114 Frenchman Bluff Rd  
Troy, MO 63379  
PHONE: 636-528-7046