



United States
Department of
Agriculture

Rural Development



USDA Rural Development

NORTH DAKOTA
2015 PROGRESS REPORT







A Rural Economy Built to Last

This has been a year of historic accomplishment for the United States Department of Agriculture (USDA), particularly in the area of rural economic and community development. In 2015, USDA's Rural Development 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.

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.

Thomas J. Vilsack
Secretary of Agriculture



Strengthening North Dakota Together

North Dakota has always been a place where people work together to get things done. We take care of each other and we work to make life better. It's ingrained in our sense of who we are--from our homesteading past and, for some of us, from our indigenous tribal roots. This rural, prairie willingness to work together continues at USDA Rural Development in North Dakota.

We have funds to lend, to back up local lenders, and, sometimes, to grant, to help North Dakota communities encourage economic opportunities and improve their quality of life. But we can't accomplish much without the hard work and dedication of local leaders and their community institutions who bring the ideas and projects forward, meeting us as we help bring the financial resources and technical expertise to the table.

I'm proud of the work we've done together to build new health care facilities and child care centers; extend fiber optic broadband to rural families, farmers and entrepreneurs; and create affordable housing options for families and people who need it. I hope you enjoy the stories in this report that provide a glimpse of our programs and our progress, highlighting what's possible when we work together.

Ryan M. Taylor
State Director

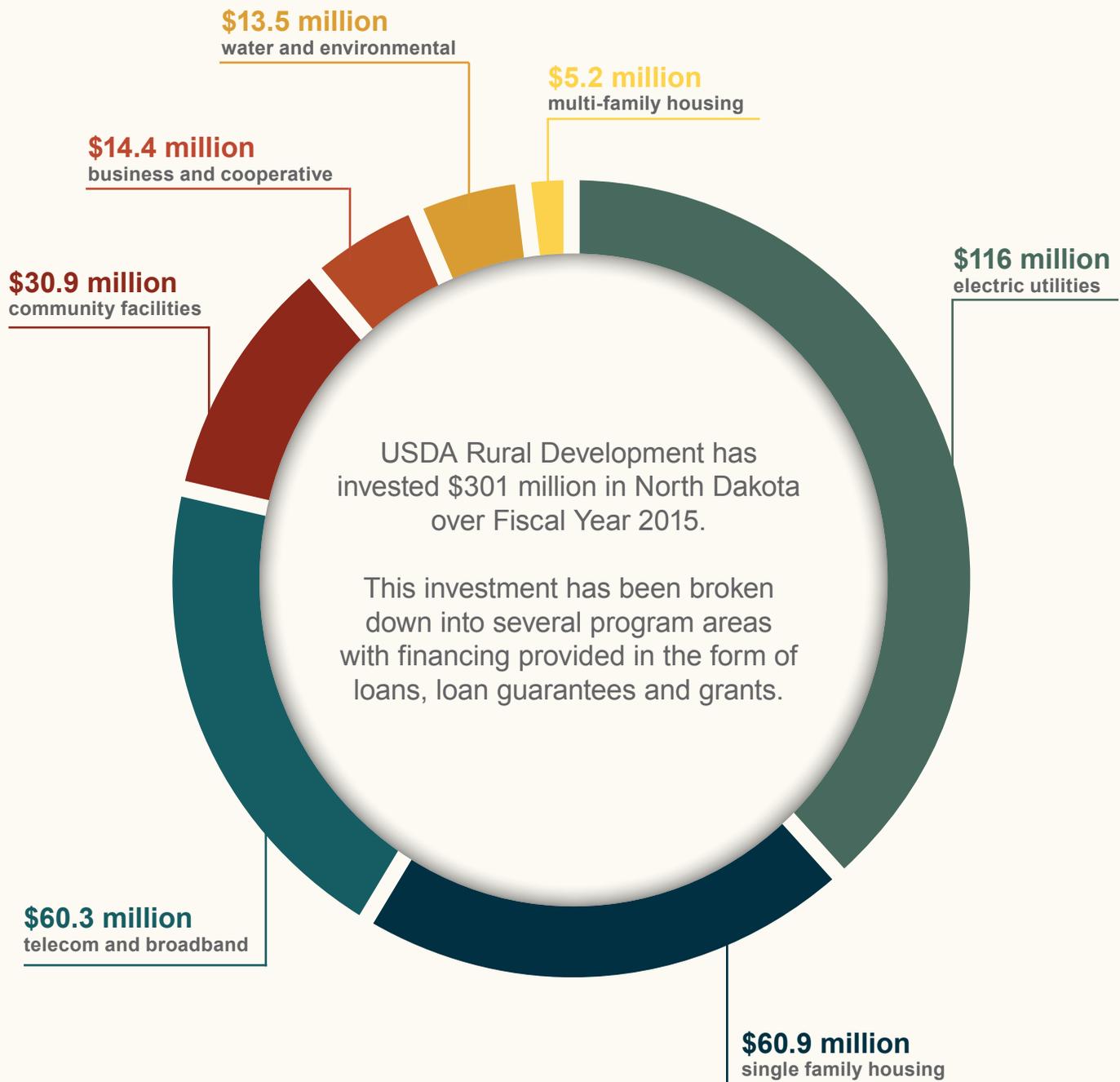


About Rural Development

Rural Development, a mission area under the United States Department of Agriculture, is committed to improving the economy and the quality of life in rural America.

Our goal is to build vibrant, sustainable communities by supporting business development, essential community facilities, utility infrastructure and affordable housing. With several programs, USDA Rural Development achieves its mission by helping individuals, communities and businesses obtain the financial and technical assistance to address their diverse and unique needs.

Rural Development Investments Across North Dakota



Rural Business and Cooperative Programs

Rural Development encourages the establishment and growth of businesses and cooperatives to diversify rural economies. Through private and public partnerships, USDA serves communities by creating new businesses, growing production, maintaining jobs, conducting feasibility studies, improving rural energy development, creating professional business plans, and increasing revenue for rural business ventures. In Fiscal Year 2015, USDA Rural Development invested \$14.4 million in North Dakota rural businesses, supporting 37 projects.

Business and Cooperative Program Funding for Fiscal Year 2015

Program	Financing	Projects
Business & Industry Loan Guarantees	\$11,852,841	4
Rural Business Development Grants	\$1,612,074	14
Rural Energy for America Program Grants	\$461,045	13
Rural Cooperative Development Grants	\$400,000	2
Value Added Producer Grants	\$124,182	3
Rural Microentrepreneur Assistance Grants	\$30,471	1
Total:	\$14,480,613	37



West River Veterinary Clinic in Hettinger

The West River Veterinary Clinic (WRVC) is providing essential animal services in the largely agricultural region of southwestern North Dakota. Initially founded as a mobile practice in 1969, the demand for services quickly brought the need to build a permanent clinic. Since then, it has survived economic downturns in agriculture by diversifying and adapting to industry changes. The full-service mixed animal practice offers preventative care, medical treatment, individual animal and herd consultation, surgery, grooming, boarding, retail sales, cremation and 24-hour emergency service.

While the clinic has always been a mixed animal practice, the way medicine is practiced has changed. All facets are now driven by demand for current technology and highly trained professionals. Thus, each of West River's veterinarians is becoming species focused. Serving a region of 20,000 people, WRVC has grown

This loan and grant is critical for us to achieve the goals of our project for the community. Rural residents deserve to have the same care and access as their city counterparts and USDA helps make this project economically viable.

- Dr. Ethan Andress, WRVC

by 15 percent each year for the last three years. To build upon this growth, it became essential to construct a new, modern clinic. Yet, the three young veterinarians who own the practice needed financial help. USDA Rural Development was able to assist by

partnering with Slope Electric Cooperative to provide a \$2 million Rural Economic Development Loan (REDL) with a zero percent interest rate for 10 years. To provide some cost-savings, WRVC also received a grant from USDA to install a geothermal-enhanced heating and cooling system to supplement their electric utility source.



Architectural rendering of the new West River Veterinary Clinic in Hettinger, North Dakota.

Construction is near complete on the new 12,000-square-foot facility. The clinic will offer all of the same services, but will increase exam rooms, retail space and boarding capacity. To accommodate the modern needs of veterinary service, there will be a pharmacy, laboratory and isolation area. With the practice's new focus on equine services, space is also being dedicated to stalls, a padded surgery room and an outdoor pen for treatment.

WRVC currently employs five veterinarians and ten additional staff members. With the new clinic anticipated to open in April 2016, WRVC plans to hire three more full-time veterinarians.

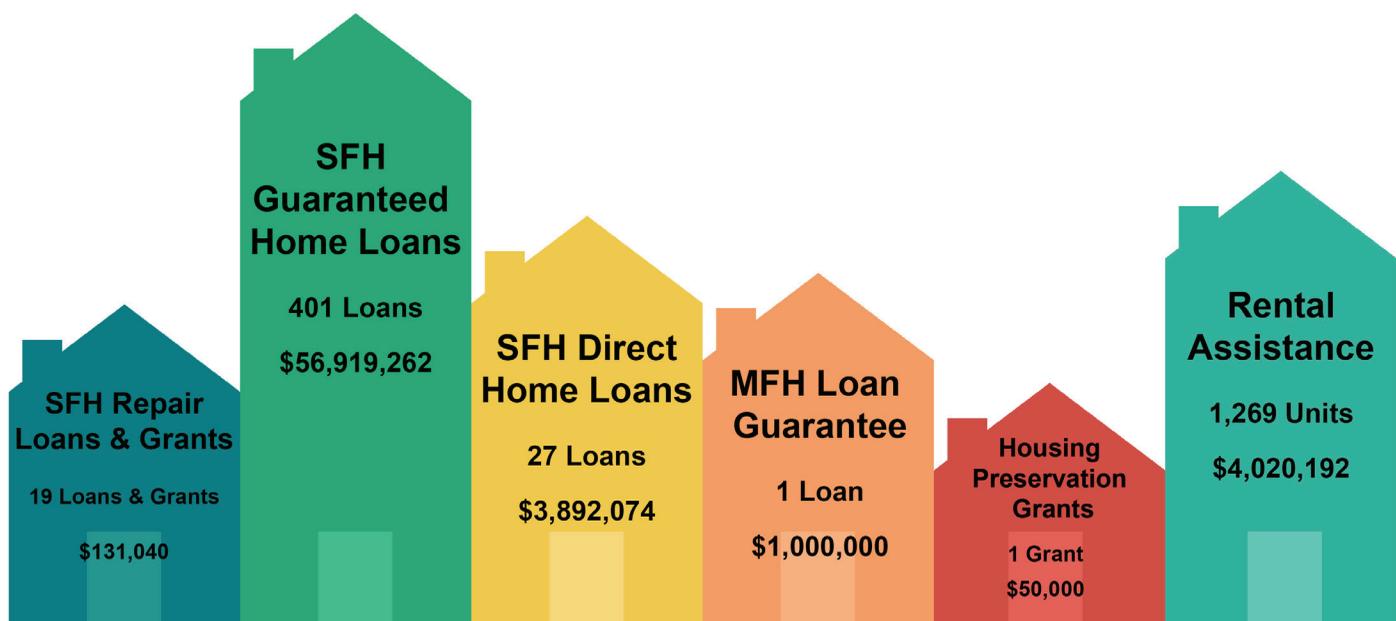
Rural Housing Programs

Homes provide a foundation for the future. USDA Rural Development seeks to help people find safe, stable places to live that provide financial security and a sense of pride. With favorable rates, terms and no down payment requirement, residents can achieve homeownership, which helps grow strong communities for families to raise the next generation.



For homes or multi-family complexes, USDA offers direct loans and grants. We also provide guaranteed loans, which means USDA partners with private sector lenders to back the home loan. Financing under USDA's housing programs is available to applicants in areas designated as rural.

In North Dakota, USDA improved rural housing by investing \$66 million to build, repair, rehabilitate, and purchase homes or rental properties. These investments were used to secure single-family homes, apartments for lower-income families or the elderly, and rental assistance.



SFH = single family housing, MFH = multi-family housing

Supporting Rural Homeowners

Just as the cold weather was settling in for winter, 79-year-old Edith's sewer line broke between her home and city street. With the plumbing not working properly and January approaching, Edith found herself in a desperate situation. She was living on a fixed-income while providing care for her adult son who has been disabled since birth. Financially, she did not have the means to pay for a major sewer repair or to secure a loan. Not only was the situation stressful on her, but also potentially hazardous.

Having purchased her home originally through USDA Rural Development, Edith turned to the agency first for help. A few years ago during the height of the oil boom in western North Dakota, Edith was searching for affordable housing. As the state's population grew, so did her rent, taking almost half of her monthly paycheck. She was referred to USDA Rural Development where she ultimately was able to purchase a home with a monthly mortgage less than what she was previously paying in rent.

Without USDA we probably wouldn't have plumbing. It was such a relief finding help and I am grateful knowing that there is someone out there who cares.

- Edith, homeowner and USDA customer

At the time, Edith did not know it, but Rural Development also financed repair and improvement projects. When she contacted the office about her sewer line, Edith discovered that she qualified for a repair grant. To her relief, she was going to be able to make the much needed repairs. Under the urgent circumstances, Rural Development staff expedited Edith's application and worked closely with her to obtain bids for the sewer line work.

A plumbing company out of Bismarck was selected

and quickly fixed Edith's crumbling clay-tile pipe. The repairs were completed and the grant was processed within 30 days from when the application was submitted. Life is flowing again for Edith and her son!

Repair Loans & Grants

USDA Rural Development offers financing to families and individuals to improve and modernize a home. Some examples include access for persons with disabilities, a roof, a septic tank, energy-saving upgrades, and more. For seniors age 62 and over who cannot afford a loan, grant funds are available.



Edith's sewer line being dug up.

Community Facilities Programs

Rural Development offers affordable financing for the development of essential community facilities that offer public services and amenities. These projects help create rural communities that are attractive places to live and work. During Fiscal Year 2015, USDA Rural Development invested \$30 million in rural North Dakota through community facilities loans and grants. The 15 projects, including funding for schools, hospitals and fire safety equipment, were used to benefit more than 70,000 residents. Community Facilities programs help build, expand, rehabilitate, purchase,

and support the development of police and emergency fire stations, medical equipment, nursing homes, child care centers, hospitals, clinics, schools, and more.

Community Program Funding for FY 2015

Community Facilities	Financing	Projects
Direct Loans	\$19,730,550	6
Loan Guarantees	\$10,300,000	1
Grants	\$940,900	8
Total:	\$30,971,450	15



Building a Foundation for Youth to Learn

In the Dakota language there is no word for child, but instead the word, wakanheza, which means sacred beings. To support and nurture that future generation, a new Head Start facility is to be built on the Spirit Lake Indian Reservation.

Currently, there are 11 Head Start classrooms scattered across the tribal reservation. Some are housed in mobile trailers that are 30-years-old and in need of major repair. A centralized kitchen prepares all the children's meals and then the food is delivered by bus to all the Head Start locations. Besides being inefficient, weather can impede timely delivery.

The Cankdeska Cikana Community College recently began managing the Spirit Lake Head Start Program. Recognizing the need to improve the program, the college sought funding to provide the children with a safe and healthy environment to learn.

Providing children with the opportunity for quality, early childhood education puts them on a path to succeed. This project is an investment in our youth and future.

- Ryan Taylor, USDA State Director

Securing a \$7.6 million USDA Community Facilities loan leveraged with a Head Start grant, the college is ready to break ground on the new educational facility in the spring of 2016. The project will bring all of the classrooms under one roof. With more than 40,000-square-feet, the facility will accommodate up to 184 children, ranging from infants to 5-year-olds.

Students from the college will help construct the Head Start facility under the supervision of contractors

and college instructors. The opportunity will provide valuable hands-on experience.

The Head Start building will be located east of Cankdeska Cikana Community College along BIA 6 and next to the emergency medical services building. When completed in 2017, the facility will have 19 classrooms and plenty of space for children to learn.



Children help break ground on their future Head Start building.

Rural Utilities Programs



Access to the Internet, affordable electricity and a reliable water supply enhance the quality of life in rural communities. USDA finances basic utility infrastructure as the investments provide economic and social opportunities. USDA Rural Development financed \$187 million in 27 projects during Fiscal Year 2015 to provide clean drinking water, waste treatment systems, electric power, and telecommunications services throughout North Dakota.

Rural Utilities Program Funding for Fiscal Year 2015

Program	Financing	Projects
Water & Wastewater Direct Loans	\$9,747,369	11
Water & Wastewater Grants	\$3,826,500	7
Electric Infrastructure Loans	\$116,147,000	4
Telecommunications Infrastructure Loans	\$56,556,000	2
Distance Learning & Telemedicine Grants	\$772,612	3
Total:	\$187,049,481	27

Learning Together While Miles Apart

At the New Salem-Almont High School, Tyler VanderWal teaches psychology. Yet, he is not only teaching students in his classroom, students from Elgin, Killdeer and Linton are watching and listening to him as well. This is possible through interactive television or ITV learning, which connects students and teachers without regard to geographic location.

Learning is no longer confined by a traditional classroom setting. Through ITV, New Salem-Almont High School shares classes with 37 other schools. It opens up more opportunities for students to take a variety of courses. The technology is critical to a rural school that is likely to be limited by staff and financial resources.

Dylan Austin, a student at New Salem-Almont High School, is taking Spanish as an ITV course. He says that the class offering is important since taking a foreign language is required to apply for many college scholarships.

telecommunications and the Internet. Using USDA's Distance Learning and Telemedicine program, the North Dakota Educational Technology Council and the North Dakota University System received \$740,000



Teacher Tyler VanderWal and State Director Ryan Taylor speak to the ITV Psychology class from New Salem.

Geography shouldn't be a measure of what someone can learn. We want to provide students with a quality education and access to the same classes as those in urban schools.

- Mike Gilbertson, New Salem-Almont High School Principal

in grant funding to upgrade video-conferencing equipment, replace failing devices and expand access to state-of-the-art distance learning technology. The new equipment will leverage the state's existing high-capacity broadband network, which will deliver a more interactive educational experience to students and teachers via the Internet.

To help rural schools overcome the challenges of remoteness, USDA Rural Development has a program that taps into the enormous potential of modern

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.

	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 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, tribes 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 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.

April 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, 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 (link sends e-mail).

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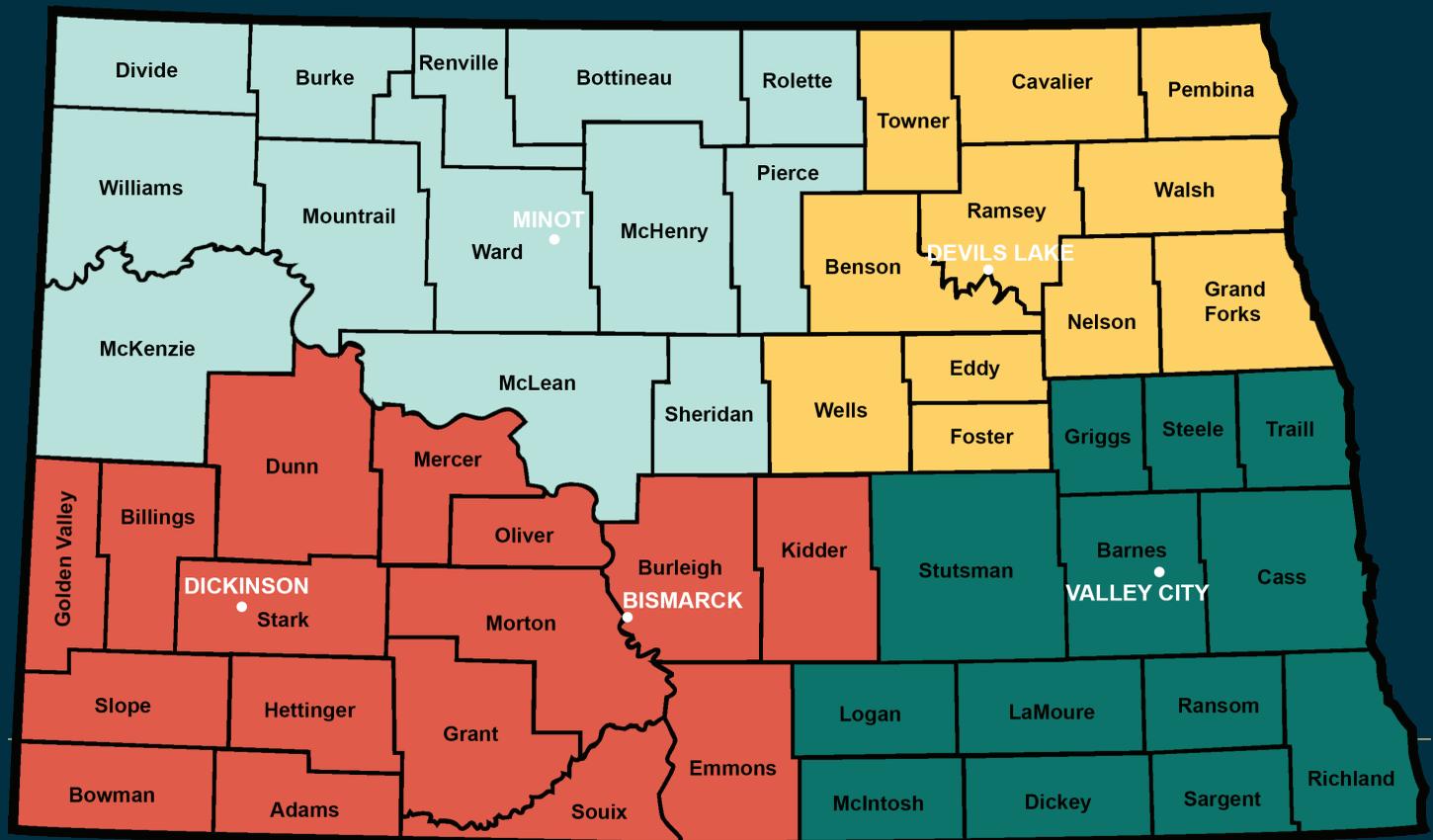
Contact us to learn more at:
USDA Rural Development
National Office
Mail Stop 0107
1400 Independence Avenue SW
Washington, DC 20250-0107

1 (800) 670-6553 (toll free)

www.rd.usda.gov

USDA Rural Development North Dakota Contacts

For more information on programs, visit our website at <http://www.rd.usda.gov/rd> or email us at info@nd.usda.gov.



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 Toll Free: (800) 582-7584
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 Toll Free: (800) 688-2279, Ext. 4
 Fax: (855) 289-5184

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 Fax: (855) 814-3102



Rural Development

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