



United States Department of Agriculture



USDA Rural Development

Pennsylvania

2014 Progress Report



At the February 2014 ceremony in Michigan to sign the 2014 Farm Bill, President Barack Obama remarked, “We are now better positioned for the 21st century than any other country on earth.” Supporting rural America has been a key goal for President Obama since he took office, as a strong rural economy is the foundation for a healthy American economy. I am proud to chair the White House Rural Council to help carry out President Obama’s vision to strengthen rural communities, and I am proud that the Department of Agriculture (USDA) has made historic investments in rural America designed to drive job growth and ensure the development of a rural economy that is built to last.

USDA Rural Development provides loan and grant financing as well as technical assistance to develop housing, community facilities, businesses, infrastructure, and renewable energy ventures in rural areas. In addition to providing direct loan and grant assistance, USDA Rural Development also partners with private sector lenders and development organizations to carry out local community development projects. Rural Development’s more than 40 financial assistance programs, in addition to its ability to leverage private sector resources, give USDA the flexibility to invest in a wide range of projects that are reinvigorating rural towns and bringing new job opportunities for local residents.

Passage of the 2014 Farm Bill helped ensure that USDA can continue its mission to make strategic investments that bolster the rural economy. The Farm Bill builds on historic economic gains in rural America realized since the beginning of the Obama Administration and expands access to rural credit through USDA Rural Development for housing, community development, infrastructure, and other needs. The Farm Bill is also helping USDA develop new markets for rural-made products and increase rural manufacturing.

In July 2014, the White House hosted a Rural Opportunity Investment Conference in Washington, D.C., to promote investment opportunities in rural America. The conference highlighted opportunities in areas such as the bioeconomy, local and regional food systems, and infrastructure. The conference also hosted the announcement of the creation of a new Rural Infrastructure Opportunity Fund that private entities can use to invest in job-creating rural infrastructure projects across the country. National cooperative bank CoBank committed an initial \$10 billion for the fund, and Capitol Peak Asset Management is managing the fund and recruiting additional investors. USDA and other Federal agencies are helping to identify rural projects that could be potential beneficiaries of the fund as well as other private funding sources. Target investments will include hospitals; schools and other educational facilities; rural water and wastewater systems; energy projects; broadband expansion; local and regional food systems; and other rural infrastructure.

USDA Rural Development’s 2014 Progress Report shows the inspiring and innovative work that is going on across rural America to help improve the quality of life for rural residents so that they can continue to thrive and prosper in America’s heartland. Ultimately, USDA Rural Development’s investments on behalf of rural people and places ripple outward to benefit all Americans, no matter where they are, through more abundant goods and services and a stronger economic base.

As I often say, USDA is not just about helping farms and farmers. USDA Rural Development’s mission is a great example of the extraordinary reach of USDA programs throughout the rural economy. I hope you will enjoy learning more about USDA Rural Development’s many successes in fiscal year 2014.

Thomas J. Vilsack
Secretary of Agriculture



The vitality of rural America is critical to ensuring the strength of our economy, the affordability of our food, the independence of our energy supply, and the vibrancy of small communities. The Obama Administration is committed to ensuring that rural communities are economically strong, sound and sustainable. I'm proud of the tremendous accomplishments of USDA Rural Development in fiscal year 2014 on behalf of America's rural communities. Today, Rural Development is managing a 2014 loan portfolio of more than \$200 billion for a wide range of rural needs. For example, in 2014 we helped more than 153,400 rural families become first time homeowners and provided a lifeline to more than 10,000 low-income renters. Since 2009, we have forged public-private partnerships that leveraged \$5.2 billion in outside funding for rental housing.

Since the start of the Obama Administration, Rural Development has awarded more than 21,000 business loans and grants to help about 89,000 rural small businesses start or expand operations, which has created or saved over 420,000 jobs. We have financed more than 7,000 loans and grants for water and wastewater infrastructure to help protect the health of 14.5 million rural residents, and brought new or improved broadband service to 1.49 million rural people through investments in broadband infrastructure. In FY 2014 alone, Rural Development invested more than \$1.5 billion for critically needed rural water and wastewater projects, including \$9.7 million in emergency assistance for faltering systems adversely impacted by the devastating drought in California.

Rural Development supported nearly 170,000 awards on behalf of rural individuals, families, business owners, agricultural producers and communities in 2014. Our portfolio includes small investments of a few thousand dollars for home repairs, microloans to very small business owners, as well as multi-million-dollar, long-term investments to preserve and enhance municipal infrastructure systems, including high-speed broadband delivery. All these investments play a huge role in helping rural communities realize their economic potential and remain great places for families to live, work, and raise their children.

The bioeconomy is another way that USDA Rural Development is strengthening the rural economy, especially through our flagship renewable energy program: the Rural Energy for America Program (REAP). Since the start of the Obama Administration, REAP has helped more than 8,800 agricultural producers and rural small business owners carry out renewable energy and energy efficiency projects through \$276 million in grants and \$268 million in loan guarantees. In 2014 alone, Rural Development helped 540 producers or rural businesses through \$68.8 million in REAP grants and loan guarantees.

Infrastructure improvements are another way that USDA is changing the energy landscape for the better in rural America. USDA began a new program in 2014 to help consumers reduce their energy bills through energy efficiency improvements and renewable energy systems.

Support for local and regional food systems benefits a broad spectrum of people in rural America. Food hubs are helping producers of all sizes grow, which in turn supports the economic health and well-being of rural communities. Beyond the producers themselves, food processors and food retailers also benefit from increased marketing and sales opportunities, and consumers benefit through increased access to fresh, nutritious locally produced foods.

At USDA Rural Development, many of our employees live and work in the same rural communities alongside our rural customers and stakeholder and partner organizations. We are truly fortunate and unique to serve rural America at the grassroots level. The investment work we do is important, and has lasting impacts both in rural America and for our overall economy. We look forward to continuing this work that improves the quality of life for rural residents and provides them with greater economic opportunities. We had great success delivering assistance to rural communities in 2014, and we look forward to a great 2015.

Lisa Mensah
Under Secretary for Rural Development



Progress continues to be made toward building a better Pennsylvania. USDA Rural Development is proud to make targeted investments to help rural Pennsylvania grow. In Fiscal Year 2014, Rural Development invested over \$917 million through projects in affordable housing, energy efficiency, roads and bridges, and internet access, coupled with loans and grants for rural businesses. USDA has helped to attract and retain a talented rural labor force, improve connectivity and access to information, move products to market, and make rural economies competitive--ultimately supporting strong local economies and expanding opportunity for rural Pennsylvanians.

In Fiscal Year 2014, USDA made \$28.4 million in investments for business expansions, revolving loan funds, employee training and technical assistance, food manufacturing, a hotel and a rural airport to help rural Pennsylvania businesses thrive and grow. We invested over \$103 million in 36 rural communities through the Community Facilities loan and grant program to help small communities build schools, university residence halls, firehouses, and municipal buildings. In addition, USDA has helped 5,324 families purchase or repair homes and has invested over \$51.6 million to support efficient water support, treatment and storage facilities, and wastewater treatment systems. This investment has improved the health of thousands of rural Pennsylvanians who now have access to clean water and reliable sanitation.

This progress could not continue without the fine work and dedication of the Pennsylvania Rural Development staff. It is through their commitment and dedication that projects were funded and moved forward.

Thomas P. Williams
Pennsylvania State Director
USDA Rural Development

2014 Pennsylvania Funding

2014 FUNDING		
Program	Amount	Count
B&I Loan Guarantees	\$23,014,000	5
Intermediary Relending Program	\$1,500,000	2
Renewable Energy Loans & Grants	\$3,007,336	27
Value-Added Producer Grants	\$164,090	4
Business Grants	\$781,000	13
Single Family Housing Direct Loans	\$17,232,421	122
Single Family Housing Guaranteed Loans	\$686,268,755	5,150
Home Repair Loans & Grants	\$1,019,889	173
Self Help Housing Technical Assistance Grants	\$269,999	1
Multi-Family Housing Direct Loans	\$946,532	1
Rental Assistance	\$25,267,440	215
Community Facility Direct Loans	\$47,246,300	16
Community Facility Guarantee Loans	\$56,020,000	2
Community Facility Grants	\$589,400	18
Water & Waste Direct Loans	\$28,934,200	9
Water & Waste Grants	\$22,711,100	9
Telecommunications Loans & Grants	\$914,971	4
All Others	\$1,661,850	9
TOTAL	\$917,549,283	5,780

Business and Cooperative Programs

Growing Pennsylvania's Economy

In fiscal year 2014, USDA Rural Development invested \$28,466,426 million in Pennsylvania's rural businesses, supporting projects from the micro-enterprise level to large-scale manufacturing and biorefineries. Business and Cooperative Programs serve Pennsylvania communities by creating new business, growing production, maintaining jobs, conducting feasibility studies, improving rural energy development, creating professional business plans, and increasing revenue for rural business ventures.

Deputy Secretary Harden Visits YorKitchen

On a mild November day in Pennsylvania, USDA Deputy Secretary Krysta Harden traveled throughout southeastern Pennsylvania. On her journey, she visited YorKitchen, a kitchen incubator housed within The Central Market House Farmer's Market in York. The fully licensed commercial kitchen has received funding from USDA's Rural Business Enterprise Grant program to create the kitchen and add needed equipment. The modern kitchen is available for rent to food producers and to provide nutritional education programs to the community. It has stimulated the growth of over 30 companies, including bakeries, catering businesses, cafes and a granola manufacturing business.



Deputy Secretary Harden visits a kitchen incubator funded through the Rural Business Enterprise Grant Program.



Secretary Vilsack's Made in Rural America Forum

A Made in Rural America Regional Forum was held in Canonsburg, a small city outside of Pittsburgh, to kick off the first of five Made in Rural America forums designed to help rural small businesses access the information they need to grow through exports. The global appetite for high-quality, American-made products is well established. Over the past five years, rural America has achieved record agricultural exports, but the rural economy is diverse. Last fiscal year, agricultural exports reached a record \$140.9 billion and we are on track for another record year, with Fiscal Year 2014 agricultural exports projected to reach \$149.5 billion. Last year was also the fourth-straight record-setting year for U.S. exports as a whole, reaching \$2.3 trillion. Yet, few American companies today have capitalized on this demand—just one percent of U.S. companies export. At the same time, the vast majority—95 percent—of the world's consumers live outside the border of the United States, creating significant opportunities for our exporters, particularly rural businesses. Exporting companies grow faster, employ more workers, and pay higher wages than non-exporting companies—driving rural economic growth. Agricultural exports in this country support nearly one million jobs, and expanded rural exports have the potential to support additional jobs and growth in rural America.

Community Facilities Programs

Building Pennsylvania's Infrastructure

During fiscal year 2014, USDA Rural Development invested \$105,855,700 in rural Pennsylvania through community facilities loans and grants. The 36 projects, including funding for schools and fire safety equipment, benefit rural Pennsylvania residents. 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, clinics, schools, and more.



USDA and Bear Creek Community Charter School at Ten Mile Run break ground for new school

As students across the nation prepared to head back to school, U.S. Dept. of Agriculture Rural Development State Director Thomas Williams broke ground for a new public charter school building in Bear Creek Township funded in part through the USDA's Community Facilities loan program.

Bear Creek Community Charter School currently operates out of a group of small, outdated school buildings located along a highway.

The existing facility was intended for an enrollment of 240, but it now has an enrollment of over 400 with a waiting list of over 100.

The \$12,834,000 USDA Community Facilities program funds will be leveraged with \$15,403,456 in borrower contributions to construct the 63,000 sq. ft. building. The new school will meet the demand for enhanced educational opportunities, including environmental education. Located on a 97-acre wooded tract, the school will provide hands-on environmental learning opportunities, field work, and school-wide environmental leadership opportunities. Plans for the school grounds include an outdoor classroom, interpretive trail, rain gardens, educational stations, and soccer and softball fields. Construction is expected to be completed by the summer of 2015.



With the cut of a ribbon, Endless Mountains Hospital, a new state-of-the-art hospital on a hill overlooking Montrose, PA opened to the public. The hospital was constructed with the help of a \$25 million USDA Rural Development Community Facilities loan, \$1.2 million from community fundraising and another \$1 million from Cabot Oil and Gas.

The 88,000 square foot facility is four times larger than the old building, built in 1956. It was bursting at the seams and lacked parking and adequate space for patients. The new facility includes an emergency room, short procedure unit and specialist offices.



Private Industry Council of Westmoreland/Fayette, Inc. (PIC) operates employment, education, and training programs in southwestern Pennsylvania and needed to expand from a rented high school building. With a \$4,210,000 Community Facilities Direct Loan, PIC broke ground for a 25,000 square foot facility to house five Head Start classrooms, conference and training rooms, and computer labs.

Housing Programs

Funding Rural Homeownership

USDA Rural Development improved rural housing in Pennsylvania with \$705.7 million in loans and grants to build, repair, rehabilitate, and purchase homes that ultimately improve the quality of life in rural Pennsylvania. Rural Development provides funding for single-family homes, apartments for lower-income families or the elderly, and housing for farm laborers. In fiscal year 2014, the agency obligated 122 direct loans and 5,150 guaranteed loans to finance homes for rural Pennsylvania families.



Federal, State and Local Partners Join Hands

Collette Brandt has seen a lot of struggles over the past three years. After falling at home and tragically severing her spinal column, the occupational therapist was told she may never walk again. The tragedy coincided with the end of a long term relationship and Collette had to move in with a co-worker. Determined to walk again and eventually own her own home, Collette's determination drove her to work her way back on her feet physically and financially.

Not sure of her options as a middle-aged, currently disabled single woman, Collette reached out to the Union County Housing Authority (UCHA) who found her a home, refurbished it, and assisted her in applying for a low-interest USDA Direct Housing loan.

UCHA builds and refurbishes homes through a Pennsylvania Department of Community and Economic Development HOME grant. As an added bonus, the homes are part of an energy research project with The Pennsylvania State University.

Collette's home is designed to be "Green" via a National Association of Home Builders program and is ENERGY STAR rated. It is projected to use much less energy than even a new home. Collette's one bedroom ranch home is equipped with The Energy Detective, a monitoring device that monitors the amount of energy being used in a home at any given time.



Wells Fargo receives USDA Loan award

State Director Thomas Williams presented a Certificate of Appreciation to Wells Fargo Home Mortgage for participation in the USDA Rural Development's Guaranteed Rural Housing Loan program. More than 185 lenders utilized the program in fiscal year 2014 and Wells Fargo was the #2 lender in both loan volume and underwriting quality loans.

Rural Development partnered with approved local lenders to extend over \$686 million in 100% financing opportunities to over 5,000 home buyers this year. Guaranteed loans assist rural homeowners to purchase a home with affordable interest rates and loan terms.



Old Plank Estates, a USDA Rural Development and Housing and Urban Development funded multi-family housing complex, partnered with the Paul Laurence Dunbar Community Center to provide summer meals to approximately 25 children per day throughout the summer through the USDA Summer Food Service Program (SFSP).

Utilities Programs

Improving Water and Sewer Systems

USDA Rural Development invested \$52,560,271 million during fiscal year 2014 through 22 infrastructure projects to provide reliable and clean drinking water, waste treatment systems, electric power, and telecommunications services in rural communities in Pennsylvania.

Thanks to congressional passage of the 2014 Farm Bill, USDA Rural Development received an additional \$150 million to help rural communities build or upgrade water and wastewater systems in 40 states and the Commonwealth of Puerto Rico.

Water and Environmental Program funds were used throughout rural Pennsylvania this year to repair and replace stormwater lines, replace low pressure sewer collection systems, convert sewer treatment from failing on-lot systems, replace water distribution pipe, complete a sewage study and upgrade sewer treatment plants.

In Wayne County, Pennsylvania, Water and Environmental Program funding will be used to bring improved water and wastewater services to residents and businesses of The Hideout, one of the state's lake communities in the Pocono Mountains.

The residents of the community have a personal commitment to the project and leadership was on display as they talked passionately about the importance of the funding. Betty Sullivan, the charismatic Board President of the Roamingwood Water & Sewer Association, an agent of the South Wayne County Water & Sewer Authority, has been involved in the infrastructure improvement project for twenty years. She has a keen understanding of the environmental importance of the project for both the existing residents and for future generations that will live, work and play here.

With the strong sense of community, coupled with federal, state and local support, the future is promising for the growth of the community. The residents are all very appreciative of the Farm Bill funding that will help keep their water and sewer rates reasonable.

Rural Development is providing a \$2.3 million grant and a loan of almost \$4.6 million to help with that effort. By replacing the old water and sewer lines, the project will significantly improve services, making them more energy, cost and water efficient and preventing the Authority from a costly expansion project for more than 3,200 homeowners of the Hideout Community.



Thomas Williams, Jacki Ponti-Lazaruk, RD WEP Program Assistant Administrator, and Jack Lennox, Roamingwood Water & Sewer Association General Manager, ceremoniously sign a portion of the new pipe that will replace old lines in the current system.



USDA and Roamingwood Water & Sewer Association representatives look across the lake to the northern section of The Hideout Community where water and sewer lines will be replaced.

USDA RURAL DEVELOPMENT SUMMARY OF PROGRAMS

HOUSING AND COMMUNITY FACILITIES						
	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Single Family Home Ownership Direct Loans	Safe, well-built, affordable homes for rural Americans.	Families and individuals. Apply to Rural Development.	Buy, build, improve, repair, or rehabilitate the rural home as the applicant's permanent residence.	Rural areas with populations of up to 35,000.	Direct loan.	Up to 100% of market value or cost. Loan term of 33/38 years. Applicant may be eligible for payment assistance (subsidy) on the loan.
Single Family Home Ownership Guaranteed Loans	To assist moderate income applicants(s)/ household(s) in buying their homes by guaranteeing loans made by private lenders.	Families and individuals.	Purchase new or existing home and refinance existing Rural Development guaranteed or direct loans.	Rural areas with populations of up to 35,000.	Loan guarantee.	30 year, fixed rate. 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 of heating system, structural repair, water/sewage connect fees, etc.	Rural areas with populations of up to 35,000.	Direct loan and grant.	Loans up to \$20,000 up to 20 years at 1%. Grants available to very-low-income applicants 62 years or older unable to pay 1% loan.
Mutual Self-Help Housing Grants	Assist lower income families in building their own homes.	Nonprofits and public bodies.	Technical assistance to assist small groups of families to build each other's homes.	Rural areas with populations of up to 35,000.	Grant.	Grant agreement.
Rural Rental Housing Direct Loans	Safe, well-built, affordable rental housing for very-low-income individuals and families.	Individuals, trusts, associations, limited partnerships, for-profit and nonprofit entities, Tribes, public bodies.	New construction or substantial rehabilitation of rental housing.	Rural areas with populations of up to 35,000.	Direct loan.	Up to 100% of total development cost (nonprofits); 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.	Approved lenders including for profit and non-profit lenders.	Build or rehabilitate affordable rental housing.	Rural areas with populations of up to 35,000.	Loan guarantee.	At least 25-year term with fixed interest rate. Loan guarantees up to 90% of the principal.
Housing Preservation Grants	Repair and rehabilitate housing owned or occupied by very-low- and low-income rural families.	Public bodies and nonprofit organizations.	Operation of a program which finances repair and rehabilitation activities for single family and small rental properties.	Rural areas with populations of up to 35,000.	Grant.	Grant agreement.

	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Farm Labor Housing Loans and Grants	Safe, well-built affordable rental housing for farmworkers.	Individuals, public and private nonprofit organizations.	New construction or substantial rehabilitation of rental housing.	N/A.	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, nonprofits, 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 healthcare 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 economic development projects.	Private nonprofit 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.

BUSINESS AND COOPERATIVES

	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.	Lender/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 Enterprise Grants	Finance and facilitate the development of small and emerging private business enterprises.	Public bodies, private non-profit corporations and Tribes.	Refinancing, land acquisition, revolving funds, construction, equipment, access streets and roads, utility and service extensions, and rural distance learning networks.	All areas except cities over 50,000 and their contiguous urbanized areas.	Grant.	Amount based on funding availability, funding priority and national goals.

	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
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 25,000.	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.
Small Socially Disadvantaged Producer Grants	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.

	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Rural Business Opportunity Grants	Finance technical assistance for business development planning in rural areas.	Public bodies, non-profit corporations, Indian Tribes on Federal or State reservations, cooperatives with members that are primarily rural residents.	Technical assistance, leadership training, establishment of business support centers, economic development plans.	All areas except cities over 50,000 and their contiguous urbanized areas.	Grant.	Must be completed within 2 years after project has begun.
Rural Energy for America Program (REAP) Loan Guarantees	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 Assistance Program Loan Guarantees	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.

	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
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.
UTILITIES						
Water and Waste Disposal Loans and Grants	Provide infrastructure for rural areas.	Public entities, Indian Tribes and nonprofit 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 nonprofit corporations.	Construct, repair, 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 nonprofit 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 nonprofit 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 Loan and Loan Guarantee	Deployment of broadband service to eligible rural communities.	Entities seeking to provide broadband services in rural areas. Individuals and partnerships not eligible.	Finance the construction, improvement, and acquisition of facilities and equipment to provide broadband service in eligible rural communities; refinance RD telecommunications program debt.	Any area not located within a city, town, or incorporated area over 20,000 inhabitants; or an urbanized area contiguous to a city or town of greater than 50,000 inhabitants.	Direct loan and loan guarantee.	Loans are made at the Treasury rate; loan term is the expected economic life of the assets financed; guarantee cannot exceed 80% of the project amount.

Utilities	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Electric and Telecommunications Loans	Assist rural communities in obtaining affordable, high quality electric and telecommunications services.	Nonprofit 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, 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 over 5,000.	Direct loan or loan guarantee.	Interest rates are established in accordance with 7CFR 17145. 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 nonprofit 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 population over 20,000.	Direct loan and/or grant.	Matching funds are required.
Community Connect	Provide public access to broadband in otherwise un-served communities.	Public bodies, Tribes, cooperatives, nonprofits, limited dividend or mutual associations; corporations and other legally organized entities.	To build broadband infrastructure and establish a community center which 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 NOFAs and may vary.

SUMMARY OF PROGRAM PURPOSES						
	Land & Bldgs.	Mach. & Equip.	Working Capital	Infrastructure	Tech. Asst./Train.	
Housing and Community Facilities						
Single Family Housing Direct Loans (including Self-Help Loans)	•					
Single Family Housing Loan Guarantees	•					
Single Family Housing Repair Loans/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					•	
Business and Cooperatives						
Business and Industry Loan Guarantees	•	•	•	•		
Rural Business Enterprise Grants	•	•	•	•	•	
Intermediary Relending Loans	•	•	•			
Rural Microentrepreneur Assistance Program	•	•	•	•	•	
Rural Economic Development Loans and Grants	•	•	•	•	•	
Rural Cooperative Development Grants				•	•	
Value-Added Producer Grant			•	•	•	
Rural Business Opportunity Grants					•	
Rural Energy for America Program Loan Guarantees/Grants	•	•		•	•	
Biorefinery Assistance Program Loan Guarantees						
Repowering Assistance Program						
Advanced Biofuel Payment Program						
Utilities						
Water and Waste Disposal Direct Loans, Loan Guar., Grants	•	•	•	•		
Solid Waste Management Grants						
Rural Broadband Direct Loans and Loan Guarantees						
Electric and Telecommunications Direct Loans/Loan Guarantees						
Distance Learning and Telemedicine Loans/Grants						
Community Connect Grants						

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To File an Employment Complaint

If you wish to file an employment complaint, you must contact your agency's EEO Counselor (PDF) within 45 days of the date of the alleged discriminatory act, event, or in the case of a personnel action. Additional information can be found online at http://www.ascr.usda.gov/complaint_filing_file.html.

To File a Program Complaint

If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form (PDF), found online at http://www.ascr.usda.gov/complaint_filing_cust.html, or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter to us by mail at U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442 or email at program.intake@usda.gov.

Persons with Disabilities

Individuals who are deaf, hard of hearing or have speech disabilities and you wish to file either an EEO or program complaint please contact USDA through the Federal Relay Service at (800) 877-8339 or (800) 845-6136 (in Spanish).

Persons with disabilities who wish to file a program complaint, please see information above on how to contact us by mail directly or by email. If you require alternative means of communication for program information (e.g., Braille, large print, audiotape, etc.) please contact USDA's TARGET Center at (202) 720-2600 (voice and TDD).

Supplemental Nutrition Assistance Program

For any other information dealing with Supplemental Nutrition Assistance Program (SNAP) issues, persons should either contact the USDA SNAP Hotline Number at (800) 221-5689, which is also in Spanish or call the State Information/Hotline Numbers.

All Other Inquiries

For any other information not pertaining to civil rights, please refer to the listing of the USDA Agencies and Offices for specific agency information.

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