United States Department of Agriculture

Rural Development

USDA Rural Development

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

The Fiscal Year 2015 Rural Development Progress Report outlines our work on behalf of hundreds of thousands of projects for individuals, families, farmers and ranchers, rural entrepreneurs and small business owners, municipalities, developers, and utility providers in 2015. USDA is proud to lead the Administration's effort to drive investment in rural people and places. This work truly makes a difference in the lives of the proud men and women who live, work and raise families in rural America.

Sincerely,

Thomas J. Vilsack
Secretary of Agriculture

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

We are the primary Federal agency responsible for creating opportunities and improving the quality of life in rural areas. Today, there are 46 million people living in rural America who provide the food, fiber, fuel and durable goods the rest of the nation, and the world, depend upon.

In Fiscal Year (FY) 2015, Rural Development invested more than $29.7 billion in loans, loan guarantees, and grants for a diverse range of worthwhile projects in rural communities.

Each of these investments in rural communities is an investment in our country's future. USDA Rural Development is a lending agency that cares deeply about the rural people and communities we serve. We are proud to share these stories and successes with you.

Sincerely,

Lisa Mensah
Rural Development Under Secretary

Message from the State Director

"I believe in the strengthening of our rural communities. We have the opportunity to assist rural residents through our more than 40 programs. Our many partners are instrumental to us. As an advocate for rural sustainability, it is a pleasure being the Nebraska State Director for USDA Rural Development."

— Nebraska State Director, Maxine Moul

After nearly seven years as Nebraska State Director, I would like to share a few observations on the U.S. Department of Agriculture's Rural Development Agency in Nebraska.

The mission of USDA Rural Development is to increase economic opportunity and improve the quality of life for all rural Americans. We are a boots-on-the-ground agency, providing a connection between federal funding and rural communities.

USDA Rural Development's investment in rural Nebraska now totals nearly $3 billion. It has boosted housing, business expansion, community facilities and infrastructure. Priorities set by Agriculture Secretary Tom Vilsack, utilizing the Value Added Agriculture program, the Renewable Energy for America program and Local Foods initiatives, have increased agricultural production, created new jobs and businesses and reduced America's dependence on fossil fuels and foreign oil.

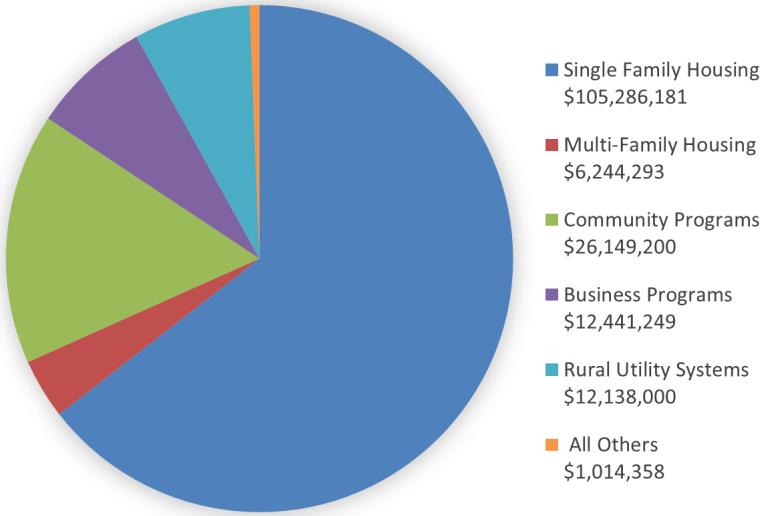
Yet, I've learned that for the most part, few people are aware of these investments and the importance of the longstanding partnership between rural America and the federal government.

As state director, I believe the investments we are making are critical to quality of life in Nebraska's rural communities. They ensure our future, and will keep us competitive in the global marketplace. They are rooted in history and have a remarkable track record of success in the building of a prosperous rural America. It is a legacy of commitment and achievement.

I commend the wisdom and foresight of those national leaders willing to support and invest in the future of rural America. Perhaps most importantly, I appreciate their willingness to trust and embrace the initiative, generosity, and common sense of rural Americans.

Maxine Moul
Nebraska State Director
USDA Rural Development

Rural Development Funding Activity—Nebraska



2015 Fiscal Year Investments in Rural Nebraska — $163.3 Million					
$105.29 Million	$6.24 Million	$26.15 Million	$12.44 Million	$12.14 Million	$1.01 Million
Single Family Housing	**Multi-Family Housing**	**Community Programs**	**Business Programs**	**Rural Utility Systems**	**All Others**

Rural Development Funding Activity—Nebraska

2015 Fiscal Year Investments in Rural Nebraska — $163.3 Million

Program	Award Amount	Number of Projects
Business and Industry Guaranteed Loans	$8,957,125	5
Renewable Energy Loans and Grants	$2,497,499	78
Business Grants	$366,489	8
Rural Economic Development Loans and Grants	$300,000	1
Value-Added Producer Grants	$320,136	6
Single Family Housing Direct Loans	$2,107,129	26
Single Family Housing Guaranteed Loans	$103,082,934	1,030
Single Family Housing Repairs	$96,118	17
Multi-Family Housing Direct Loans	$485,925	2
Rental Assistance	$5,758,368	105
Community Facility Direct Loans	$8,807,900	3
Community Facility Guaranteed Loans	$6,100,000	1
Community Facility Grants	$298,700	6
Water and Waste Disposal Direct Loans	$7,952,000	8
Water and Waste Disposal Grants	$2,990,600	16
Telecommunications	$4,219,000	2
Electric	$7,919,000	1
All Other Programs	$1,014,358	132
TOTALS	$163,273,281	1,447

Rural Business and Cooperative Programs

In Fiscal Year 2015, USDA Rural Development invested $12.4 million in Nebraska's rural businesses, supporting 98 projects. Business and Cooperative Programs serve Nebraska 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.

Business & Industry Loan Guarantees

The B&I Guaranteed Loan program bolsters the existing private credit structure through the guaranteeing of loans for rural businesses, allowing private lenders to extend more credit than they would typically be able to. Under the program, USDA Rural Development provides guarantees on loans made by approved lenders that participate in the program.

Rural Business Development Grants

The RBDG program is a competitive grant program that provides targeted technical assistance, training and other services to help develop or expand small and emerging private businesses in rural areas. The businesses must have fewer than 50 employees and less than $1 million in gross revenues. Grants are awarded to qualified organizations to carry out enterprise- or opportunity-related projects to boost business development.

Intermediary Relending Program

The IRP program provides 1-percent, low-interest loans to local intermediaries that re-lend to businesses and for community development projects in rural communities.

Rural Microentrepreneur Assistance Program

The RMAP program awards loans and grants to Microenterprise Development Organizations to establish revolving funds for micro-loans to "micro-enterprises," or very small rural businesses, and to provide technical assistance and training. The program supports start-up or expansion of very small rural business ventures.

Rural Economic Development Loans and Grants

The REDLG program finances economic development and job creation in rural areas. Under the program, USDA provides zero-interest loans and grants to local utilities to establish revolving loan funds to support local business development projects.

Rural Cooperative Development Grants

The RCDG program is a competitive grant program to start or run centers for cooperative development. These centers improve economic conditions in rural areas by helping individuals and businesses start, expand or improve rural cooperatives and other mutually-owned businesses.

Socially-Disadvantaged Groups Grants

The SDGG program provides technical assistance to socially-disadvantaged groups through cooperatives and cooperative development centers.

Value Added Producer Grants

The VAPG program is a competitive grant program to help independent agricultural producers enter into activities that add value to their products through new processing and/or marketing opportunities.

Rural Energy for America Program Loan Guarantees and Grants

The REAP program provides loans and grants to agricultural producers and rural small businesses to purchase or install renewable energy systems or make energy efficiency improvements.

Rural Energy for America Program Audit and Development Grants

Grantees that receive assistance through this competitive REAP grant program help rural small businesses and agricultural producers by conducting and promoting energy audits, and providing renewable energy development assistance.

Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program

This program provides loan guarantees to develop, construct or retrofit commercial-scale biorefineries so that they can implement new and emerging technologies to support the development of advanced biofuels, renewable chemicals and biobased product manufacturing.

Repowering Assistance Program

This program provides funding for up to 50 percent of the total eligible project costs for biorefineries to install renewable biomass systems for heating and power at their facilities or to produce new energy from renewable biomass.

Advanced Biofuel Payment Program

This program supports increased production of advanced biofuels through payments to advanced biofuel producers for finished advanced biofuel products.

Food demonstration training for farmers markets provided by USDA funding to the Center for Rural Affairs.

The Center for Rural Affairs in Lyons, Neb. launched the program “Small Business and Market Growth” for Omaha and Santee Sioux Tribes of Nebraska, a multi layer initiative to increase economic opportunities for Native American communities. The Santee Sioux Tribe, headquartered in Santee, Neb. had limited transportation options, high unemployment and a low median household income.

USDA Rural Development awarded the Center for Rural Affairs nearly $300,000 in rural business enterprise grants. Funds developed educational programs, created jobs and hosted farmer markets for the Santee Sioux Tribe, the Omaha Tribe at Winnebago and the Omaha Tribe at Macy, Neb.

Training and technical assistance was provided in agriculture production, value-added and organic farming techniques. Educational sessions introduced the basics of garden production and business skills. In partnership with the University of Nebraska, a course was offered to demonstrate how to market locally grown foods at farmer’s markets.

The Santee Farmers Market showcased 16 vendors at its first market. Most were first-time sellers, using the skills they learned from the educational session. The market ran for 16 consecutive Saturdays. More than 400 satisfied shoppers visited the market.

Rural Housing Programs

USDA Rural Development improves rural housing in Nebraska through loans and grants to build, repair, rehabilitate, and purchase homes. Rural Development provided more than $105 million to finance homes for 1,056 rural Nebraska families. Seventeen owner-occupied homes were repaired through $96,118 to remove health and safety hazards and make necessary repairs. Rural Development apartments for lower-income families or the elderly are also offered. Rural Development provided nearly $5.8 million to assist 1,811 tenants with affordable rents. Nearly $486,000 rehabilitated existing housing complexes to preserve the availability of safe and affordable rental housing.

Single-Family Housing Direct Home Loans

This program offers low-interest loans with no down payment to buy, build and improve homes in rural areas. Applicants must have income below 80 percent of the median county household income. Typically these are 33 year loans, with 100% financing interest and additional subsidy may be available based on household income (in some cases as low as 1%) to help families afford the monthly mortgage payments. Applicants work directly with Rural Development Specialists.

Single-Family Housing Loan Guarantees

This program offers low-interest loans backed by a Rural Development guarantee with no down payment required for families to purchase or construct homes in rural areas. Applicants must have income below 115% of median county household income. Loans are a fixed interest rate, 30 years, and allows up to 100% financing. Applicants work directly with a Guaranteed Approved Lender that participates in the program.

Single-Family Housing Repair Loans and Grants

This program assists rural families with low interest loans and grants to repair, improve or modernize their homes. Households must have an income below 50% of the median county income. Loans may be at 1% for up to $20,000. Grants may be available for applicants age 62 or older with up to $7,500 lifetime assistance to remove health and safety hazards, if they are unable to repay a loan.

Mutual Self-Help Housing Technical Assistance Grants

This program provides grants on a competitive basis to qualified organizations to help them carry out local self-help housing construction projects. Grant recipients supervise groups of very-low- and low-income individuals and families as they construct their own homes in rural areas. The group members provide most of the construction labor on each other's homes, with technical assistance from the organization overseeing the project.

Multi-Family Housing Direct Loans

This program provides competitive financing to construct or renovate affordable multi-family rental housing for low-income, elderly, or disabled individuals and families in eligible rural areas.

Rental Assistance

Rental Assistance payments may be made to owners of USDA Rural Development-financed rural rental housing or farm labor housing apartment complexes on behalf of low-income tenants who are unable to pay market-rate rent, to help them meet their monthly rent payments.

Multi-Family Housing Loan Guarantees

The program provides financing to construct or renovate affordable multi-family rental housing for low- to moderate-income individuals and families in eligible rural areas. Under the program, USDA Rural Development provides guarantees on loans made by approved lenders that participate in the program.

Housing Preservation Grants

HPG grants are provided to sponsoring organizations to repair or rehabilitate housing occupied by very-low - and low-income people in rural areas.

Farm Labor Housing Loans and Grants

This program provides financing to develop affordable multi-family rental housing for year-round and migrant or seasonal domestic farm laborers and their families. Eligible occupants of the housing may include very low, low, and moderate income tenants with occupations associated with cultivating the soil, raising, harvesting any agriculture or aquaculture commodity; catching, netting, handling, planting, drying, packing, grading, storing, or preserving, in the unprocessed stage any agriculture or aquaculture commodity; delivering to storage, market, or a carrier for transportation to market, or to processing any agricultural or aquacultural commodity in its unprocessed stage.

The Ortiz family gathers in the kitchen of the house
they purchased through a direct loan from Rural Development.

Improving Life and Increasing Space for a Family

Cipriano Ortiz, his wife Cándida and their four children were living in a crowded trailer. They were forced to stack storage boxes in their living area in order to cope with the lack of space. But this family wanted more - their goal was to own their own home in order to live more comfortably! In order to accomplish this they needed to find a program that would allow them to purchase a home.

Rural Development acted as a liaison between the family, the realtor and the closing agent, going as far as providing translation for this Spanish-speaking family. In the end and through a lot of perseverance, the Ortiz family was able to secure a direct loan from Rural Development for their home purchase and their goal of achieving homeownership.

The direct housing loan brought the family into a more enjoyable and comfortable living environment in Crete, Nebraska. No longer are all six family members crammed into tight living quarters. The family jokes that now even their cat has a room to himself. They already have made some repairs to improve the property and plan on continuing to do so to maintain the property. They are proud owners of their new home, which they will cherish for the rest of their lives.

Community Programs

During Fiscal Year 2015, USDA Rural Development invested $26.1 million in rural Nebraska through community facilities and water and environmental loans and grants. Thirty-four communities were benefitted by funding for libraries and ambulances, and water and wastewater projects. Community Facilities programs help build, expand, rehabilitate, purchase, and support the development of police and emergency fire stations and equipment, museums, child care centers, hospitals, and more. Water and Environmental programs provide for reliable and clean drinking water, and waste treatment systems.

Community Facilities Loans and Grants

This program provides direct loans, loan guarantees and grants to qualified organizations to develop, build and equip essential community facilities in rural areas. Examples of essential facilities include public safety, fire and rescue and telecommunications buildings, schools, libraries, hospitals and health care clinics.

Rural Community Development Initiative Grants

RCDI grants are provided to help non-profit housing and community development organizations support housing, community facilities and community and economic development projects in rural areas.

Water and Waste Disposal Program

This program provides affordable direct loans, loan guarantees and grants to build, repair or improve public water systems and waste collection systems in rural areas.

Solid Waste Management Grants

This program provides technical assistance and training grants to people who operate or maintain landfills to help reduce or eliminate pollution of water resources in rural areas.

Circuit Rider Program

This program provides grants for technical assistance and training to rural water systems experiencing difficulties with day-to-day operations, finances or management.

Fillmore County Behavioral Health Facility Ribbon Cutting

Fillmore County Hospital in Geneva, Nebraska celebrated the newly constructed $5.4 million Behavioral Health Facility located adjacent to the hospital.

USDA Rural Development provided loans totaling $3.48 million. Heartland Bank issued a $1 million loan guaranteed by USDA Rural Development. Fillmore County Hospital contributed $556,000 and a USDA Rural Development Rural Economic and Development Loan recipient, Perennial Power, generated a $340,200 loan.

The facility has psychiatric inpatient areas totaling 6,748 square feet. Eight semi-private patient rooms with restrooms are available. All rooms have the ability to accommodate double occupancy. A private seclusion room, a dayroom and secured exterior courtyard along with exam, group, tub and consultation/visitation rooms are offered. The Outpatient area consists of 2,107 square feet which features the reception and waiting area, patient therapy/ counseling room and a large group therapy room and rehabilitation gym. Common and administrative areas are contained in 3,150 square feet.

Prior to the facility, the Hospital offered only outpatient behavioral services in the Senior Behavioral Health Clinic. The Clinic provided individualized treatment to senior adults who suffer from emotional, behavioral, or mental health disorders.

Rural Utilities Programs

USDA Rural Development invested more than $12.1 million during Fiscal Year 2015 through infrastructure projects. The electric power loan provided improved electric service to approximately 6,000 rural Nebraska residents. The telecommunications loan will provide services to approximately 352 subscribers in rural communities of Nebraska.

Electric Infrastructure Loans

This program provides insured loans and loan guarantees to qualified utility providers to finance construction of electric generation, transmission and distribution facilities and system improvements in rural areas. Funds may be used for demand-side management, energy conservation programs, and on -grid and off-grid renewable energy systems.

Energy Efficiency and Conservation Loans

This program provides loans to USDA electric loan borrowers for energy audits and energy efficiency upgrades that enable the electric utilities to implement energy efficiency service improvements on behalf of their customers. Funds may be used for weatherization, HVAC improvements, high efficiency lighting and conversions to more efficient or renewable energy sources, such as consumer-scale solar power and ground-source heat pumps.

Telecommunications Infrastructure Loans

This program provides financing to construct, maintain, improve and expand telephone and broadband services in rural areas.

Broadband Direct Loans and Loan Guarantees

This program provides funds to qualified providers to construct, improve or acquire facilities and equipment needed to implement broadband service in eligible rural areas.

Distance Learning and Telemedicine Grants

DLT grants help rural communities use the unique capabilities of telecommunications to connect to each other and overcome the effects of remoteness and low population density. For example, this program finances telecommunications equipment and systems that can link teachers and medical service providers in one area to students and patients in another remote location.

Community Connect Grants

Community Connect grants help deploy broadband service in rural communities where it is not yet economically viable for private sector providers to deliver broadband. Projects funded through the program include community centers that offer free public access to broadband for two years.

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.	All Neb. communities eligible for housing programs except Fremont, Grand Island, Hastings, Kearney, Lincoln North Platte, Omaha, and South Sioux City/Dakota City.**	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.	**	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.	**	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.	**	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.	**	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.	**	Loan guarantee.	At least 25-year term with fixed interest rate. Loan guarantees up to 90% of the principal.
Housing Preservation Grants	Repair and rehabilitate housing owned or occupied by very low- and low-income rural families.	Public bodies and non-profit organizations.	Operation of a program which finances repair and rehabilitation activities for single-family and small rental properties.	**	Grant.	Grant agreement.
Farm Labor Housing Loans and Grants	Safe, well-built affordable rental housing for farm and agriculture workers.	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.

For Direct Loans and Grants, apply to Rural Development. For Loan Guarantees, apply to participating intermediaries such as approved banks, mortgage companies, etc.

**All Neb. communities eligible for housing programs except Fremont, Grand Island, Hastings, Kearney, Lincoln, North Platte, Omaha, and South Sioux City/Dakota City.

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.

Rural Business and Cooperative Programs (continued)

	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Socially Disadvantaged Groups Grants (formerly the Small, Socially Disadvantaged Producer Grant 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.
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 the 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.

For Direct Loans and Grants, apply to Rural Development. For Loan Guarantees, apply to participating intermediaries such as eligible banks etc. For Revolving Funds (RMAP, IRP, and REDLG), intermediaries apply to Rural Development, others to the intermediaries.

Rural Utilities Programs

	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Water and Waste Disposal Loans and Grants	Provide infrastructure for rural areas.	Public entities, Indian Tribes and non-profit corporations.	Build, repair and improve public water systems and waste collection and treatment systems.	Rural areas, and towns with up to 10,000 population.	Direct loan and grant.	Repayment period is a maximum of 40 years. Grant funds may be available.
Water and Waste Disposal Loan Guarantees	Provide infrastructure for rural areas.	Public entities, Indian Tribes and non-profit corporations.	Construct, repair and improve water supply and distribution systems and waste collection and treatment systems.	Rural areas, and towns with up to 10,000 population.	Loan guarantee.	Eligible lenders obtain up to a 90% guarantee on loans they make and service.
Solid Waste Management Grants	Provide technical assistance and/or training to those who operate and maintain active landfills.	Public bodies, private non-profit organizations, Indian Tribes, academic institutions.	Technical assistance and training to improve landfill conditions and protect against threats to nearby water resources.	Rural areas, and towns with up to 10,000 population.	Grant.	Applications accepted year-round. Complete applications submitted to National Office for review.
Technical Assistance/ Training/Circuit Rider	Provide technical assistance and training.	Public, private, and non-profit organizations.	Provide technical assistance and training to assist with management of water and waste projects.	Rural areas and towns with up to 10,000 population.	Grant.	As funds are available. Complete applications submitted to National Office for review.
Rural Broadband Direct Loans and Loan Guarantee	Deployment of broadband service to eligible rural communities. **Note**: The 2014 Farm Bill revises program provisions. New rules are expected to be published in FY 2015.	Entities seeking to provide broadband services in rural areas.	Finance the construction, improvement and acquisition of facilities and equipment to provide broadband service in eligible rural communities.	Refer to the new rules, when available, for population limits.	Refer to the new rules, when available, for loan details.	Refer to the new rules, when available, for loan terms and conditions.
Electric and Telecommunications Loans	Assist rural communities in obtaining affordable, high-quality electric and telecommunications services.	Non-profit and cooperative associations, public bodies, and other utilities.	Generation, transmission facilities and distribution of electric power, including alternative, renewable, conservation and energy efficiency programs. Enhance 911 emergency service, digital switching equipment, and fiber optic cable, along with traditional main system telecommunications service.	Electric: areas served by an existing rural electric borrower, or rural areas other than a city or town of more than 20,000. Telecommunications: areas cities with population under 5,000.	Direct loan or loan guarantee.	Interest rates are established in accordance with 7CFR 1714. Contact RUS at www.rd.usda.gov or 1 (800) 670-6553.
Distance Learning and Telemedicine	Development and deployment of advanced telecommunication services throughout rural America to improve education and health care.	Incorporated entities, including municipalities, for-profit, and non-profit corporations that operate rural schools, libraries, health care clinics and other educational or health care facilities.	To provide end-user equipment and programming that delivers distance learning and telemedicine services into eligible areas.	Rural areas outside incorporated or unincorporated cities with populations up to 20,000.	Grant.	Awards range from $50,000 to $500,000. A minimum of 15% in matching funds is required.
Community Connect Grants	Provide public access to broadband in otherwise un-served communities.	Public bodies, Tribes, cooperatives, non-profits, limited dividend or mutual associations; corporations and other legally organized entities	To build broadband infrastructure and establish a community center that offers free public access to broadband for two years.	A single community outside incorporated or unincorporated cities with population over 20,000 which does not have broadband.	Grant.	Minimum: $50,000; Maximum: $1 million. Amounts are published in Notices of Funding Availability and may vary.

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

Rural Development Program Purposes

	Land & Bldgs.	Mach. & Equip.	Working Capital	Infrastructure	Tech. Asst./Train.
Rural Housing and Community Facilities Programs					
Single Family Housing Direct Loans (including Self-Help Loans)	♦				
Single Family Housing Loan Guarantees	♦				
Single Family Housing Repair Loans/Grants	♦				
Self-Help Housing Technical Assistance Grants					♦
Rural Rental Housing Direct Loans	♦			♦	
Rural Rental Housing Loan Guarantees	♦			♦	
Housing Preservation Grants	♦	♦	♦	♦	♦
Farm Labor Housing Loans/Grants	♦			♦	
Community Facilities Direct Loans, Loan Guarantees, Grants*	♦	♦	♦	♦	
Rural Community Development Initiative					♦
Rural Business and Cooperative Programs					
Business and Industry Loan Guarantees	♦	♦	♦	♦	
Rural Business Development Grants	♦	♦	♦	♦	♦
Intermediary Relending Program Loans	♦	♦	♦		
Rural Microentrepreneur Assistance Program	♦	♦	♦	♦	♦
Rural Economic Development Loans and Grants	♦	♦	♦	♦	♦
Rural Cooperative Development Grants				♦	♦
Socially Disadvantaged Groups Grants					♦
Value-Added Producer Grant			♦	♦	♦
Rural Energy for America Program Loan Guarantees/Grants	♦	♦		♦	♦
Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program Loan Guarantees					
Repowering Assistance Program					
Advanced Biofuel Payment Program					
Rural Utilities Programs					
Water and Waste Disposal Direct Loans, Loan Guars., 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	♦	♦	♦	♦	

February 2016

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(1) mail: U.S. Department of Agriculture,
Office of the Assistant Secretary for Civil Rights,
1400 Independence Avenue, SW, Washington, D.C. 20250-9410;

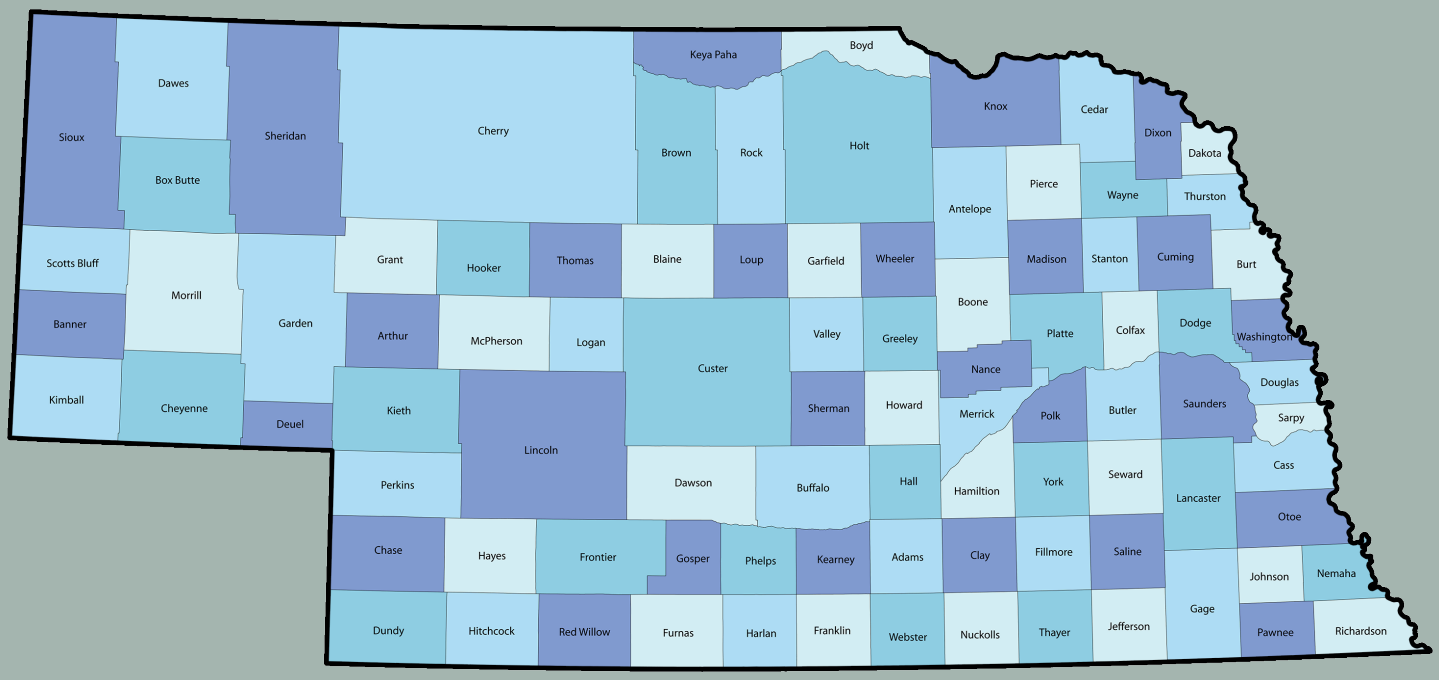
(2) fax: (202) 690-7442; or

(3) email: program.intake@usda.gov (link sends e-mail).

USDA is an equal opportunity provider, employer and lender.

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 Nebraska Map and Contacts



Lincoln State Office

USDA Rural Development
Maxine Moul, State Director
Suite 308, Federal Bldg.
100 Centennial Mall North
Lincoln, Nebraska 68508
402.437.5551

Kearney Office
4009 6th Avenue, Ste 1
Kearney, NE 68845
308.237.3118, Ext. 4

Norfolk Office
2601 Lakeridge Drive, Ste 2
Norfolk, NE 68701
402.371.5350, Ext. 4

Scottsbluff Office
818 Ferdinand Plaza, Ste B
Scottsbluff, NE 69361
308.632.2195, Ext. 4

North Platte Office
1202 S. Cottonwood, Ste 3
North Platte, NE 69101
308.534.2360, Ext. 4

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Rural Development

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