

The ABC's of



Affordable Housing

Business Development

Community Infrastructure

Programs for Rural Nevada





USDA Rural Development is one of seven mission areas in the United States Department of Agriculture (USDA) dedicated to improving the quality of life and expanding economic opportunity for rural Americans. Loan guarantee, loan, and grant programs, as well as technical assistance, are the tools we use to enable rural families and communities to invest in themselves and create a bright future. As “the lender of first opportunity” for rural America we provide the financing and expertise that creates jobs, promotes business development, and provides community facilities and affordable housing. Our goal is to build sustainable rural communities, including tribal communities, across the rural portions of our state.

In Fiscal Years 2008-2012, USDA Rural Development invested over \$600 million in rural Nevada, with financing for housing, water and sewer projects, hundreds of millions of dollars in business and home loan guarantees, and telecommunications loans and grants. Water and wastewater treatment systems, public safety equipment and buildings, rescue equipment, libraries, town halls, and access to broadband have all been made possible by our affordable capital and the willing efforts of our staff. It’s our job to help rural Nevada thrive, and we love doing it.

Whether you want to find affordable housing to buy or rent, a business to expand, provide clean drinking water for your community, or finance essential community facilities and utilities, we are here to be your partner. Please contact us to learn more about our programs; you will find our contact information on the back cover.

-Sarah Adler

Nevada State Director, USDA Rural Development



President Barack Obama



USDA Secretary Tom Vilsack



Nevada State Director Sarah Adler



USDA Rural Development – Nevada

Single Family Housing Programs

| USDA Program | Purpose <i>What is the program's goal?</i> | Program Type <i>How does it work?</i> | Eligible Applicants <i>Who may apply?</i> | Eligible Areas <i>What is rural?</i> | Authorized Purposes <i>How may funds be used?</i> | Typical Amount of Assistance | Rates & Terms <i>Subject to change</i> | Key to Success | When to Apply |
|--|--|---|---|--|---|---|---|---|---------------|
| Single Family Home Ownership Direct Loans Section 502 | Help rural residents purchase safe, well built, affordable homes | Direct loan from USDA; payment assistance available; insurance and real estate taxes included with the monthly payments | Low-income families and individuals can contact staff http://www.rurdev.usda.gov/nvofficecontacts.html and check if they qualify http://www.rurdev.usda.gov/nvhousingdirectloan.html | Rural areas with populations of 20,000 or less | Buy, build, improve, repair or rehabilitate a rural home as the applicant's permanent residence | Loan limits vary by county http://www.rurdev.usda.gov/SupportDocuments/NV%20GRH.pdf Up to 100% of market value or cost, whichever is less; loan amortized for 33/38 years; applicant may be eligible for payment assistance (subsidy) on the loan | Loans written at current RD rate for 33 or 38 years; eligible applicants can qualify for payment assistance to reduce interest rate and monthly payment | Complete an on-line prequalification application http://www.rurdev.usda.gov/SupportDocuments/housing%20Prequalification%20Packet.pdf Applicant(s) should attend a Home Buyer Education Class before looking for a home | Year-round |
| Single Family Home Ownership Guaranteed Loans Section 502 | Assist eligible applicants in buying their homes by guaranteeing loans made by private lenders | Loan from conventional lender with a guarantee by USDA | Moderate income families and individuals http://www.rurdev.usda.gov/SupportDocuments/NV%20GRH.pdf apply to a lender | Same as above | Purchase a new or existing home or refinance an existing 502 direct or guaranteed loan | No ceiling on loan amount; can finance up to 102% market value to cover closing costs, necessary repairs 2% guarantee fee | 30-year fixed rate; interest rate negotiated between lender and borrower; | Lender-driven; have a mortgage lender willing to make the loan; USDA only guarantees the loan | Year-round |
| Single Family Home Ownership Repair Loans and Grants Section 504 | Help very-low-income homeowners remove health and safety hazards and/or repair their homes http://www.rurdev.usda.gov/nvhousingiar.html | Loan/Grant-can be combined. | Very low-income homeowners/ lease-holders seeking repair funds; apply at local Area Office http://www.rurdev.usda.gov/nvofficecontacts.html | Same as above | Repair or replace a failing roof, winterizing, handicap accessibility, purchase or repair of heating system; structural repair, water or sewage connection fees, and similar uses | Lifetime grant limit of \$7,500. Loan assistance to an individual cannot exceed \$20,000; loans of \$7,499 or less require no lien; loans over \$7,499 do require a lien | Lifetime grant assistance <\$7,500 is only available to very-low income applicants 62 years or older who cannot afford to repay a loan; loan terms to 20 years at 1 percent; loan may not exceed \$20,000 | Write a good repair list, have contractors bid on that same repair list; priority to health, safety and accessibility | Year-round |

More information on the Housing Program is available online at www.rurdev.usda.gov/NVHome.html or contact staff directly:

| | | | | |
|---------------------|--|---|---|--|
| Northeastern | Maria Murillo | Single Family Housing Specialist | (775) 738-8468 x104 | maria.murillo@nv.usda.gov |
| Central | Diane Arvizo | Single Family Housing Specialist | (775) 423-7541 x100 | diane.arvizo@nv.usda.gov |
| Southern | Tom Stephens/Elias Askins | Area Director/Single Family Housing Specialist | (702) 407-1400 x112 | thomas.stephens@nv.usda.gov elias.askins@nv.usda.gov |
| State Office | Heather Simola Tamara Burke William Brewer Dwayne (Mac) McAllen | Guaranteed Single Family Housing Specialist Single Family Housing Technician Housing Program Director Construction Analyst | (775) 887-1222 x107 (775) 887-1222 x 108 (775) 887-1222 x105 (775) 887-1222 x115 | heather.simola@nv.usda.gov tamara.burke@nv.usda.gov william.brewer@nv.usda.gov dwayne.mcallen@nv.usda.gov |



Multi-Family Housing Programs

| USDA Program | Purpose <i>What is the program's goal?</i> | Program Type <i>How does it work?</i> | Eligible Applicants <i>Who may apply?</i> | Eligible Areas <i>What is rural?</i> | Authorized Purposes <i>How may funds be used?</i> | Typical Amount of Assistance | Rates & Terms <i>Subject to change</i> | Key to Success | When to Apply |
|--|--|--|---|---|---|--|--|--|--|
| Rural Rental Housing Direct Loans Section 515 | Provide safe, well-built, affordable rental housing for very low- and low-income individuals and families | USDA RD provides loans to developers to build low-income housing in rural areas | Individuals, nonprofits, public bodies, corporations, trust partnerships, Limited Partnerships, and Limited Liability Company may apply | Rural area with population of 20,000 or less; see website for designated place list | New construction or purchase and rehabilitation of rural rental housing | Up to 100% of the total development cost (nonprofits); 97% (for-profits); 30-year term w/ up to 50-year amortization; loans to for-profit groups with Low-Income Housing Tax Credits cannot exceed 95% of total development cost | Loan made at note rate; Interest Credit Agreement reduces this to an effective rate of 1% for the life of the loan; 30-year term; amortization is 50 years or the remaining economic life of the security, whichever is less | Application requirements can be complex, so consult with USDA well in advance of the application deadline | Annual competition for new construction/preservation; Contact Rural Development State Office |
| Rural Rental Housing Guaranteed Loans Section 538 | Develop or acquire and rehabilitate affordable rural rental housing; revitalize existing direct 515 properties | USDA guarantees multi-family loans made by commercial lenders; applicant should contact lender | Individuals, limited profit and non-profit organizations, Federally Recognized Tribes or communities may apply to lender | Rural area with population of 20,000 or less | New construction or purchase and substantial rehabilitation of rural rental housing | Up to 90% loan-to-value (for-profit entities); up to 97% loan-to-value (tribes and nonprofits); repayment terms are 25 to 40 year amortization | Negotiated by applicant and lender; fixed rates, typically near prime | Lender-driven; a bank must be willing to make the loan; applicants must demonstrate market and financial feasibility | After NOFA publication until all funds are expended; contact Rural Development State Office |
| Housing Preservation Grants Section 533 | Repair and rehabilitate housing owned or occupied by very low- and low-income rural families | Grants to repair or rehabilitate owner-occupied homes or repair/rehabilitate affordable rental units | Public bodies, Federally Recognized Tribes, and nonprofit organizations may apply to the Rural Development State Office | Same as above | Operation of a program to finance the repair and rehabilitation of single family or low-income rental properties | Up to \$50,000 | Grant | Applicants should be familiar with the criteria, ranking and scoring information in the Notice of Funding Availability | After NOFA publication; contact the Rural Development State Office |
| Farm Labor Housing Loans & Grants Sections 514 & 516 | Provide capital financing to build safe, well-built affordable rental housing for farm workers | USDA provides direct loans or grants to develop farm labor housing | Individuals; public, private nonprofit organizations; apply to Rural Development State Office | No population restriction | New construction or substantial rehabilitation of rental housing; housing may be located on-farm or off-farm and may be of single family or multi-family design | Combined loan/grant funding of up to 102% of total development cost; maximum grant portion is 90% of total development cost | 514 Loan 1% for 33 years 516 Grant If there is a demonstrated need for off-farm housing; subject to restrictive use provisions | Application requirements can be complex, so consult with USDA well in advance of application deadline | Annual competition at the national level; on-farm applications contact Rural Development State Office; off-farm apply after NOFA publication |

More information on multi-family complexes is available online at <http://www.rurdev.usda.gov/nvhousingrh.html> or contact staff directly:

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|------------------------|------------------------------------|----------------------|--|
| So./Eastern NV | Kara Blake MF Housing Specialist | (702) 407-1400 x 101 | kara.blake@nv.usda.gov |
| Northwestern NV | Mona Sargent MF Housing Specialist | (775) 887-1222 x 106 | mona.sargent@nv.usda.gov |

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USDA Rural Development – Nevada Business Programs

| USDA Program | Purpose <i>What is the program's goal?</i> | Program Type <i>How does it work?</i> | Eligible Applicants <i>Who may apply?</i> | Eligible Areas <i>What is rural?</i> | Authorized Purposes <i>How may funds be used?</i> | Typical Amount of Assistance | Rates & Terms <i>Subject to change</i> | Key to Success | When to Apply |
|---|---|--|---|---|--|--|---|--|--|
| B&I Guarantee Business & Industry Guaranteed Loan | Create and maintain employment and improve the economic climate by providing financial backing for rural businesses | USDA guarantees business loans made by commercial lenders | Individuals, corporations, cooperatives, partnerships, non-profit businesses, and Federally Designated Tribes. Apply through Federal or State chartered banks | Unincorporated areas and cities with populations of <50,000; not in the urbanized edge of larger cities | Building, acquisition, construction, conversion, expansion, repair, modernization or development costs, purchase of equipment, machinery or supplies, working capital and refinancing | Negotiated by business and lender; loan guarantees of up to \$10 million with administrator approval; up to 80% loan guarantee | All terms and conditions are established by lender and borrower; interest rates may change no more than quarterly | Lender-driven; have a bank willing to make the loan with USDA guarantees; business with strong equity and collateral | Year-round |
| IRP Intermediary Relending Program | Assist in financing business and economic development activity to create and retain jobs in rural and tribal communities | Loans are provided to qualified local organizations (intermediaries) to establish revolving loan funds; contact Rural Development State Office for current list of IRP lenders | Public bodies, nonprofits, Federally Designated Tribes and cooperatives are eligible to be intermediaries | Unincorporated areas and cities with populations of ≤25,000 | The intermediary makes loans of \$50,000-\$250,000 to businesses from its revolving loan fund on terms established by the intermediary | In recent years, loans to intermediaries have been capped; check with Rural Development State Office | Direct loan. Intermediary pays 1 percent for 30 years | For intermediary-capacity to market and manage a revolving loan fund; for recipient businesses- a current business plan and financial records are needed | Year-round with a quarterly competition at the national level; apply to the Rural Development State Office |
| RBEG Rural Business Enterprise Grant | Finance and facilitate the development of small and emerging private business enterprises | USDA makes grants to local economic development groups, tribes, or tribal development corporations to assist private business development | Nonprofit economic development groups, Federally Designated Tribes, and public bodies (cities/counties) | Unincorporated areas and cities with populations of <50,000; not in the urbanized edge of larger cities | To do a feasibility study, provide technical assistance to business, provide job training, set up a revolving loan fund, or develop infrastructure | Grants \$10,000 and up depending on funding levels | N/A for this grant program | Respond carefully to the NOFA and application with a well-developed and locally supported business development concept | Once-a-year competition at state level; apply to Rural Development State Office |
| REDLG Rural Economic Development Loan and Grant | Under the RED Loan program, USDA provides zero interest loans to local utilities which, in turn, pass through to local businesses for projects that will create and retain employment in rural areas. Under the RED Grant program, USDA provides grant funds to local utilities which use the funding to establish revolving loan funds | Local utility receives the loan or grant and passes the funding on to rural businesses for eligible projects to create and retain employment in rural areas; loans are made to eligible utility and telephone coops; grant funds available to eligible utility, telephone cooperatives, public power districts | Current electric, utility and telephone coop borrowers; Rural Electrification Act borrowers; not-for-profit utility that is eligible for electric/ programs | Same as above; points given to populations of 2,500 and under | Capitalize revolving loan funds; provide technical assistance; develop business incubators; community development assistance to non-profits and public bodies; facilities and equipment for education/training for rural residents to facilitate economic development; medical care facilities and equipment to rural residents; computer networks | Grants/Loans \$10,000 and up depending on funding levels | Zero interest loans; revolving loan fund must be paid back if cancelled | Review application carefully, contact Rural Development State Office; projects must create and retain employment | Year-round; contact Rural Development State Office; applications will be sent to National Office |

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Energy Programs

| USDA Program | Purpose <i>What is the program's goal?</i> | Program Type <i>How does it work?</i> | Eligible Applicants <i>Who may apply?</i> | Eligible Areas <i>What is rural?</i> | Authorized Purposes <i>How may funds be used?</i> | Typical Amount of Assistance | Rates & Terms <i>Subject to change</i> | Key to Success | When to Apply |
|--|--|--|---|---|--|--|--|--|--|
| Rural Energy for America Program Grants for Renewable Energy System and Energy Efficiency Improvement | Finance the purchase of renewable energy generation systems or energy efficiency improvements | USDA makes grants to rural, small businesses and farmers | Rural small businesses (using SBA definition) and agricultural producers | Unincorporated areas and cities with populations of <50,000; not in the urbanized edge of larger cities | Renewable energy systems (wind, hydro, solar, biomass, biofuel, digesters, geothermal and micro-hydro) or energy efficiency installations - such as HVAC improvements | ≤ \$20,000 for renewable or efficiency (25% of project cost or less) | Grant cannot exceed 25 percent of eligible project costs. Must be completed within two years after project has begun | Application requirements are complex, so consult with Rural Development State Office well in advance of the deadline; grants ≤ \$20,000 are strongly favored | Year-round |
| REAP Loan Guarantees | Provide an incentive for business lending for renewable energy systems or energy efficiency improvements | USDA guarantees business loans made by banks to rural small businesses and agricultural producers | Banks and other commercial lenders who make loans to rural businesses | Same as above | The guaranteed loans may be used for the purchase and installation of renewable energy systems or efficiency improvements | 60% to 85% loan guarantees on \$5,000 to \$25 million loans; up to 75% of project cost | Negotiated by business and lender; fixed or variable rates, usu. near prime (no balloons) | The program is lender-driven; must have a bank loan that USDA guarantees; may be combined with a REAP grant | Year-round |
| REAP Grants Feasibility Studies | Assists eligible applicants in completing a feasibility study for an eligible Renewable Energy System Grant and/or Loan | USDA requires feasibility studies in applications for many energy programs. This grant provides financial assistance for the study | Rural small businesses and agricultural producers | Same as above | Grants to help cover the cost of obtaining a feasibility study from an independent consultant | ≤ \$50,000 | Grant cannot exceed 25 percent of eligible project costs. | Competitive national awards; must be for a commercial or pre-commercial use | Once-a-year competition at national level |
| REAP Grants Energy Audit and Renewable Energy Development Assistance (9007) | Provide financing to eligible entities to conduct energy audits or provide renewable energy development assistance | USDA makes grants to programs providing small rural businesses and farmers with energy audits or other energy technical help | State or local governments, tribes, colleges, or rural electric cooperatives and publicly owned utilities | Same as above | To defray part of the cost of conducting detailed energy studies for rural businesses | ≤\$100,000 | Grant. Small business must pay at least 25% of cost; project to be completed within two years | Competitive national awards; priority points for experience, multi-state or statewide projects, low cost per audit, applicant matching funds | Once-a-year competition at national level |
| Advanced Biofuel Payment Program (9005) | Provide an incentive payment to producers of advanced biofuels (fuel derived from renewable biomass other than corn kernel starch) | USDA makes a payment based on the production level of the producer | Producers of Advanced Biofuels --non-cornstarch ethanol or biodiesel | All areas | The Agency will establish payment rates for both base and incremental production of Eligible Advanced Biofuels | Funds are shared among all enrolled producers per BTU | Payment amounts depend on the number of producers participating and amount of funds available | Enroll in the program during the annual sign-up period; increase production over time to receive incremental payments | No later than 10/31 for the current fiscal year, sign up at the USDA RD State Office |
| Biorefineries Assistance Program (9003) | Assist in the development and construction of commercial-scale biorefineries or retrofitting of existing facilities using eligible technology to develop Advanced Biofuels | USDA guarantees loans to develop and construct commercial-scale facility or retrofit existing facility. Must use eligible technology | Individuals, Federally Designated Tribes, state or local government, education institutions, public power entity, corporations, farm cooperatives | All areas | The guaranteed loan may be used for the development and construction of commercial-scale biorefineries or retrofitting of existing facilities using eligible technology to develop Advanced Biofuels | ≤\$250,000 | Eligible lenders obtain up to a 90 percent guarantee on loans they make and service. Lenders should contact Rural Development State Office | Eligible technology is a technology that is being adopted in a viable commercial scale operation or has been demonstrated to have technical and economic potential | Year-round unless otherwise specified in a notice published in the Federal Register |



Agricultural/Cooperative Programs

| USDA Program | Purpose <i>What is the program's goal?</i> | Program Type <i>How does it work?</i> | Eligible Applicants <i>Who may apply?</i> | Eligible Areas <i>What is rural?</i> | Authorized Purposes <i>How may funds be used?</i> | Typical Amount of Assistance | Rates & Terms <i>Subject to change</i> | Key to Success | When to Apply |
|--|--|---|---|---|---|---|---|---|---|
| VAPG Value-Added Producer Grant | Assist independent agricultural producers to develop businesses that produce and market value-added agricultural products | USDA provides matching grants for value-added ventures | Independent producers, farmer and rancher cooperatives, agricultural producer groups and majority-controlled producer-based business ventures | All areas | Grants for planning activities, feasibility studies or business plans for processing and marketing value-added products. Working capital expenses for processing and marketing value-added products; Grant cannot be used to build facilities or purchase equipment | ≤\$100,000 (planning); ≤\$300,000 (working capital) | Grants are awarded on a competitive basis | Application requirements are complex; consult with USDA well in advance of the deadline. Funds must be matched on a dollar for dollar basis | Once-a-year competition, apply to Rural Development State Office |
| SSDPG Small Socially Disadvantaged Producer Grant | Provide technical assistance to small, socially disadvantaged agricultural producers through cooperatives and associations of cooperatives | USDA makes grants for technical service, which includes market research, product/service improvement, feasibility study, business plans, training | Co-ops or associations of cooperatives, with ≥75% small-scale, women- or minority-owned operations | Unincorporated areas and cities with populations of <50,000; not in the urbanized edge of larger cities | Feasibility or market studies, product improvement, training or legal advice | Varies, but generally between \$175,000-\$200,000 | Grant, must be spent within 12 months | Preference for experience and projects that help the most farmers and smaller, poorer communities | Grants are awarded on a competitive basis. Apply to State Office for initial review |
| RCDG Rural Cooperative Development Grant | Establish and operate centers to improve economic conditions by developing new cooperatives | USDA makes grants to centers for rural cooperative development | Non-profit corporations and institutions of higher learning | Same as above | Establish operating center for development of rural cooperatives | \$250,000 to ≤\$300,000 | Grant | Limited funding; grants tend to go to projects helping the neediest areas; 25 percent match | Once-a-year competition at national level; apply directly to National Office |
| Farm Labor Housing Loans & Grants | Provide capital financing to build safe, well-built, affordable rental housing for farm workers | USDA provides direct loans or grants to develop farm labor housing | Individuals, public private nonprofit organizations; apply to Rural Development State Office | No population restriction | New construction or substantial rehabilitation of rental housing; housing may be located on-farm or off-farm and may be of single family or multi-family design | Combined loan/grant funding of up to 102% of total development cost; maximum grant portion is 90% of total cost | 514 Loan: 1% for 33 years; 516 grant: If there is a demonstrated need for off-farm housing; subject to restrictive use provisions | Consult with USDA well in advance of application deadline | Annual competition at the national level; on-farm contact State Office; off-farm apply after NOFA publication |

More information on the Cooperative and Business Program is available online at www.rurdev.usda.gov/NVHome.html or contact staff directly:

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|------------------------------|----------------|-----------------------|--|
| No. NV BCP Specialist | Michelle Kelly | (775) 887-1222 x 118 | michelle.kelly@nv.usda.gov |
| So. NV BCP Specialist | David Foster | ((702) 407-1400 x 103 | david.foster@nv.usda.gov |
| Program Technician | Laura Melara | (775) 887-1222 x 117 | laura.melara@nv.usda.gov |
| Energy Coordinator | Mark Williams | (775) 887-1222 x 116 | mark.williams@nv.usda.gov |
| Program Director | Herb Shedd | (775) 887-1222 x 119 | herb.shedd@nv.usda.gov |



USDA Rural Development – Nevada Community Programs

| USDA Program | Purpose <i>What is the program's goal?</i> | Type <i>How does it work?</i> | Eligible Applicants <i>Who may apply?</i> | Eligible Areas <i>What is rural?</i> | Authorized Purposes <i>How may funds be used?</i> | Typical Amount of Assistance | Rates & Terms <i>Subject to change</i> | Key to Success | When to Apply |
|---|---|---|--|---|---|--|--|---|--|
| Community Facility Direct Loans | Provide essential community facilities for rural communities and Federally Designated Tribes | USDA makes a direct loan to an eligible applicant | Public bodies (e.g., cities, towns, districts, authorities, the State), nonprofits, Federally Recognized Tribes | Cities, towns and rural areas with populations of < 20,000 | Purchase, construct, renovate buildings or purchase equipment or vehicles for schools, libraries, childcare, public safety, hospitals, medical clinics, assisted living facilities, community centers | Varies according to project | Long-term fixed rate at or below market rate for public bodies; up to a 40-year term; may not exceed State Statute limitation or the useful life of the facility | Early communication with RD staff to examine possibilities. Priority is given to health services, public safety, child care and day care; may be combined with a loan guarantee | Year-round |
| Community Facility Loan Guarantees | To assist in the development of essential community facility projects in rural areas | USDA guarantees up to 90% of the loan made by a rural lender for essential community facilities; a 1% loan guarantee fee applies; the community works through a lender to apply | Banks and other lenders who make loans to rural communities and nonprofit or faith based organizations | Cities, towns and rural areas with populations of < 20,000 | Same as above | No limit, but loans are usually less than \$5 million | Negotiated by applicant and lender; fixed or variable rates; up to 40 years (no balloon) to repay | Locate a bank willing to make the loan (USDA guarantees the bank loan); may be combined with a direct loan | Year-round |
| Community Facility Grants | To assist in the development of essential community facility projects in rural areas | USDA makes a grant to a low-income community on a sliding scale for up to 75% of the project's cost; however grant funds are very limited | Public bodies (e.g., cities, towns, districts, authorities, the State), nonprofits or Federally Recognized Tribes | Cities, towns and rural areas with populations of < 20,000 | Fire, rescue, public safety, health services, and other facilities, vehicles, equipment necessary to develop a rural community | Usually under \$25,000; USDA is not allowed to provide 100% of the project cost as a grant | Grant | Priority is given to fire, rescue, public safety, health services, renewable energy projects, and very low-income rural areas | Year-round |
| Economic Impact Initiative Grants (EII) | To assist in the development of essential community facility projects in rural areas | USDA makes a grant for up to 75% of the project's cost, however grant funds are very limited. | Public bodies (e.g., cities, towns, districts, authorities, the State), nonprofits or Federally Recognized Tribes | Cities, towns and rural areas < 20,000 population with very high unemployment rates | Same as above | Same as above | Grant | Same as above; early communication with RD staff to examine possibilities | Year-round |
| Rural Community Development Initiative (RCDI) | To develop the capacity of rural communities to conduct housing, community facility, or community economic development projects | USDA makes a grant to an intermediary for up to 50% of the project's cost; the intermediary provides financial and technical assistance to recipients | Private nonprofits, including faith-based or community organizations, and public intermediaries, including Federally Recognized Tribes | Cities, towns and rural areas with populations of <50,000 | Grants/matching funds are used to provide new or expand existing programs to undertake housing, community facilities, or community and economic development projects | \$50,000 to ≤\$300,000 | Grant | Funding is limited; highest priority projects are areas with populations of < 10,000 and median household incomes of < \$30,000 | Once a year; announced in the Federal Register and on grants.gov |
| Technical Assistance and Training Grants for Rural Waste Systems | To provide grants to nonprofits to provide technical assistance and/or training on water and waste disposal to associations | USDA provides grants | Nonprofit organizations and associations with capacity to provide training on a regional basis | Cities, towns and rural areas with populations of < 10,000 | Funds may be used to provide technical assistance and training on issues related to water delivery and waste disposal service | Varies according to program funding | Grant | Nonprofits must have tax exempt status with proven ability, background, experience legal authority and capacity to provide technical assistance | Oct. 1-Dec. 31 of each year |

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Water & Environmental Programs

| USDA Program | Purpose <i>What is the program's goal?</i> | Type <i>How does it work?</i> | Eligible Applicants <i>Who may apply?</i> | Eligible Areas <i>What is rural?</i> | Authorized Purposes <i>How may funds be used?</i> | Typical Amount of Assistance | Rates & Terms <i>Subject to change</i> | Key to Success | When to Apply |
|--|---|---|--|---|---|---|---|--|----------------------------|
| Water and Environmental Program (WEP) Direct Loans and Grants | Provide water and sewer systems that are sustainable and protect the environment | USDA makes direct loans and grants for projects modest in size, design and cost; ratio of loan to grant is dependent on median household income (MHI) | Public bodies, e.g., municipalities, counties, districts or authorities; nonprofits, Federally Recognized Tribes | Incorporated and unincorporated areas with service area populations of <10,000 | Build, repair and improve public water systems and waste collection and treatment systems; also other related costs | Varies according to project: Loans- \$100,000-\$10 million; Grants \$50,000+; USDA is not allowed to fund 100% of the project cost as a grant | Loans are for the projected life of the system being developed or rehabilitated, up to a 40 year term | Comply with NEPA; submit complete preliminary engineering and environmental report; complete pre-application online at http://ndep.nv.gov/bff/wp/nwwpa.htm for review by three Nevada agencies | Year-round |
| Water and Waste Disposal Guaranteed Loans | To develop or improve water and waste disposal projects | USDA guarantees a bank loan; work through a lender to apply | Same as above | Same as above | Same as above | \$250,000 to \$5 million | Rate negotiated with a private lender; terms to 40 years; no balloon | Same as above | Year-round |
| Emergency Community Water Assistance Grants | To assist low-income rural areas that have a significant decline in water quality or quantity due to an emergency | Grant of up to 100% of project cost | Same as above | Same as above; MHI of proposed area to be served may not have a household income of more than 100% of state's non-metro MHI | Grants must be used to alleviate a significant decline in quantity and quality of water due to an emergency or to meet standards set by the Safe Drinking Water Act | \$150,000-\$500,000 | Grant | Priority is given to rural areas < 5,000 with very low-incomes; submit preliminary engineering and environmental reports | Year-round |
| Predevelopment Planning Grants | Pre-development planning grants assist in paying costs associated with developing a complete application for a proposed project | Eligible predevelopment items funded with grant funds must be agreed to and accepted prior to disbursement | Same as above | Area served must be either below the poverty line or below 80% of the state's non-metro MHI | Costs associated with developing complete applications for RD loans/grants | Up to \$25,000 or 75% of overall project costs, whichever is less | Grant; requires a non-federal financing match | Priority is given to rural areas with populations of < 1,000; applicant must prove they do not have the resources to pay predevelopment expenses on their own | Year-round |
| Solid Waste Management Grants | Provide technical assistance/training to help rural communities reduce their waste stream | Grant of up to 100% of project cost | Public bodies, e.g., municipalities, counties, districts or authorities; nonprofits | Incorporated and unincorporated areas with service area populations of <10,000 | Assist rural communities with efforts to reduce the solid waste stream | Averages \$30,000 + but varies according to project | Grant | Projects are funded based on selection at National level | Oct.1-Dec. 31 of each year |

More information is available online at www.rurdev.usda.gov/NVHome.html or contact staff directly:

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|-------------------------------------|-----------------|---------------------|--|
| Community Program Specialist | Barbara Allen | (775) 887-1222 x111 | barbara.allen@nv.usda.gov |
| Community Program Specialist | Cheryl Couch | (775) 887-1222 x113 | cheryl.couch@nv.usda.gov |
| Community Program Specialist | Lisa Goodfellow | (775) 887-1222 x114 | lisa.goodfellow@nv.usda.gov |
| Community Program Technician | Jeff Goldsberry | (775) 887-1222 x104 | jeff.goldsberry@nv.usda.gov |
| State Engineer | John Nelson | (775) 887-1222 x112 | john.nelson@nv.usda.gov |
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Rural Telecommunications

| <i>USDA Program</i> | <i>Purpose What is the program's goal?</i> | <i>Program Type How does it work?</i> | <i>Eligible Applicants Who may apply?</i> | <i>Eligible Areas What is rural?</i> | <i>Authorized Purposes How may funds be used?</i> | <i>Typical Amount of Assistance</i> | <i>Rates & Terms Subject to change</i> | <i>Key to Success</i> | <i>When to Apply</i> |
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| <p>Community Connect</p> <p>Please refer to 7 CFR 1739 for detailed information</p> | <p>The purpose of the Community Connect Grant Program is to provide grants to eligible applicants for broadband service that fosters economic growth and delivers enhanced educational, health care, and public safety benefits</p> | <p>USDA provides competitive direct grants</p> | <p>Incorporated organizations, Federally Recognized Tribes, state or local units of government, cooperatives, private corporations or limited liability companies organized on a for-profit or not-for-profit basis</p> | <p>Rural area means any area which is NOT included within a city, town, or incorporated area that has a population of greater than 20,000; an urbanized area contiguous and adjacent to a city or town that has a population of more than 50,000</p> | <p>Construction, acquisition, or leasing of facilities — including spectrum, land or buildings — used to deploy service at the Broadband Grant Speed to all residential and business customers located within the PFSA and all participating critical community facilities, including funding up to ten computer access points to be used in the community center; improvement, expansion, construction, or acquisition of a community center and provision of computer access points, to be limited to 10% of the requested grant amount; and the costs of providing the necessary bandwidth for service free of charge to the critical community facilities for two years</p> | <p>Grant varies by application scope and proposed funded service area and must provide at least a 15% matching contribution which must be used solely for the project and shall not include any financial assistance from federal sources unless there is a federal statutory exception specifically authorizing the federal financial assistance to be considered as such</p> | <p>Detailed terms are defined in the NOSA / NOFA under 7 CFR 1739</p> | <p>Competitive grant, applicants are urged to thoroughly review the current years requirements and regulations (7 CFR 1739) and Application Guide when available, in order to develop a full and complete application</p> | <p>Grant opens/closes for specific duration. Contact: Nevada General Field Representative Joe D. Bradley 104 E. Fairview Ave. No 291 Meridian, ID 83642 (208) 288-1435</p> <p>Email: joe.bradley@wdc.usda.gov</p> <p>Website: http://www.rurdev.usda.gov/utp_commconnect.html</p> |
| <p>Distance Learning and Telemedicine Program</p> <p>Please refer to 7 CFR 1703 for detailed information</p> | <p>Program funds the use of advanced telecommunications technologies to provide enhanced learning and health care for rural residents</p> | <p>Grant</p> | <p>Entities providing education and medical care via telecommunication including private and non-profit corporations, or partnerships, Federally Recognized Tribes, state or local units of government</p> | <p>Areas outside incorporated or unincorporated cities with population over 20,000</p> | <p>Audio and video equipment; computer hardware and software; computer network components; data and terminal equipment; interactive audio/video equipment; inside wiring</p> | <p>Grant minimum and maximum award amounts are specified in the NOFA</p> | <p>Detailed terms are defined in the NOSA / NOFA under 7 CFR 1703</p> | <p>Competitive grant; applicants urged to review the current year's application guide online at http://www.rurdev.usda.gov/UTP_DL_TResources.html</p> | <p>Grant opens/closes for specific duration. Contact: Nevada General Field Representative Joe D. Bradley 104 E. Fairview Ave. No 291 Meridian, ID 83642 (208) 288-1435</p> <p>Email: joe.bradley@wdc.usda.gov</p> <p>Website: http://www.rurdev.usda.gov/UTP_DLT.html</p> |

For more details visit the website at <http://www.rurdev.usda.gov/RUSTelecomPrograms.html>

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USDA Rural Development – Nevada

Rural Telecommunications

| USDA Program | Purpose <i>What is the program's goal?</i> | Program Type <i>How does it work?</i> | Eligible Applicants <i>Who may apply?</i> | Eligible Areas <i>What is rural?</i> | Authorized Purposes <i>How may funds be used?</i> | Typical Amount of Assistance | Rates & Terms <i>Subject to change</i> | Key to Success | When to Apply |
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| <p>Rural Broadband Access Loan and Loan Guarantee Program</p> <p>Please refer to 7 CFR 1738 for detailed information</p> | <p>This program is designed to provide loans to fund the costs of construction, improvement, and acquisition of facilities and equipment to provide broadband service to eligible rural communities</p> | <p>USDA provides direct loans and loan guarantees</p> | <p>Rural utilities; municipalities commercial corporations; Limited Liability Companies; public utility districts; Federally Recognized Tribes; cooperative, nonprofit, limited-dividend or mutual associations</p> | <p>Rural area means any area which is NOT included within a city, town, or incorporated area that has a population of greater than 20,000; or an urbanized area contiguous and adjacent to a city or town that has a population of more than 50,000</p> | <p>Loan funds may be used to fund the construction, improvement, or acquisition of all facilities required to provide service at the broadband lending speed to rural areas ; to fund up to three years of capital leases for broadband service; or to fund an acquisition (with restrictions)</p> | <p>Loan size varies based upon scope of work to be performed and approved loan purposes</p> | <p>Detailed terms are defined in the regulation s 7 CFR 1738 for the type and purpose of the loan requested. The term of the loan is based on the economic life of the facilities financed</p> | <p>Application must be case-driven and based upon a thorough understanding of the proposed service area and subscriber base needs</p> | <p>Applications are accepted year round. Contact: Nevada General Field Representative Joe D. Bradley 104 E. Fairview Ave. No 291 Meridian, ID 83642 (208) 288-1435 Email: joe.bradley@wdc.usda.gov Website: http://www.rurdev.usda.gov/utp_farmbill.html</p> |
| <p>Telecommunication Infrastructure Loan Program</p> <p>Please refer to 7 CFR 1735 for detailed information</p> | <p>Provides loans to fund construction, improvement, and acquisition of facilities and equipment to provide telecommunication service, including broadband service, to eligible rural communities</p> | <p>USDA provides direct loans and loan guarantees</p> | <p>Entities providing, or who may provide, telephone service in rural areas; public bodies providing telephone service in rural areas as of October 28, 1949; and cooperative, nonprofit, limited dividend or mutual associations</p> | <p>Rural area means any area not included within the boundaries of any incorporated or unincorporated city or town having a population exceeding 5,000</p> | <p>Loan funds may be used to finance telecommunication services in rural areas for new construction, improvements, expansions, acquisitions and re-financing (with restrictions)</p> | <p>Loan size varies based upon scope of project to be built and approved loan purposes</p> | <p>Detailed terms are defined in the regulation s 7 CFR 1735 for the type and purpose of the loan requested. The term of the loan is based on the economic life of the facilities financed</p> | <p>Application must be case-driven and based upon a thorough understanding of the proposed service area and subscriber base needs</p> | <p>Applications are accepted year-round Contact: Nevada General Field Representative Joe D. Bradley 104 E. Fairview Ave. No 291 Meridian, ID 83642 (208) 288-1435 Email: joe.bradley@wdc.usda.gov Website: http://www.rurdev.usda.gov/utp_farmbill.html</p> |

Visit us on the website at: <http://www.rurdev.usda.gov/NVHome.html>

TDD: 7-1-1 Spanish/English/All Relay

State Office

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| State Director Secretary Jenny Taylor | x101 |
| Special Projects Coordinator Kelly Clark | x130 |
| Administrative Program Director Angilla Denton | x102 |
| Administrative Assistant Adam Palmer | x101 |
| Housing Program Director Bill Brewer | x105 |
| Multi Family Housing Specialist Mona Sargent | x106 |
| Guaranteed Single Family Housing Specialist Heather Simola | x107 |
| Single Family Housing Technician Tamara Burke | x108 |
| Construction Analyst Dwayne (Mack) McLallen | x115 |
| Business and Cooperative Program Director Herb Shedd | x119 |
| Business and Cooperative Program Specialist Michelle Kelly | x118 |
| Energy Coordinator Mark Williams | x116 |
| Business and Cooperative Program Technician Laura Melara | x117 |
| Community Program Director Shane Hastings | x110 |
| Community Program Specialist Cheryl Couch | x113 |
| Community Program Specialist Lisa Goodfellow | x114 |
| Community Program Specialist Barbara Allen | x111 |
| Community Program Technician Jeff Goldsberry | x104 |
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| Business and Cooperatives Program Specialist David Foster | x103 |

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| Single Family Housing Specialist Maria Murillo | x104 |
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Fallon Field Office

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| Single Family Housing Specialist Diane Arvizo | x100 |
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To file a complaint of discrimination, write to: USDA, Assistant Secretary for Civil Rights, Office of the Assistant Secretary for Civil Rights
1400 Independence Avenue, S.W., Stop 9410, Washington, DC 20250-9410 Or call toll-free at (866) 632-9992 (English) or (800) 877-8339 (TDD) or
(866) 377-8642 (English Federal-relay) or (800) 845-6136 (Spanish Federal-relay).