



United States Department of Agriculture
Rural Development

Investing in Rural Missouri

**Developing Stronger Communities
& Economies in Fiscal Year 2015**

www.rd.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

The following pages contain Missouri Rural Development's Fiscal Year 2015 Accomplishments and Progress Overview. As you review the contents, you will discover information about the projects and dollars awarded or loaned. These projects represent our efforts to improve the lives of residents of Missouri's rural communities. In the pages you will read about new water wells, public safety programs, energy efficiency upgrades, single family housing purchases, multi-family housing improvements, partnership building, regional approaches to problem solving, business expansions, and essential community facilities. All this information is valuable; however, the data tells only part of the story.

Data cannot tell you about a family finally able to purchase their dream home after years of hoping and saving. The information cannot tell you about the community that no longer has waste water flowing in the stream near the city park because a new sewer collection system has been installed. Numbers cannot tell the story of a local agriculture cooperative selling produce to not only to local farmers' markets, but to local grocery stores. Charts and graphs cannot tell the story of conversations between former rival communities about problems better solved working together rather than individually. While these stories cannot be told by this report, they are true and experienced every day by the Missouri Rural Development staff.

Our ability to respond to the needs of rural Missouri communities is the result of cooperation, collaboration and coordination. We have partners at the federal, state and local levels sitting at the table, working through the challenges confronting rural Missouri residents and participating in the solutions. The Missouri Rural Development staff are engaged with these partners. We anticipate future successes because of the willingness of our partners and the dedication of our staff.

USDA Nondiscrimination Statement

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, audiotape, 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.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at http://www.ascr.usda.gov/complaint_filing_cust.html and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by:

- 1) mail: U.S. Department of Agriculture
Office of the Assistant Secretary for Civil Rights
1400 Independence Avenue, SW
Washington, D.C. 20250-9410;
- 2) fax: (202) 690-7442; or
- 3) email: program.intake@usda.gov.

USDA is an equal opportunity provider, employer, and lender.

2015 Missouri Accomplishments

Nationally Delivered Utility Programs

Electric Program.....	9	\$402,451,000
Distance Learning & Telemedicine	3	\$674,723
TOTAL.....	12	\$403,125,723

Business Programs

Business and Industry Loans.....	38	\$62,634,700
Rural Economic Development Loans.....	4	\$3,000,000
Rural Energy for America Grants	86	\$2,078,341
Rural Energy for America Guar. Loan.....	1	\$3,375,000
Rural Business Development Grants	18	\$674,519
Bioenergy Program for Advanced Biofuels....	7	\$1,550,656
Value-Added Producer Grants	11	\$1,461,499
Intermediary Relending Program	3	\$1,649,293
TOTAL.....	168	\$76,424,008

Community Programs

Community Facility Direct Loans	30	\$24,969,400
Community Facility Grants	21	\$314,000
Economic Impact Initiative Grants.....	14	\$118,700
Water and Waste Loans.....	28	\$46,142,060
Water and Waste Grants	12	\$13,959,010
SEARCH Grants.....	10	\$271,200
Solid Waste Management Grants.....	1	\$30,000
Rural Comm. Dev. Initiative Grants.....	1	\$155,000
TOTAL.....	117	\$85,959,370

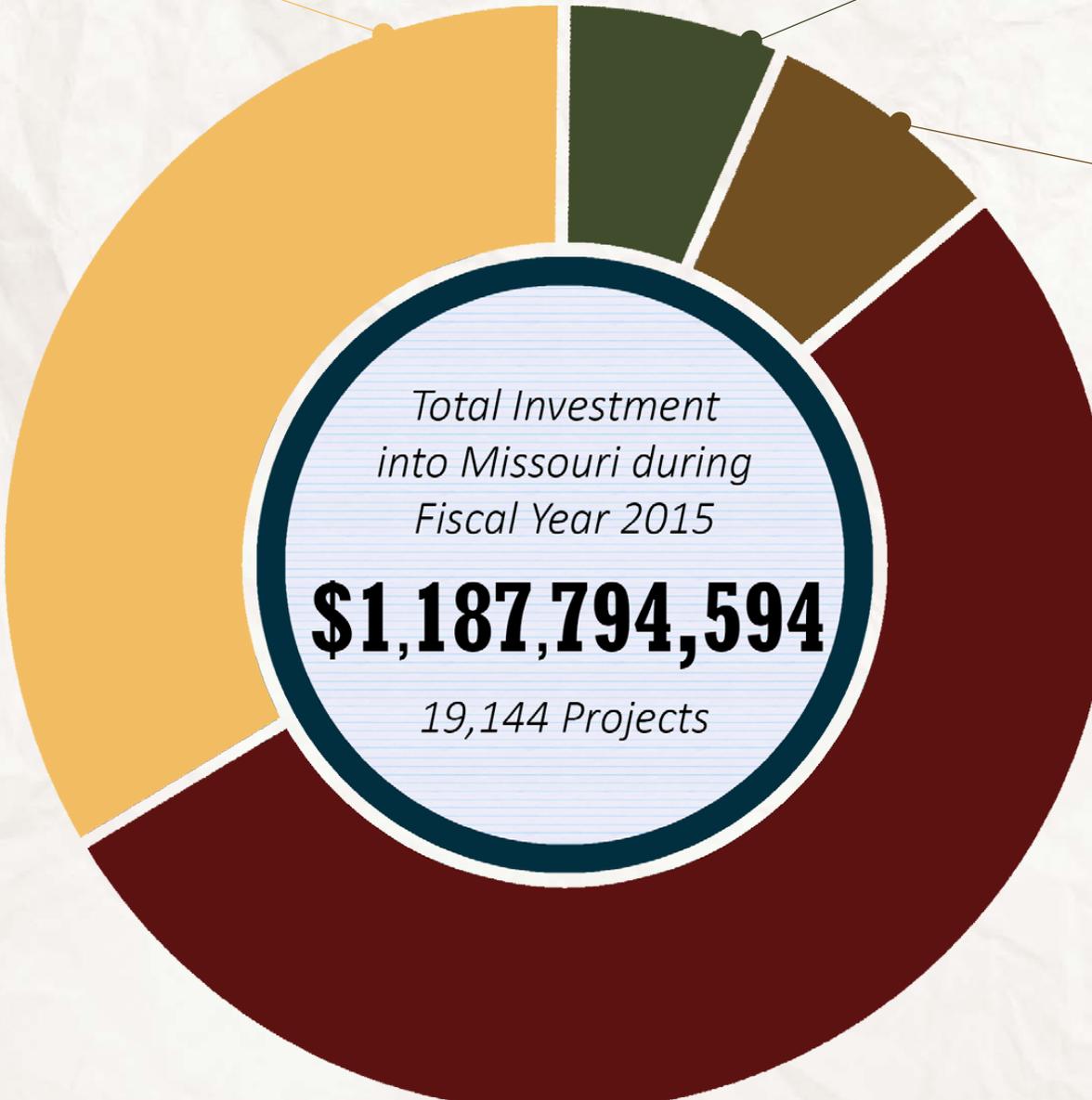
Housing Programs

Single Family Housing Direct Loans	210	\$20,283,701
Single Family Housing Guar. Loans	5,019	\$579,163,672
Single Family Housing 504 Loans.....	79	\$808,385
Single Family Housing 504 Grants	154	\$379,383
Housing Preservation Grants.....	3	\$86,273
Multi-Family Housing Rental Assistance....	12,885	\$18,574,704
Multi-Family Housing Voucher Program	494	\$1,050,852
Multi-Family Housing Revitalization	3	\$1,938,523
TOTAL.....	18,847	\$622,285,493

Total Investment
into Missouri during
Fiscal Year 2015

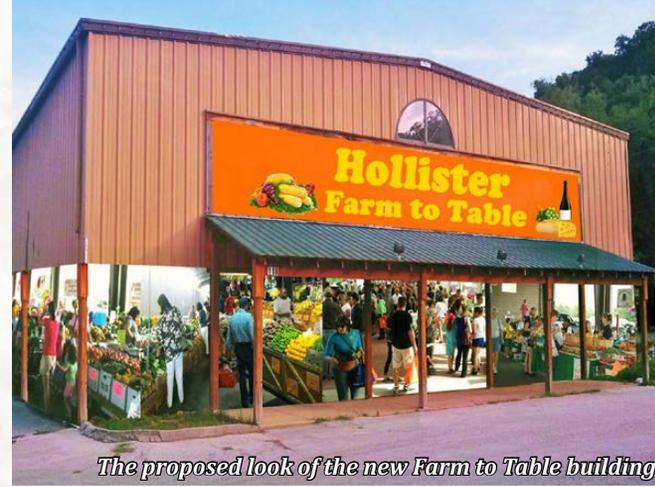
\$1,187,794,594

19,144 Projects





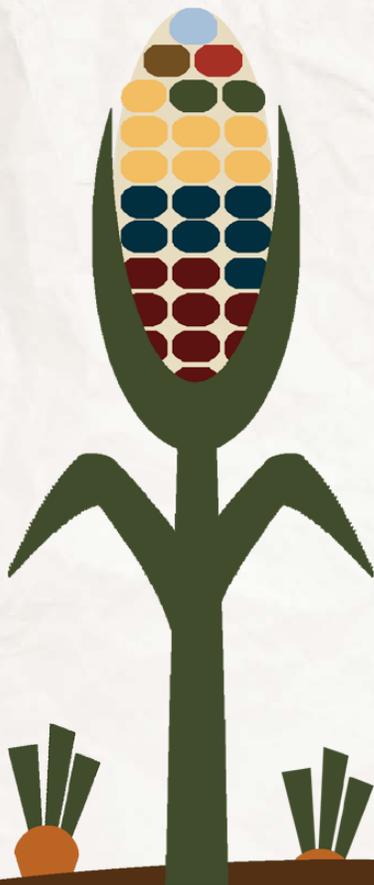
EarthDance Farms in Ferguson, MO



The proposed look of the new Farm to Table building



Blue Hill Company's jam
Photo courtesy of JoAnn Crumpler photography



- 1 Farm-to-School Project
- 1 Farm-to-Table Project
- 1 Food Hub Project
- 2 Farmers' Markets Projects
- 7 Feasibility/Marketing Studies
- 7 Food Storage, Processing, and Preparation Projects
- 9 Locally-Raised Products Distribution Projects

Investing in Rural Missouri: Encouraging Local Foods

There is a growing movement among United States consumers concerned about methods by which food is grown, harvested, processed and delivered. Missouri Rural Development's investments in local and regional food systems responds to this concern by attempting to offer solutions to security of our food systems and economic opportunity. Staff pursue local food projects as community and economic development stimulators. These projects allow local residents and communities to access affordable, nutritious food and provide expanded markets for local producers.

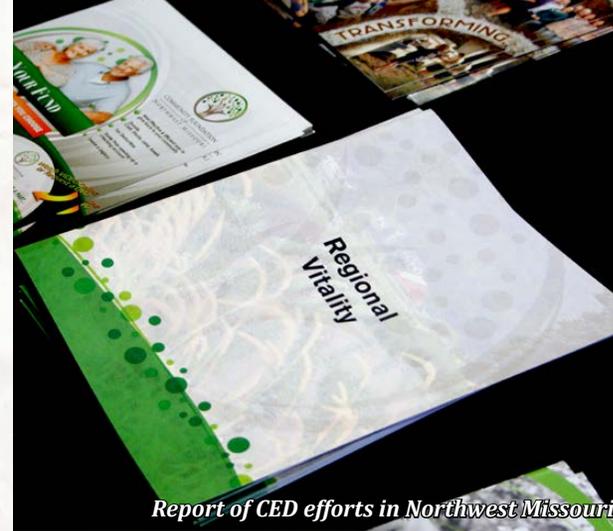
In Fiscal Year 2015, Missouri invested over \$4.7 million in local or regional food systems through the Rural Energy for America Program (REAP), the Value Added Producer Grant (VAPG) program, the Rural Business Development Grant (RBDG) program, the Business and Industry (B&I) program and the Community Facilities (CF) Program. We funded projects including a community kitchen, several farmers' markets, greenhouses, community garden equipment, a refrigerated truck for a local producers' cooperative, assistance to state wineries, grocery stores carrying local foods and a project that assisted in the processing and distribution of locally-grown commodities. Work on food deserts included assistance to the first organic farm west of the Mississippi River in Ferguson, Missouri. Staff continued work with Hmong farmers in Southwest Missouri on education about our programs and encouragement to become involved with local farmers' markets, food cooperatives and Farm-to-School efforts.

Investing in Rural Missouri: Emphasizing Participation

USDA Rural Development is tasked with identifying and responding to the challenges and opportunities present in rural communities. We do this through Community and Economic Development (CED) activities and processes. CED activities are ongoing and are crucial to our goal of improving the lives of individuals and families residing in rural Missouri and creating an environment for increased community and economic development.

Our CED activities are intentional and involve as many stakeholders as possible. We strive to strengthen existing relationships and forge new partnerships with communities, agencies, associations, institutions, and organizations. The purpose is to create resource networks for enhanced identification of community needs, sharing best practices, exploring new ideas, leveraging funds, and collaboration and cooperation. Involving and sharing resources with our partners allows us to better serve rural Missouri. We view local, regional, and state-wide partnerships as essential to our success.

CED efforts include technical assistance and delivery of programs through grants and loans; federal, state, and local partnerships and special designations and initiatives. Designations and initiatives are important. They allow us to publicly acknowledge the work occurring in a region and to focus our efforts. Current initiatives are three Great Regions, three Stronger Economies Together (SET) regions, a 14-county Focus Region, three Focus Communities, and partnership efforts such as the Missouri Alliance of Community Foundations and the Missouri Rural Development Partnership.



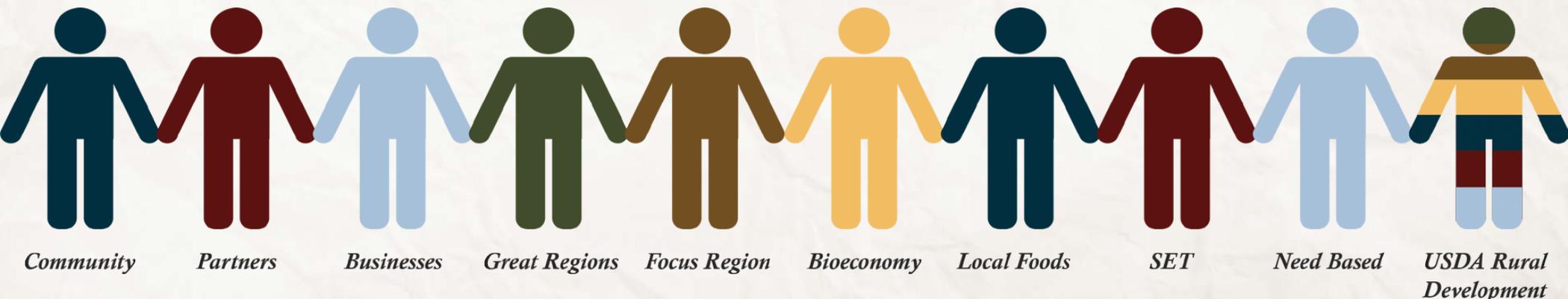
Report of CED efforts in Northwest Missouri



Celebrating the release of Heartland Foundation's new book



CED goals for EarthDance Farms





Paving Scrivner Road in Miller County



King City Lumber Company



The Loula family at their new building

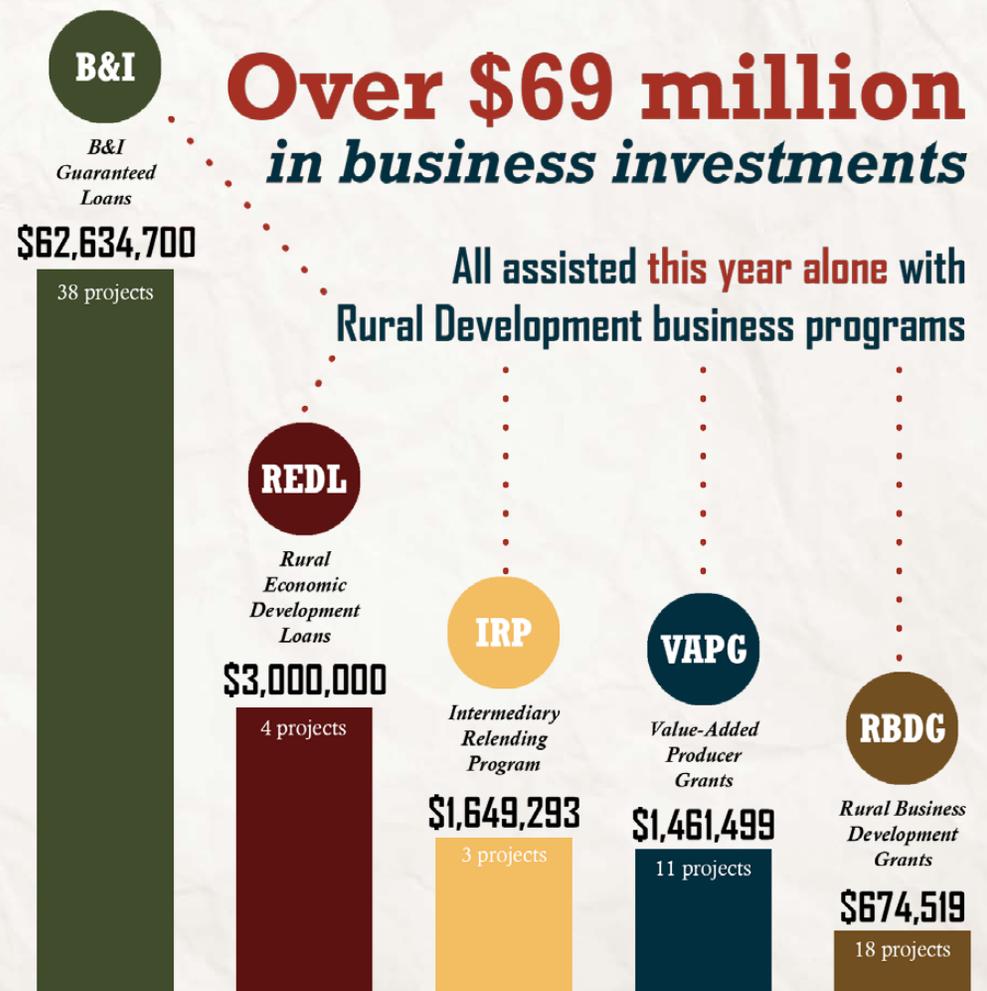
Investing in Rural Missouri: Assisting Rural Businesses

With so many services now being available online, it can be more difficult to develop and keep good jobs in rural communities, but now 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.

Miller County received a Rural Business Enterprise Grant (this program has since been consolidated into the Rural Business Development Grant) last year to make road and street improvements. Road paving was completed in late 2015 and local businesses were excited for the improved access they now had.

King City Lumber Company received a B&I Guaranteed Loan through Commerce Bank to construct a new 9,600 square foot lumber yard retail store, replacing an aged, inefficient facility in Mound City. Construction was complete and the store opened in fall 2014.

After operating a mobile veterinary clinic for several years, Dr. Darren Loula and his wife Dr. Katie Loula decided to expand their business, Christian County Veterinary Service Property Holdings, LLC. With the assistance of a B&I Guaranteed Loan through Arvest Bank, they built a beautiful new veterinary clinic in Clever, MO.



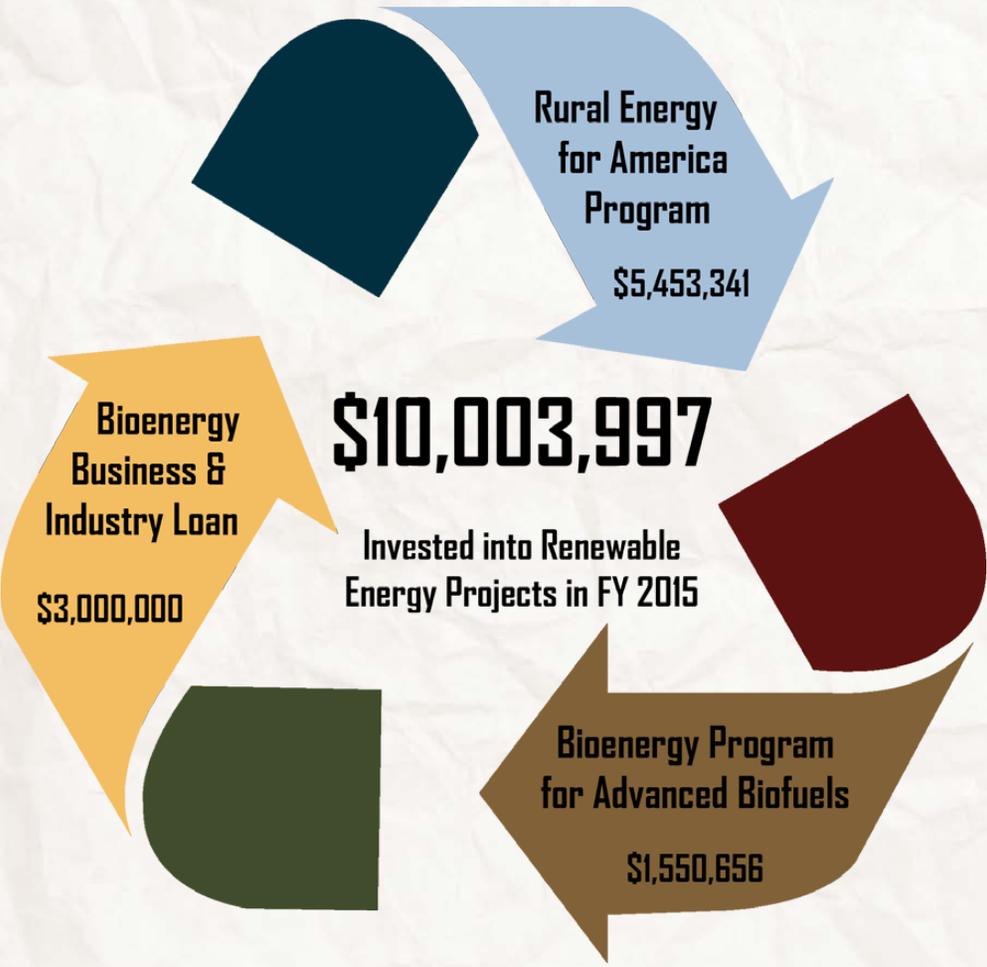
Investing in Rural Missouri: Supporting Renewable Energy

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.

Bade Farms, L.L.C. in Warrenton, was awarded a Rural Energy for America Program (REAP) grant to purchase and install an energy efficient grain dryer system, pictured below. The system is projected to have energy and cost savings of 54% or approximately \$4,920 annually.

Visionhealth Eyecare Center, LLC in California, MO, purchased and installed a solar array system on their rooftop with the assistance of a REAP grant. The system is projected to lower energy costs by 95%, saving approximately \$2,755 annually.

A REAP grant was awarded to Gary Schweitzer to make energy-efficiency improvements to his poultry operation in Ionia. This project involved the purchase and installation of energy efficient egg coolers that are projected to have energy and cost savings of 36% or approximately \$3,070 per year.



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, nursing homes, fire protection, public safety, libraries, schools, day care centers, as well as many other community-based initiatives.

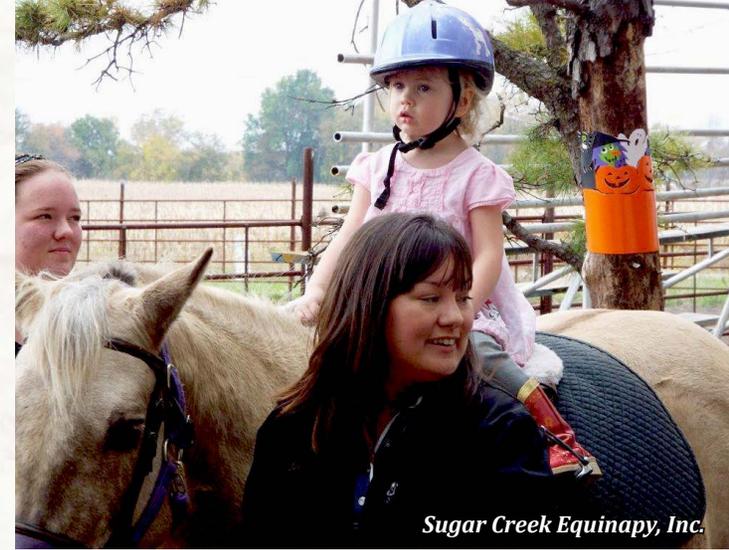
The Scott County Central R-5 School District used a CF grant to assist with the purchase of new computers for the school's computer lab. The existing computers were no longer supported by Microsoft, making it nearly impossible to access programs to support the student's learning activities.

Sugar Creek Equinapy, Inc. is a not-for-profit that works with equine therapy in providing therapeutic horse-riding for physically, mentally, and behaviorally challenged individuals. They customize equine services and activities to meet each rider's therapeutic and personal goals. Sugar Creek utilized a CF loan to purchase 40 acres, a barn, and a house to use as an equine therapy facility.

The Schuyler County Sheriff's Department was in need of a four-wheel drive vehicle to maneuver rural roads, especially during inclement weather. A loan and grant awarded to the Schuyler County Improvement Corporation made the purchase of the new vehicle, at right, possible. This will allow the Sheriff's Department to continue to provide dependable service for the safety of the citizens.



Scott County Central R-5 School District



Sugar Creek Equinapy, Inc.



A 4-wheel drive vehicle for the Schuyler County Sheriff's Department

24

Emergency Response Projects

\$614,600

11

Emergency Warning Siren Projects

\$127,503

10

Other Projects

\$346,650

9

Healthcare Projects

\$24,150,325

8

Public Works Projects

\$124,815

3

School District Projects

\$38,207

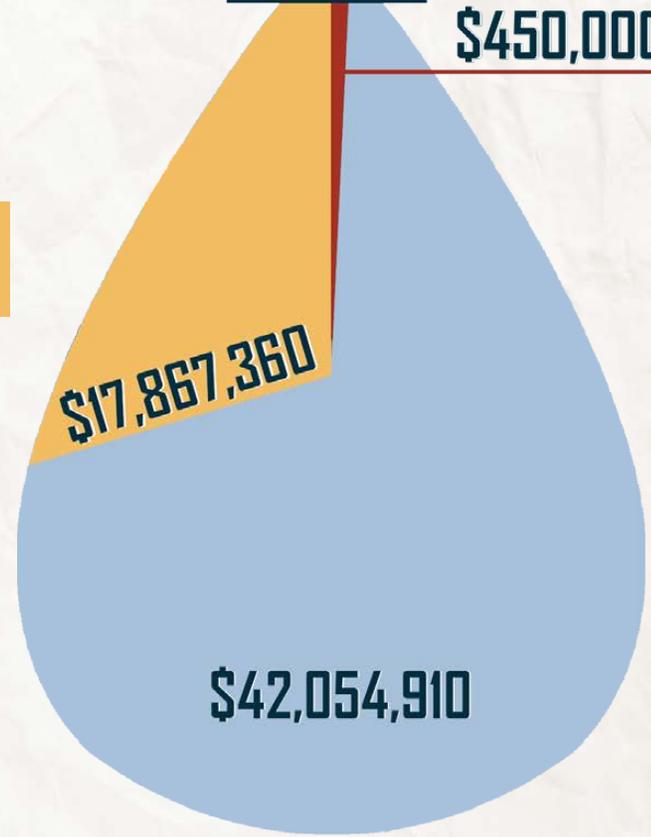


0.7%

of the Water and Waste Disposal Program funds invested into Missouri during Fiscal Year 2015 was for a **Storm Water Project** (1 total project)



\$450,000



Asst. Administrator Ponti-Lazaruk congratulates the Howard County Water Commission

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.

While Assistant Administrator Jackie Ponti-Lazaruk was in Missouri celebrating Earth Day, she announced additional funding, now totaling over \$13.8 million in Rural Development investments, for the Howard County Regional Water Commission. Upon completion, it will provide potable wholesale water, a treatment plant, wells, elevated storage, and transmission lines to serve two municipalities and one rural water district in Southern Howard County.

29.6%

of the Water and Waste Disposal Program funds invested into Missouri during Fiscal Year 2015 were for **Wastewater Projects** (24 total projects)

69.7%

of the Water and Waste Disposal Program funds invested into Missouri during Fiscal Year 2015 were for **Water System Projects** (25 total projects)

Investing in Rural Missouri: Aiding in Homeownership

Guaranteed
Home
Loans

5,019 Loans

\$579,163,672

Direct
Home Loans

210 Loans

\$20,283,701

Repair
Loans & Grants

233 Loans & Grants

\$1,187,768

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.

The Guaranteed Loan Program assists approved lenders in providing eligible low- and moderate-income households financing for homes. Over 5,000 families, like Cody and Ariel Adams, purchased homes in Missouri this year through this program. 502 Direct Loans are offered directly through Rural Development to eligible low- and very low-income households. Many families, like Taryn and Olivia Williams, below, were able to become homeowners through this program.

The 504 Housing Repair Program provides funding for very-low income borrowers to make eligible repairs to their owner-occupied homes. The photos below show just one of the many repairs this program can accommodate--Bruce and Linda West's home before and after the installation of new siding and a storm door.

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.



Cody and Ariel Adams used the Guaranteed Home Loan to purchase their family's first home



Taryn, Olivia, Tripp, and Truly Williams



Before Repairs



After Repairs



Gary McCollough tends to one of the community gardens at Lone Oak Village



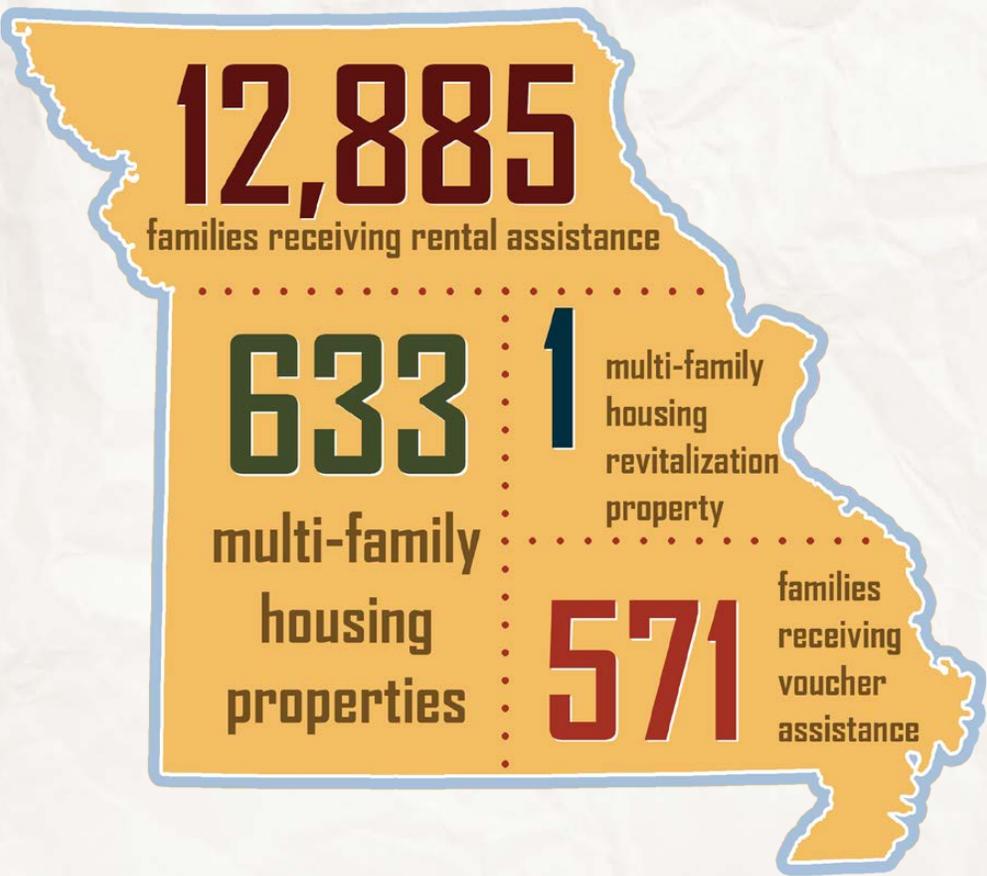
Bethany 36, LP apartments after a recent rehabilitation project

Investing in Rural Missouri: Promoting Affordable Housing for Rental Residents

There is a definite connection between the availability of both owner- and renter-occupied decent, safe, and affordable housing and the success and viability of a community. 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. However, the agency's support goes far beyond just making loans and well into ensuring the tenants' complexes are indeed a place worthy of calling home.

Community gardens at multi-family housing complexes have a variety of benefits for their residents including access to fresh, healthy foods; reducing monthly food costs; and even creating social activities for the residents. This spring, two community gardens with a variety of vegetables were planted at the Lone Oak Village apartments. Residents were able to request produce they were interested in and the site manager kept a list to share produce with residents as it ripened.

When a property neared the point of foreclosure, the Fulson Housing Group expressed an interest and ownership was transferred to a new entity, Bethany 36, LP. They applied and were approved for tax credits to completely rehabilitate the property. The credits were used to not only rehab of all the units but also add a community room, a playground, and an office.



PROGRAM SUMMARY: Housing Programs



United States
Department of
Agriculture

Rural Development

Program	Objective	Applicant	Uses	Population	Terms/Conditions
Single Family Housing Direct Loans (502) <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.
Single Family Housing Guaranteed Loans <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. 2.75% origination fee plus annual fee of 0.5% on unpaid principal balance.
Single Family Housing Direct Repair Loans and Grants (504) <i>Direct Loans & 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.
Mutual Self-Help Housing Grants (523) <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.
Rural Rental Housing Direct Loans (515) <i>Direct Loan & 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.
Rural Rental Housing Guaranteed Loans (538) <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.
Housing Preservation Grants (533) <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.
Farm Labor Housing (514 & 516) <i>Direct Loans & 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.

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&I - Business & Industry Guaranteed Loans <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.
IRP - Intermediary Relending Program <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.
RBDG - Rural Business Development Grants <i>Grants</i>	Finance and facilitate the development of small and emerging private business enterprises, 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.	Buy and develop land; establish a revolving loan fund; purchase equipment; construct buildings, streets, utility extensions; adult job training; rural distance learning networks; technical assistance; training; new business support centers; and economic development plans.	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. Must be completed within 2 years after project has begun.
REDLG - Rural Economic Development Loans & Grants <i>Loans & 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.
RCDG - Rural Cooperative Development Grants <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.
VAPG - Value-Added Producer Grants <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.
REAP - Rural Energy for America Program <i>Loan Guarantees & 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.
RMAP - Rural Microentrepreneur Assistance Program <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
CF - Community Facilities <i>Direct Loans, Loan Guarantees, & Grants</i>	Provide essential community facilities for rural communities including both faith-based and first responder projects.	Public bodies, community-based non-profit organizations, and federally recognized Native American tribes.	Build facilities and purchase equipment for healthcare facilities, public safety services, educational services, and local food services.	Rural areas of 20,000 or less.	Direct - up to 100% of market value. Useful life not to exceed 40 years. Grants may be available. Guarantee - up to 90%; fixed or variable rate set by lender; useful life not to exceed 40 years.
RCDI - Rural Community Development Initiative <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 50,000 residents and not contiguous or adjacent to an urban area.	Grants are awarded on a competitive basis. Three year grant agreement with matching funds.
Water and Waste Disposal Program <i>Direct Loans, Loan Guarantees, & 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.
PPG - Predevelopment Planning Grants SEARCH - Special Evaluation Assistance for Rural Communities and Households <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.	PPG - Rural areas of 10,000 or less SEARCH - Rural areas of 2,500 or less.	Median household income in the service area must be less than \$36,350. Applications accepted year round. PPG - Grants up to \$30,000 or 75 percent of the project costs. 25% of the project must have an in-kind match. SEARCH - Grants available up to 100% of eligible costs; \$30,000 maximum grant.
SWMG - Solid Waste Management Grants <i>Grants</i>	Reduce or eliminate pollution of water resources and improve solid waste sites.	Most state and local government entities, non-profits, federally recognized tribes, and academic institutions.	Evaluate current landfill conditions, to identify threats to water resources. 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.
DLT - Distance Learning and Telemedicine <i>Direct Loans & 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.
Community Connect <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.
BIP - Broadband Initiatives Program <i>Direct Loans & 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.
Electricity and Telecommunications <i>Direct Loans & 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.	Electric - Rural areas as defined by the U.S. Census. Telecommunications - 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.

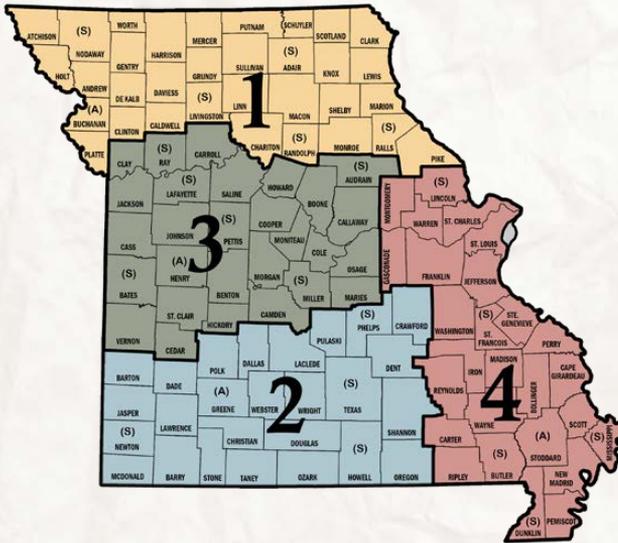
Contact Information



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
Higginsville, 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