Farm Labor Housing Direct Loans & Grants

This program provides financing options to develop affordable housing for year-round and migrant or seasonal domestic farm laborers. Eligible applicants include farmers, associations of farmers, family farm corporations, nonprofits, State and local governments, and Federally Recognized Tribes. Active, retired, or disabled farm laborers and families are eligible to reside in these properties. Borrowers can use funds for construction, improvement, repair, and purchase of housing, as well as related activities.

Farm Labor Housing assistance is not restricted to rural areas. Any area where a need for farm labor housing exists is eligible.

How To Get Started

- Contact your local USDA Rural Development office for application information.
- Funding cycles depend on the program you are interested in; they can be annual, quarterly, or continuous.
- Program resources like forms, guidance, certifications, checklists, and more are available online.

For More Information

Information on all USDA Rural Development programs is available online or from the office serving your area.

www.rd.usda.gov
1 (800) 670-6553 (toll free)

USDA is an equal opportunity provider, employer, and lender.
Are you looking to improve your agricultural operation’s bottom line? USDA Rural Development may be able to help. We offer agricultural producers financial assistance for:

- Adding value to their products;
- Improving energy efficiency; and
- Housing farm laborers.

Help is available to eligible farmers, ranchers, nurserymen, aquaculture operators, and others engaged in agricultural production.

Assistance under these programs is available to applicants in areas designated as “rural.” Under law, the definition of “rural area” is different for each program.

Value-Added Producer Grants

Get more revenue from your raw agricultural products by processing or marketing them.

Funds can be used for planning activities or for working capital expenses related to producing and marketing a value-added agricultural product.

This assistance is available to:

- Independent producers;
- Agricultural producer groups;
- Farmer or rancher cooperatives; and
- Majority-controlled producer-based business.

Participants must obtain matching funds for half the total costs of their project.

Rural Energy for America Program (REAP)

REAP provides assistance to agricultural producers and rural small businesses for renewable energy systems and energy efficiency improvements through Federal loan guarantees and grants. Funds may be used to purchase, install, and construct:

Renewable energy systems, including:

- Wind;
- Solar;
- Biomass, including anaerobic digesters;
- Geothermal; and more.

Energy efficiency projects, including:

- Heating, ventilation, and air conditioning systems;
- Insulation;
- Lighting;
- Cooling or refrigeration units;
- Controls and equipment;
- Doors, windows, and other building improvements; and more.

Grants can finance up to 25 percent of the project cost and loans or loan and grant combinations can finance up to 75 percent of the project cost.