RD Apply FAQs

Acronyms and Abbreviations

CLP	Comprehensive Loan Program
Farm Bill	Rural Broadband Loan and Loan Guarantee Program
Infrastructure	Telecommunications Infrastructure Loan and Loan Guarantee Program
RD	Rural Development
RUS	Rural Utilities Service

Program Questions

- **What programs require electronic submission through RD Apply?**
  Eventually, all RD loan and grant programs will be submitted through RD Apply exclusively. However, as of Calendar Year 2016, only select RUS programs are available in RD Apply, including Telecom's Infrastructure and Farm Bill Loan Programs. Today, you must use RD Apply exclusively to apply to the Farm Bill Program. Starting January 2017, you must use RD Apply exclusively to apply to the Infrastructure Program.

- **Do I need to keep any hard copy records of the electronic application?**
  It is up to the applicant as to whether the company would like to keep a hard copy record of the electronic application. After an application is submitted, the system automatically generates a PDF of the entire application, including all submitted attachments. RD keeps records of all submitted applications in its Electronic Customer Filing system.

- **Will RD Apply shorten the application review and processing time?**
  Ultimately, the length of time it takes to process a loan depends on the volume of loans currently in house and the complexity of the proposed project. But yes, submitting a loan application online will expedite the review and processing time, especially once the RD Apply Reviewer Module becomes available.

- **If I submit my application through RD Apply, will you still send physical letters to my address or will you conduct all communication electronically?**
  Eventually, all communications will be electronically transmitted. However, until we have finished all phases of the CLP initiative, including the Reviewer Module and Loan Servicing phases, expect to receive both physical and electronic correspondence.

Security Questions

- **If I answer the questions incorrectly during the online identity proofing process, do I have to get my identity proofed in person?**
  No. A user must correctly answer at least four questions in order to complete the online identity proofing process. If the user only answers three out of the five questions correctly, two additional questions will appear. If the user answers at least one of those questions correctly, then the user will have successfully completed the online identity proofing process. If the user

fails to answer the questions correctly after the second attempt, the system will notify the user of the failed attempt and identify how long the user must wait before trying again.

- **May I register my entire company for the same Level II eAuthentication Account?**
  No. Each user must register for a Level II eAuthentication account individually. At least one user must have the authority to sign an agreement with the USDA on behalf of your company and maintain his or her own Level II eAuthentication account, login ID, and password in order for your company to submit an application in RD Apply.

- **I can't access my company's applications because I can't log into RD Apply, even though I am registered for a Level II eAuthentication Account. What should I do?**
  You would first need to verify that you successfully completed the entire identification verification process. Sometimes, users believe that they have completed the online identity proofing process, only to realize that they did not correctly answer at least four verification questions. However, if there is nothing wrong with your account, verify that you are using the proper username and password. If everything seems to be in order, then confirm with your "Administrator" or "Representative-Signature-Certify" users that they have, in fact, granted you access through the Authorized Representative Request (ARR) system and that the USDA successfully processed their request. If neither the USDA nor the specialized users granted you access to the system, then the Administrator or Rep-Sign-Cert will need to add you to their applications in the Application Authorization Security Management (AASM) system before you can log in.

Technical Questions

- **How long can I be logged into RD Apply before the screen times out?**
  You may work in RD Apply for as long you choose. However, for security reasons, if you are inactive for more than 15 minutes, you will automatically be logged out of the system.

- **How many users can be logged into the same application at one time?**
  There is no limit to the number of users that can be logged into the same application at one time. Additionally, because both USDA employees and applicant users can enter an application simultaneously, applicants can more easily request guidance from the USDA throughout the online application process.

- **Why can't I enter data into certain fields?**
  You may be limited to what information you can enter into your application based on the user role assigned to you. For example, if you are applying under the Telecom Program, the "Consultant" user roles only have access to sections that are relevant to the consultant's field. Anyone assigned the "Viewer" user role only has the ability to read through the application. By default, Telecom employees are assigned the "Viewer" role.

- **If I filled out a tab in the application and then changed some of my answers in the Interview section, will that data be erased if my new answer causes that tab to disappear?**
  Yes, if you have changed your response to an interview question that in turn causes a tab or pill to disappear within your application, then you will lose that data. For example, if you decided that you are no longer requesting funds for an acquisition or that you are no longer going to use

Non-RUS loan funds during the project buildout, then the data previously entered on the Acquisition tab or Depreciation Non-Loan pill, respectively, would disappear once you save your updated interview answer.

- **Help! I just input all my financial data into the Balance Sheet fields, but then a power outage caused my computer to shut down. Will I lose all of the data I entered?**
  RD Apply is designed to automatically save a user's data every five minutes even if the user did not press Save at the bottom of the screen. Therefore, the user would only lose the data that was entered immediately after the last auto-save or manual save, whichever happened more recently.

- **If my application is returned based on RUS' concerns, will it still be saved in the system, so that I can re-submit it after I have addressed the issues?**
  Yes, if RUS returns your application, for whatever reason, it will be unlocked in RD Apply, so that you, as the applicant, can make modifications to that application and re-submit it for consideration.

Application Content Questions

- **What are the main differences between hardcopy applications and RD Apply?**
  The main difference is the way in which you apply. RD Apply is an automated system where applicants can securely apply for Telecom Program loans. The system will provide validation checks and status indicators to assist applicants with capturing minimum program requirements. Applicants who prepare hardcopy applications only have the application guide and supporting schedules and forms to assist them with that process. Additionally, users in RD Apply can check the status of their application at any given point until it is completed and submitted electronically. A company may also have several users in the system working on different sections of the application simultaneously. Users and employees alike can also sign up for system notifications.

- **Does RD Apply still require all the forms and data that the hardcopy applications do?**
  The short answer is yes. The development of RD Apply did not include changes to program or regulatory requirements. We still require applicants to refer to the applicable regulations governing the program to which they are applying. Refer to the table below for a complete list of those governing regulations. Most of the supporting schedules and forms that you are accustomed to submitting in the hard copy applications have simply been automated as the tabs and pills you see in RD Apply.

Regulation	Infrastructure	Farm Bill
7 CFR 1735	General Policies, Types of Loans, Loan Requirements—Telecommunications Program	Not applicable
7 CFR 1737	Pre-Loan Policies and Procedures Common to Insured and Guaranteed Telecommunications Loans	Not applicable
7 CFR 1738	Not applicable	Rural Broadband Access Loans and Loan Guarantees
7 CFR 1744	Post-Loan Policies and Procedures Common to Guaranteed and Insured Telephone Loans	Not applicable
7 CFR 1751	Telecommunications System Planning and Design Criteria, and Procedures	Not applicable
7 CFR 1753	Telecommunications System Construction Policies and Procedures	
7 CFR 1755	Telecommunications Policies on Specifications, Acceptable Materials, and Standard Contract Forms	
7 CFR 1970	Environmental Policies and Procedures	

- **If my service area has a seasonal population, how do I record that in the Service Area Mapping Tool?**
  The RD Apply mapping tool automatically uses decennial census data. However, if you do not believe that the population, household, or business data pulled are accurate, you will have the ability to provide *alternate* data. If you enter alternate data for any data point for any Service Area, you must also provide a justification as to why we should use those numbers instead. We will validate the alternate data and your justifications during the application review process.

- **How do I make a request for interim financing in RD Apply?**
  Currently, there is an option to submit an interim financing request and supplemental documentation under the Attachments pill in RD Apply. Our IT staff is currently working on building a separate workflow in RD Apply which will allow an applicant to submit all of the information necessary to approve an interim financing request through RD Apply.

- **If I submit my application at the end of the year, should I use the current year or the following year as the "Year of Application" on the Financial tab?**
  If you intend to submit your application after the *fiscal* year has ended, meaning after September 30th, then you should use the following year as the "Year of Application" on the Balance Sheet pill. For example, if you intend to submit your application on September 30, 2016, then 2016 is the "Year of Application." If you intend to submit your application on any date from October 1, 2016 to December 31, 2016, then 2017 is the "Year of Application."