Meet Robert Helming. His family owns Southern Montana Telephone (SMT) Company in Wisdom, part of the Big Hole Valley in the southwestern part of the state. With a 115-year family history, STM is the oldest locally-owned telephone company in Montana. SMT is using a $3.3 million ReConnect grant to build a fiber-to-the-home network in Beaverhead County. The nearly 1700-square-mile service area encompasses 100 households, 26 farms and ranches, seven rural businesses, and the Grant Volunteer Fire Department in Dillon. Improving broadband access will significantly impact the region’s agricultural and small businesses. Farmers and ranchers can monitor their operations in real time, and they’ll be able to use high-speed internet services to buy, sell, or trade livestock.
Rural America’s Partner in Prosperity

USDA Rural Development invests in rural America with loan, grant, and loan guarantee programs because we understand a strong community is rooted in its people. The commitment and resources we bring to rural communities helps drive economic security and prosperity. Our programs expand access to high-speed internet, electric, and transportation infrastructure, and support business growth, healthcare, education, housing, and other community essentials.

We stand ready to be your partner in prosperity for rural America. Contact us today to learn more and connect with the local USDA Rural Development team that serves your area:

Website:  [www.rd.usda.gov](http://www.rd.usda.gov)
Phone: 1-800-670-6553
Twitter: @usdaRD

We have more than 70 programs to support rural America.

- Single Family Housing
- Multifamily Housing
- Community Programs
- Energy and Electric Programs
- Telecommunications Programs
- Water and Environmental Programs
- Business and Cooperative Programs
Programs for Rural Homes

Stable, affordable housing helps America's small towns prosper, and lets rural families build generational wealth. If you want to buy, build, or repair a home, our Single Family Housing programs offer eligible applicants easy-access financing and low interest rates, with no down payment required. If you're not in the market to buy, our Multifamily Housing programs can help you find decent, affordable rental housing.

Single Family Housing Programs

Housing Preservation Grants

Information is available at this link: https://go.usa.gov/xzDsY

This program provides grants to qualified sponsoring organizations to repair or revitalize housing for eligible lower-income people. Among other things, funds can be used to repair or replace roofs, insulation, heating and cooling systems, or water and waste disposal systems. You can also build or improve accessibility features such as entrance ramps.

Who can apply?
The program is open to most state and local government organizations, nonprofits, and federally recognized Tribes in rural areas with populations of 20,000 or fewer. Individual homeowners must work with HPG recipients rather than applying on their own. Rental property owners also can apply through HPG recipients as long as they agree to make their apartments available to low- and very-low-income renters. You can contact your local Rural Development Housing office for a list of current HPG recipients. A state-based list is available at this link: https://go.usa.gov/xShSz. Applications are accepted annually through a Notice of Solicitation of Application (NOSA) published in the Federal Register (available at this link: https://www.federalregister.gov/).

Individual Water and Wastewater Grants for Colonias

Information is available at this link: https://go.usa.gov/xzDH9

Among other things, this program provides funding to offset the cost of connecting residential water and waste service lines, pay utility hook-up fees, and install plumbing and related fixtures. It's available only in designated Colonias in Arizona, California, New Mexico, and Texas.
Who can apply?
To be considered for this program, you must own and occupy a home in an eligible-area Colonia recognized prior to October 1989, and have a taxable income below the most recent poverty guidelines established by the U.S. Department of Health and Human Services (available at this link: https://go.usa.gov/xzDHM). The Colonia must be located in an unincorporated rural area with a population of 10,000 or fewer, and there is a cumulative, lifetime maximum grant total of $5,000. Applications are accepted year-round in our local offices. You’ll find a state-based list at this link: https://go.usa.gov/xShSz.

Mutual Self-Help Housing Technical Assistance Grants
Information is available at this link: https://go.usa.gov/xzD6T

This innovative program provides funding for technical and supervisory assistance to qualified organizations that support rural self-help housing construction. Technical Assistance grant recipients help eligible homeowners repair their homes, and also supervise small groups individuals and families as they build their own – and each other’s – homes.

Who can apply?
This program is open to private, nonprofit organizations, government organizations, and federally recognized Tribes in eligible rural areas with populations up to 20,000. (In limited circumstances, communities with populations up to 35,000 can apply.) Applications are accepted year-round in our local offices. You’ll find a state-based list at this link: https://go.usa.gov/xShSz.

Single Family Housing Direct Home Loans
Information is available at this link: https://go.usa.gov/xzD6P

With this program, USDA directly finances mortgages for low-and very-low income applicants to buy, build, improve, or repair an eligible rural home as their principal residence. Loans can cover up to 100 percent of the home’s market
value or cost, with terms of 33 – 38 years. Eligible applicants also qualify for loan repayment assistance (a type of subsidy that must be repaid upon the sale of the property).

Who can apply?
To be eligible, you must have an adjusted income at- or below the low-income limit for the area in which you’d like to buy, and you must demonstrate your ability and willingness to repay a debt. You also must be unable to get a loan from other credit sources. Homes financed with this program must be modest in size and nature, and not have a market value in excess of the established area loan limit.

- A map designating Direct Home Loan Income Limits is available at this link: https://go.usa.gov/xhqCr - PDF.
- A list of Direct Home Loan Area Loan Limits is available at this link: https://go.usa.gov/xhqCN.
- To find out whether the home in which you’re interested is located in an eligible rural area, check our Property Eligibility map at this link: https://go.usa.gov/xhqCT.
- A Single Family Housing Self-Assessment tool is available at this link: https://tinyurl.com/8uxymah9.

Single Family Housing Home Loan Guarantees
Information is available at this link: https://go.usa.gov/xzD66

With this program, you work with a Rural Development-approved lender to finance a modest home in an eligible rural area, and then USDA guarantees 90 percent of the loan. No down payment is required. Eligible applicants can get up to 100 percent financing to buy, build, improve, or even relocate a dwelling. Certain existing Rural Development Direct or Guaranteed Home Loan program participants can use this program to refinance.

Who can apply?
To apply, your income must not exceed 115 percent of the median household income for the eligible area in which you’d like to live, and the home must be your primary residence. The loan guarantee program is available in rural areas with populations up to 20,000. (In limited circumstances, communities with populations up to 35,000 can apply.) Applications are accepted year-round through USDA Rural Development’s network of approved lenders. A searchable list is available at this link: https://go.usa.gov/xhq49 - PDF. (Note: we do NOT endorse specific private-sector lenders. We encourage you to comparison shop to find the financial options best suited to your needs.)

- An income eligibility tool is available at this link: https://go.usa.gov/xhq4T.
- To find out whether the home in which you’re interested is located in an eligible rural area, check our Property Eligibility map at this link: https://go.usa.gov/xhqCT.

Single Family Housing Repair Loans and Grants
Information is available at this link: https://go.usa.gov/xhq24

This program provides 1-percent-interest loans up to $40,000 to lower-income homeowners to repair, improve, or modernize their homes. Among other things, loan funds can be used to repair or replace a roof, a heating and cooling system, or to make necessary structural repairs or offset the cost of water or waste disposal connection fees. In limited instances, grants of up to $10,000 (in lifetime assistance) used to remove health or safety hazards are available to eligible very-low income homeowners, ages 62 and older.

Who can apply?
To qualify, you must be the homeowner, occupy the house, and have a household income that does not exceed the very-low income limit in the county in which your home is located.

- An income limit map is available at this link: https://go.usa.gov/xhqCr - PDF.
- To see if your home is located in an eligible rural area, check our Property Eligibility map at this link: https://go.usa.gov/xhqCT.
Rural Housing Site Loans

Information is available at this link: https://go.usa.gov/xzDFn

This revolving loan fund provides site loans for applicants below the moderate income limit using conventional construction methods or the self-help housing method, in which families build each other’s homes. Conventional building sites can be sold and developed to low- and moderate-income applicants using USDA Rural Housing Service programs or any other mortgage financing program that serves those applicants below the moderate income limit. Self-help method loans are for 2 years at a 3 percent, fixed interest rate. Conventional construction method loans are published monthly and fixed at closing.

Who can apply?
For conventional building sites, applicants are private or public nonprofit organizations. For self-help method sites, applicants must be private or public nonprofit organizations solely dedicated to self-help housing. Nonprofits must have the legal authority to operate a revolving loan fund, and comply with federal and state regulations. Federally recognized Tribes also are eligible to apply. The USDA Rural Development Income and Property Eligibility site is available at this link: https://go.usa.gov/xhqbC. Applications are accepted year-round in our local offices. You’ll find a state-based list at this link: https://go.usa.gov/xShSz.

Are You Looking for a Place to Rent?

You can search USDA Rural Development-financed multifamily properties by state, county, town, zip code, property name, or management agency name on the interactive map at this link: https://go.usa.gov/xh3p3.

Multifamily Housing Programs

Housing Preservation Grants (multifamily component)

Information is available at this link: https://go.usa.gov/xzDsY

HPGs provide funds to qualified sponsoring organizations to repair or revitalize housing for lower-income people. Among other things, grants can be used to repair or replace roofs, insulation, heating and cooling systems, or water and waste disposal systems. You can also build or improve accessibility features such as entrance ramps.

Who can apply?
The program is open to most state and local government organizations, nonprofits, and federally recognized Tribes in rural areas with populations of 20,000 or fewer. Individual homeowners must work with HPG recipients rather than applying on their own. Rental property owners also can apply through HPG recipients as long as they agree to make their apartments available to low- and very-low-income renters. You can contact your local Rural Development Housing office for a list of current HPG recipients. A state-based list is
Multifamily Housing Direct Loans

Information is available at this link: https://go.usa.gov/xzDJc

This program provides competitive financing for affordable rental housing meant for low-income, elderly (ages 62 and older), or disabled people and families in eligible rural areas. Funds can be used to buy and improve land, and to build, improve, or purchase existing multifamily housing. Loan terms are up to 30 years, with interest rates locked either at the time of loan approval or closing – whichever is lower. Borrowers must be unable to get commercial credit on terms that allow them to charge affordable rents.

Who can apply?

Along with most state and local government organizations and federally recognized Tribes, individuals, trusts, associations, partnerships, limited partnerships, for- and nonprofit organizations, and consumer-based cooperatives are eligible to apply. Borrowers must have the legal authority to build, operate and maintain proposed facilities and services. Applications are accepted annually through a Notice of Solicitation of Application (NOSA) published in the Federal Register (available at this link: https://www.federalregister.gov/).

Multifamily Housing Loan Guarantees

Information is available at this link: https://go.usa.gov/xzDSB

With this program, we collaborate with qualified private-sector lenders (such as those already active in U.S. Housing and Urban Development or state and local housing finance agencies, among others) to provide financing to eligible borrowers to improve the availability of affordable rental housing for low- and moderate-income people and families in eligible rural areas with populations of 35,000 or fewer. Funds can be used to buy and improve land, and to build, rehabilitate, or purchase existing multifamily housing.

Who can apply?

Private lenders can apply for a 90 percent guarantee on loans made to eligible borrowers, which include most state and local government organizations, for- and nonprofit organizations, and federally recognized Tribes. Applications are accepted annually through a Notice of Funding Availability (NOFA) published in the Federal Register (available at this link: https://www.federalregister.gov/). A list of designated eligible rural places and RD Multifamily Housing contacts is available at this link: https://go.usa.gov/xh3mB.
Multifamily Preservation and Revitalization Loans and Grants

Information is available at this link: https://go.usa.gov/xzDzw

This program restructures loans for existing USDA Rural Rental and Off-Farm Labor Housing projects to improve and preserve safe, affordable rental housing for lower-income residents. Loan and grant funds can be used for debt deferral, soft-second mortgages (a subordinate loan used to cover down payment and closing costs) or zero-interest loans. There are no population restrictions associated with this program.

Who can apply?

Current owners of USDA Multifamily Direct or Farm Labor Housing properties, and – under certain conditions – prospective buyers of such properties – can apply. Among other requirements, borrowers must agree to provide affordable rental housing for 20 years – or for the remaining term of any existing USDA Multifamily loan – whichever is later. A two-phase application process begins with pre-applications accepted annually through a Notice of Solicitation of Applications (NOSA) published in the Federal Register (available at this link: https://www.federalregister.gov). If you have questions about the MPR Loan and Grant program, email RD.MPR@usda.gov

Multifamily Nonprofit Transfer Technical Assistance Grants

Information is available at this link: https://go.usa.gov/xzDSs

This competitive program gives technical assistance grants to eligible nonprofit organizations and public housing authorities (PHAs) helping preserve affordable rental housing by transferring existing RD Multifamily Housing Direct Loan properties from current owners to nonprofits or PHAs. Examples of things for which funding can be used include consultation, advisory and non-construction services, as well as for soft costs such as financial analysis, appraisals, and market surveys. There are no population restrictions associated with this grant.

Who can apply?

Eligible applicants include public and private organizations, nonprofit organizations, public housing authorities, Tribal housing nonprofits, and Tribally-designated housing organizations. Applications are accepted through a Notice of Funding Availability (NOFA) published in the Federal Register (available at this link: https://www.federalregister.gov). If you have questions about this program, email npta.rfp@usda.gov.

Multifamily Housing Rental Assistance Program

Information is available at this link: https://go.usa.gov/xzDhB

This program provides payments directly to the owners of USDA-financed Rural Rental or Farm Labor Housing projects on behalf of eligible tenants who cannot afford to pay their full rent.

Who can apply?

Rental assistance is available only to new or existing, nonprofit or limited-profit USDA-financed properties. If you have questions, a list of RD Multifamily Housing contacts by region is available at this link: https://go.usa.gov/xh3mB.

Multifamily Housing Tenant Vouchers

Information is available at this link: https://go.usa.gov/xzDhd

This program provides rent vouchers to help protect eligible tenants in USDA Rural Development-financed Multifamily Housing Direct Loan properties who face hardship when a property loan is repaid or goes through foreclosure. Vouchers can be used to supplement tenant rent payments at the former USDA-financed property, or at any nonsubsidized rental unit in the United States that meets USDA standards and agrees to accept the voucher. Funds are paid directly to property owners on the tenant’s behalf.
Who can apply?
This program is open only to tenants living in rental properties in which a USDA-financed Multifamily Housing Direct Loan ended earlier than its original maturity date. If you have questions, a list of RD Multifamily Housing contacts by region is available at this link: https://go.usa.gov/xh3mB.

Off-Farm Labor Housing Direct Loans and Grants
Information is available at this link: https://go.usa.gov/xzDtP

This program offers affordable financing to eligible applicants to develop housing for year-round and migrant or seasonal domestic farm workers. Funds can be used to buy or improve land, for new construction, to rehabilitate existing rental housing in lower-income areas, or to purchase household furnishings. As long as there’s an evident need for it, farm labor housing can be built in rural or urban areas. Loans can cover up to 100 percent of total development costs, with 33-year terms at 1 percent interest. Grants are need-based and cannot exceed 90 percent of the total project cost.

Who can apply?
This program is open to farmers and family farm corporations, farmers’ or farm workers’ associations, nonprofit organizations, most state and local government organizations, and federally recognized Tribes. A two-phase application process begins with pre-applications accepted annually through a Notice of Funding Availability (NOFA) published in the Federal Register (available at this link: https://www.federalregister.gov/). If you have questions about this program, email rd.flhta@usda.gov.

On-Farm Labor Housing Loans
Information is available at this link: https://go.usa.gov/xzW3q

This program provides financing to develop or rehabilitate rental housing for lower-income domestic, migrant, and seasonal farm laborers. Borrowers must not otherwise be able to get commercial credit. There is no loan minimum. The loan maximum is up to 100 percent of the allowable total development cost, and is repayable over 33 years at a fixed, 1 percent interest rate. There are no population size restrictions associated with this program.

Who can apply?
Eligible loan applicants include individuals, partnerships, and family farm corporations. Eligible tenants include domestic farm laborers, people who earn a substantial portion of their income from farm labor, and retired or disabled farm laborers. The families of eligible tenants also are included. Tenants must be U.S. citizens, or legally-admitted and authorized to perform work in agriculture. Funds are available on a first-come, first-served basis until exhausted. A two-phase application process begins with pre-applications accepted annually through a Notice of Funding Availability (NOFA) published in the Federal Register (available at this link: https://www.federalregister.gov/). If you have questions, a list of RD Multifamily Housing contacts by region is available at this link: https://go.usa.gov/xh3mB.
We understand a strong community is rooted in its people. That’s why USDA Rural Development invests heavily in Community Programs funding. America’s rural towns are gathering places where neighborhood schools teach our kids, first responders help keep us safe, and hospitals care for us when we’re sick. USDA Community Programs investments help ensure rural people have access to the foundational infrastructure that supports America’s gathering places. We'll partner with you to bring clean water, modern wastewater treatment, reliable electricity, and high-speed internet to your community.

Community Programs

Community Facilities Direct Loans, Grants and Loan Guarantee

Direct loan and grant information is available at this link: https://go.usa.gov/xzDvz.

Loan Guarantee Information is available at this link: https://go.usa.gov/xzDw7

Note: This program is part of the OneRD Guarantee Loan initiative (information is available at this link: https://go.usa.gov/xhcse).

This program helps finance construction of – or improvements to – essential community facilities such as hospitals, clinics, nursing homes, certain schools, child care centers, libraries, and town halls, among others. Funds also can be used to purchase necessary equipment and pay for related project expenses. Although CF program funds cannot support private, commercial, or business undertakings, in some instances, loans and grants can be combined with commercial financing to support a project.

Who can apply?

Eligible applicants include government organizations, community-based nonprofit corporations, and federally recognized Tribes. Direct loans and grants are available in rural areas with populations of 20,000 or fewer. Loan guarantees are available in rural areas with populations of 50,000 or fewer.

Lenders interested in learning more about the loan guarantee program can contact the USDA Rural Development Community Programs director in the state in which the proposed project is located. You’ll find a state-based list at this link: https://go.usa.gov/xShSz. Applications are accepted year-round in our local offices.

Community Facilities Relending Program

Information is available at this link: https://go.usa.gov/xzDfD

This program provides loans to eligible lenders who then re-lend to eligible applicants who wish
to fund essential community facilities in high- or persistent-poverty rural areas. Funds can be used to buy, build, or improve facilities such as hospitals, clinics, nursing homes, town halls, courthouses, child care centers, fire departments, museums, and libraries, among others. Loans from USDA Rural Development to the eligible re-lender have fixed interest rates and terms up to 40 years. The terms of the loan from the re-lender to the applicant are negotiated between those parties.

**Who can apply?**

Among other requirements, a re-lender must be regulated and supervised by a federal or state banking authority. Examples of those eligible to apply for funds from a re-lender include government organizations, community nonprofits, and federally recognized Tribes. A re-lender can be located anywhere in the United States, but the applicant’s essential community facility must be in a rural area with a population of 20,000 or fewer. For more information, both re-lenders and loan applicants can contact the Community Programs director in the state in which the project is located. You’ll find a state-based list at this link: [https://go.usa.gov/xShSz](https://go.usa.gov/xShSz).

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**Community Facilities Technical Assistance and Training Grants**

Information is available at this link: [https://go.usa.gov/xzDG9](https://go.usa.gov/xzDG9)

This competitive program provides funds for technical assistance and training to help eligible CF applicants identify and plan for community facility needs in their area. Grant funds also can be used to identify public and private financial resources, prepare reports, surveys, and applications, and to improve the operational and financial management of existing community facilities. The maximum grant award is $150,000, with no match required. However, award preference is given to applicants who can provide cash matching funds.

**Who can apply?**

Eligible applicants include government organizations, nonprofit organizations, and federally recognized Tribes in rural areas outside the boundaries of a city or town of 20,000 or more. Applications are accepted annually through a Notice of Funding Availability (NOFA) published in the Federal Register (available at this link: [https://www.federalregister.gov/](https://www.federalregister.gov/)). Contact your local USDA Rural Development Community Programs team for more information. You’ll find a state-based list at this link: [https://go.usa.gov/xShSz](https://go.usa.gov/xShSz).
**Economic Impact Initiative Grants**

Information is available at this link: [https://go.usa.gov/xzD7g](https://go.usa.gov/xzD7g)

This program provides funding to help develop essential community facilities in rural communities enduring extreme unemployment and severe economic depression. Funds can be used to build, improve, or enlarge facilities used for health care, public safety, and public service. EIGs can be combined with USDA Community Facilities Direct or Guaranteed Loans, an applicant contribution, or other sources of funding deemed acceptable by Rural Development. Grants are awarded on a graduated scale, and are determined by population, median household income, total project costs, and demonstrated financial need.

**Who can apply?**

Eligible applicants include government organizations, nonprofits, and federally recognized Tribes in rural areas outside of cities or towns with populations of 20,000 or fewer. The region must have a “not employed rate” greater than 19.5 percent. Contact your local USDA Rural Development Community Programs team for more information. You’ll find a state-based list at this link: [https://go.usa.gov/xShSz](https://go.usa.gov/xShSz).

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**Emergency Rural Health Care Grants**

Information is available at this link: [https://go.usa.gov/xuqjt](https://go.usa.gov/xuqjt)

As part of the American Rescue Plan Act, this program provides grants to broaden access to COVID-19 testing and vaccines, rural health care services, and assistance to food banks and distribution facilities. There are two tracks of funding:

- **Track One:** Recovery funds are used to support health care needs arising from the pandemic, to prepare for future pandemics, or to increase access to health care services.

- **Track Two:** Impact funds are meant to improve the long-term sustainability of rural health care. Among other factors, projects and facilities must be located in – and primarily serve – rural areas.

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**Who can apply?**

Eligible applicants include government organizations, community-based nonprofits, and federally recognized Tribes in rural areas with no more than 20,000 residents as determined by U.S. Census data (information is available at this link: [https://go.usa.gov/xF6wZ](https://go.usa.gov/xF6wZ)). Contact your local USDA Rural Development Community Programs team for more information. You’ll find a state-based list at this link: [https://go.usa.gov/xShSz](https://go.usa.gov/xShSz).

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**Rural Community Development Initiative Grants**

Information is available at this link: [https://go.usa.gov/xzD7M](https://go.usa.gov/xzD7M)

This competitive program helps nonprofit housing and community development organizations, lower-income rural communities, and federally recognized Tribes support housing, essential community facilities, and economic development in rural areas. Examples of things grant funds can cover include training sub-grantees to conduct homeownership or minority business entrepreneur education, providing technical assistance to sub-grantees on strategic plan development, researching and identifying alternative funding sources, preparing boards of directors, and creating training tools such as videos, workbooks or reference guides. Grants range from $50,000 - $250,000, and there is a matching fund requirement equal to the amount of the grant award.

**Who can apply?**

Eligible applicants include government organizations, nonprofit organizations, and certain private, for-profit organizations in rural areas. For the purposes of this program, “rural area” is defined as any area other than a city or town with a population greater than 50,000, and the urbanized area neighboring it. Applications are accepted annually through a Notice of Funding Availability (NOFA) published in the Federal Register (available at this link: [https://www.federalregister.gov/](https://www.federalregister.gov/)). Contact your local USDA Rural Development Community Programs team for more information. You’ll find a state-based list at this link: [https://go.usa.gov/xShSz](https://go.usa.gov/xShSz).
**Tribal College Initiative Grants**

Information is available at this link: [https://go.usa.gov/xzD7S](https://go.usa.gov/xzD7S)

This program provides funding to 1994 Land Grant Institutions (Tribal Colleges – information is available at this link: [https://go.usa.gov/xhczq](https://go.usa.gov/xhczq)) to make capital improvements to educational facilities. Funds can be used for infrastructure development or upgrades, along with equipment purchases for schools, libraries, and dormitories. Funding also can support educational and cultural projects.

**Who can apply?**

TCIGs are open only to Tribal Colleges listed in Section 7402 of the Agricultural Act of 2014 (available at this link: [https://go.usa.gov/xzDAK](https://go.usa.gov/xzDAK) - PDF) Grants of up to $250,000 for each Tribal land grant institution are available, and funds can be used to pay up to 95 percent of project costs. A five percent match is required, and partnerships with other federal, state, local, private, and nonprofit organizations are encouraged. Applications are accepted year-round in your local USDA Rural Development office. You'll find a state-based list at this link: [https://go.usa.gov/xShSz](https://go.usa.gov/xShSz).

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**Rural Utilities Service | Electric**

**Denali Commission High Energy Cost Grants**

Information is available at this link: [https://go.usa.gov/xzWcc](https://go.usa.gov/xzWcc)

This program helps the Denali Commission – an independent federal agency that supports Alaska’s remote communities (information is available at this link: [https://www.denali.gov/](https://www.denali.gov/)) lower energy costs for people who live in areas with exceptionally high, per-household energy bills – at least 275 percent higher than the national average. Grants can be used to finance energy generation, transmission, and distribution in rural areas served by the commission.

**Who can apply?**

Eligible applicants include legally-organized for- or nonprofit organizations, sole proprietors, local or state government organizations, and federally recognized Tribes, among others. You can visit the Denali Commission website for additional eligibility details. Applications for this program are accepted through the USDA Rural Development national office. A list of Rural Utilities Service Electric Programs contacts is available at this link: [https://go.usa.gov/xhrVH](https://go.usa.gov/xhrVH).
Distributed Generation Energy Project Financing

Information is available at this link: https://go.usa.gov/xzWc5

This program offers loans and loan guarantees to eligible developers of distributed energy projects that provide wholesale or retail electricity to existing USDA RD Electric Program borrowers, or to rural communities serviced by other utilities. Distributed generation projects – including those using renewable resources – provide crucial, additional power supply options for rural communities. Loans typically are used in these three situations:

- An existing Rural Utilities Service Electric Program borrower – a cooperative – owns and operates the project
- A project developer builds and operates the project with Power Purchase Agreements (PPAs) to serve rural customers, including existing RUS borrowers or other rural utility providers
- A wholly-owned subsidiary of an existing RUS borrower owns and operates the project, and has a PPA with the RUS borrower to handle the entire energy output

Who can apply?

Eligible applicants include energy project developers for distributed energy projects, and USDA RD Electric Program borrowers or other utilities that serve rural areas. Applications for this program are accepted through the USDA Rural Development national office. A list of Rural Utilities Service Electric Programs contacts is available at this link: https://go.usa.gov/xhrVH.

Energy Efficiency and Conservation Loans

Information is available at this link: https://go.usa.gov/xzWxP

This program provides pass-through funding for energy efficiency and conservation projects for residential, commercial, and industrial consumers. Funds can be used by eligible utilities – including existing Rural Utilities Service Electric Program borrowers – to develop and deliver new, diverse energy service products in their service territories. For example, an existing RUS borrower can set up on-bill financing in which customers undertake energy efficiency improvements “behind the meter,” and then repay the loan to the utility.

Who can apply?

Eligible applicants include utility systems that directly or indirectly provide retail electric service in rural areas with populations of 20,000 or fewer, or in any area in which an existing RUS Electric Program borrower has an active loan. Eligible communities can combine into service territories with populations greater than 20,000. You can contact the Electric Program General Field Representative that serves the state in which your service area is located to learn more about program requirements. A state-based list is available at this link: https://go.usa.gov/xhrwd.
Energy Resource Conservation Program

Information is available at this link: https://go.usa.gov/xzWa2

This program allows current Rural Utilities Service Electric Program borrowers to make funds available to their consumers for energy conservation and renewable energy projects through principal and interest payment deferrals. The deferred amounts can then be used to cover the cost of labor and materials for energy conservation measures, and to finance approved renewable energy projects. Deferment terms vary, and are based on the principal balance of the existing loan.

Who can apply?

Participation in this program is limited to existing RUS Electric Program borrowers with direct loans. Federal Financing Bank (information is available at this link: https://ffb.treasury.gov/) guaranteed loans are not eligible. There are no population restrictions associated with this program. Applications are handled by the Electric Program General Field Representative in your area. A state-based list is available at this link: https://go.usa.gov/xhrwd.

High Energy Cost Grants

Information is available at this link: https://go.usa.gov/xzWaF

This program helps energy providers and other eligible organizations lower energy costs for people in areas with extremely high (275 percent or more above the national average) per-household energy costs. Among other things, funds can be used to finance the acquisition, construction, or improvement of electric generation and transmission facilities, and to implement renewable energy generation and energy efficiency and conservation measures.

Who can apply?

Eligible areas must be located in the United States, its territories, or areas otherwise legally determined eligible to participate in USDA Rural Development Rural Utilities Service programs. Applicants must demonstrate their area meets high energy cost benchmarks detailed on grants.gov at this link: https://go.usa.gov/xzWCg. There are no population restrictions associated with this grant. Applications are accepted through the USDA Rural Development national office. A list of Rural Utilities Service Electric Programs contacts is available at this link: https://go.usa.gov/xhrVH.

Rural Energy Savings Program

Information is available at this link: https://go.usa.gov/xzWCt

This program provides loans to rural utilities and other companies that offer energy efficiency loans to qualified consumers. Funds can be used to implement energy efficiency measures that decrease energy use or costs for rural families and small businesses. Loans terms are 20 years at 0 percent interest, and up to 5 percent interest for relending to qualified consumers for up to 10 years.

Who can apply?

Eligible applicants include current and former USDA Rural Development Rural Utilities Service Electric Service program borrowers or their subsidiaries, and businesses or cooperatives that provide retail electric service to rural areas. RESP applications are accepted on a first-come, first-served basis until funds are exhausted. For more information, see the Notice of Funding Availability (NOFA) under the “To Apply” tab at the link above. A list of Rural Utilities Service Electric Programs contacts is available at this link: https://go.usa.gov/xhrVH.

State Bulk Revolving Loan Fund

Information is available at this link: https://go.usa.gov/xzWrk

This program helps state governments establish revolving loan funds to provide a cost-effective way to purchase bulk fuel for remote communities not served year-round by standard surface transportation such as highways, railways, or waterways.

Who can apply?

Eligible applicants are state governments in areas qualified as “rural.” Applications for this program are accepted through the USDA Rural Development national office. A list of Rural Utilities Service Electric Programs contacts is available at this link: https://go.usa.gov/xhrVH.
Community Connect Grants

Information is available at this link: https://go.usa.gov/xzWYZ

This program offers financial assistance to eligible applicants to provide broadband service in economically-challenged rural areas where service does not exist. Funds can be used to build broadband infrastructure to serve residential and business customers in a proposed funded service area (PFSA), and to cover the costs of providing broadband service free of charge to critical community facilities (such as public schools, fire stations, and public libraries) for two years.

Who can apply?

Eligible applicants include incorporated organizations, federally recognized Tribes, state and local governments, cooperatives, private corporations, and for- or nonprofit, limited liability companies in rural areas without down- and upstream broadband speeds defined in the most recent Funding Opportunity Announcement.

Distance Learning and Telemedicine Grants

Information is available at this link: https://go.usa.gov/xzWYU

This competitive program helps rural communities use advanced telecommunications technology to connect to each other – and the world – overcoming the effects of remoteness and low population density. Funds can be used to buy end-user equipment (such as interactive video or audio hardware, computer hardware, network components, and software, or similar infrastructure) used to deliver distance learning and telemedicine services in eligible areas. Funds also can pay for certain types of instructional programming or technical assistance and training. You will find a map of recently-funded DLT projects at this link: https://tinyurl.com/buw48ajt.

Who can apply?

Eligible applicants include most state and local government organizations, federally recognized Tribes, for-profit businesses, and nonprofit organizations. Groups of eligible organizations also can apply together. DLT grants require a minimum, 15 percent match that can’t come from other federal sources. Applications are accepted on grants.gov during an announced application window. To learn more, email dltinfo@usda.gov or contact the Telecommunications General Field Representative in the state in which your proposed project is located. A state-based list is available at this link: https://go.usa.gov/xhrux.

Rural Broadband Loans, Loan and Grant Combinations, and Loan Guarantees

Information is available at this link: https://go.usa.gov/xzWYG

This program offers loans, loan and grant combinations, and loan guarantees to eligible applicants for the construction, improvement, or purchase of facilities and equipment needed to provide service at the broadband lending speed (the minimum bandwidth requirement) in eligible rural areas. In certain instances and with some restrictions, funds also can be used to refinance existing USDA Rural Development Rural Utilities Service debt. For loan and grant combinations, at least 90 percent of the households in the proposed service area must not have access to broadband service. For loans and loan guarantees, the service threshold is 50 percent.

Who can apply?

Eligible applicants include state and local government organizations, federally recognized Tribes, nonprofits, cooperatives, and for-profit corporations and limited liability companies. Proposed Funded Service Areas (PFSAs) must
be completely contained within an eligible rural area, or composed of multiple eligible rural areas. Application periods for this program are announced by the USDA Rural Development national office. To learn more, contact the Telecommunications General Field Representative in the state in which your proposed project is located. A state-based list is available at this link: https://go.usa.gov/xhrux.

### Telecommunications Infrastructure Loans and Loan Guarantees

Information is available at this link: https://go.usa.gov/xzWgX

This program provides funds to build, maintain, improve, or expand telephone and broadband service in rural areas. In certain instances, funds also can support refinancing. Direct loans are fixed at current U.S. Treasury rates depending on loan maturity at the time of each advance. Loan guarantees (up to 80 percent) encourage private lenders to extend credit. And – at the sole discretion of USDA Rural Development Rural Utilities Service – hardship loans can help applicants meet financial feasibility requirements in underserved areas.

### Who can apply?

Eligible applicants include state and local government organizations, federally recognized Tribes, nonprofits, cooperatives, limited dividend or mutual associations, for-profit businesses organized as corporations or limited liability companies, and others that provide telecommunications services in qualified rural areas with populations of 5,000 or fewer. Areas without telecommunications facilities or areas in which the applicant is the recognized telecommunications provider also are eligible to apply. Check with your local USDA Rural Development office to see if your proposed service area qualifies. A state-based list is available at this link: https://go.usa.gov/xShSz. Applications are accepted year-round. To learn more, contact the Telecommunications General Field Representative in the state in which your proposed project is located. A state-based list is available at this link: https://go.usa.gov/xhrux.

### ReConnect Loans and Grants

Information is available at this link: https://www.usda.gov/reconnect

This program offers loans, grants, and loan-grant combinations to eligible recipients to get fixed, terrestrial broadband to areas of rural America that currently lack sufficient access. Funds can be used to build, improve, or acquire existing broadband and terrestrial satellite broadband facilities and equipment. Reasonable pre-application expenses also can be covered. Loan funding (100 percent loan requests, only) also can support the acquisition of an existing system that currently provides insufficient broadband access. The minimum request for funding across all ReConnect categories is $100,000. A 100 percent grant requires a 25 percent cash match. The 50-50 loan and grant combination interest rate is set by the U.S. Treasury at the time of each advance of funds. A 100 percent loan has a fixed interest rate of 2 percent. Matching funds are not required for 100 percent grants to Alaska Native corporations, Tribal governments, Colonias, Persistent Poverty areas, Socially-Vulnerable communities, or for projects in which 90 percent of all households lack sufficient broadband access.

### Who can apply?

Eligible applicants include corporations, limited liability companies and limited liability partnerships, cooperatives or mutual associations, state or local government organizations, territories or possessions of the U.S., and federally recognized Tribes. For a geographic area to be eligible, it must be rural, and - depending on the funding category - 50 - 90 percent of the households in the area must lack sufficient broadband access. Applications are accepted only through USDA Rural Development’s online application system. Forms and other application resources are available at this link: https://go.usa.gov/xhYc8. For questions, use the fillable “contact us” tab available at this link: https://go.usa.gov/xhYcU. Or, you can contact the Telecommunications General Field Representative in the state in which your proposed project is located. A state-based list is available at this link: https://go.usa.gov/xhrux.
Circuit Rider Program – Technical Assistance for Rural Water Systems

Information is available at this link: https://go.usa.gov/xzBKr

This program provides technical assistance to rural water systems experiencing day-to-day operational, financial or managerial issues. Among other things, the Circuit Rider program can help with board training, management, finance, operations, maintenance, leak detection, water treatment, regulatory compliance, facility security, disaster and emergency assistance, loan application, and reporting requirements. Rural water system officials can request assistance from the National Rural Water Association or the local Rural Utilities Service office.

Who can apply?

To receive technical assistance under the Circuit Rider program, you must serve an area with a population of 10,000 or fewer and be either a government organization, nonprofit corporation, or a Tribe with legal authority to own and operate the water facility. Check to see if your area is eligible at this link: https://go.usa.gov/xhWZ2. This program is operational year-round and does not require an application. Contact your local RD office (available at this link https://go.usa.gov/xShSz) or NRWA state association (available at this link: https://nrwa.org/state-associations) for more information.

Emergency Community Water Assistance Grants

Information is available at this link: https://go.usa.gov/xzB8U

This program helps eligible communities prepare – or recover from – an emergency that threatens the availability of safe, reliable drinking water. Grants can be used for maintenance, to build waterline extensions, repair breaks or leaks in existing distribution lines, and to build intake or treatment facilities.

Who can apply?

The ECWAG is open to most state and local government organizations, private nonprofit corporations, and federally recognized Tribes serving areas with populations of 10,000 or fewer. Check eligible addresses at this link: https://eligibility.sc.egov.usda.gov/. The area must also have a median household income less than the state’s median household income for non-metropolitan areas. Applications are accepted year-round at our local offices. You’ll find a state-based list at this link: https://go.usa.gov/xShSz.

Grants for Rural and Native Alaskan Villages

Information is available at this link: https://go.usa.gov/xh3pd

This program helps remote Alaskan villages provide safe, reliable drinking water and waste disposal systems to households and businesses. The grant must be used to improve dire sanitation conditions. Examples include recurring instances of waterborne communicable disease, or residents hauling water to – or human waste from – their homes, or using outhouses because no community-wide water and sewer system exists. Funds can pay up to 75 percent of project costs to provide safe drinking water or waste disposal services.

Who can apply?

The program is open to Rural Alaskan villages or hubs with populations of 10,000 or fewer. The State of Alaska also can apply on behalf of eligible villages or hubs. Certain other eligibility restrictions apply. You can check to see if your area is eligible at this link: https://go.usa.gov/xz7kz.
### Revolving Funds for Financing Water and Wastewater Projects

Information is available at this link: [https://go.usa.gov/xJDZu](https://go.usa.gov/xJDZu)

This program helps qualified nonprofits create revolving loan funds that provide financing to extend and improve water and waste disposal systems in rural areas. Funds can be used for pre-development costs for water and wastewater treatment projects, and for short-term small capital improvement projects not part of regular operations and maintenance.

**Who can apply?**

This program is open to nonprofits with the legal authority to operate a revolving loan fund and the financial, technical and managerial capacity to comply with relevant state and federal laws and regulations. Projects must be in areas with populations of 10,000 or fewer, including Tribal lands and Colonias. You can check to see if your area is eligible at this link: [https://go.usa.gov/xz7kz](https://go.usa.gov/xz7kz). Applications are accepted annually at [grants.gov](https://www.grants.gov).

### Rural Decentralized Water Systems Grant Program

Information is available at this link: [https://go.usa.gov/xzBn5](https://go.usa.gov/xzBn5)

This program helps qualified nonprofit organizations create revolving loan funds to increase access to clean, reliable water, and decentralized wastewater systems for households in eligible rural areas. Funds can be used to build, refurbish, or service individually-owned household water well and wastewater systems.

**Who can apply?**

The program is open to nonprofits with the legal authority to operate a revolving loan fund and the financial, technical and managerial capacity to comply with relevant state and federal laws and regulations. Projects must be in areas with populations of 50,000 or fewer, Colonias, and federally recognized Tribes in rural areas. Individual homeowners must apply to eligible nonprofits that participate in the program. Contact your local USDA Rural Development office details. You’ll find a state-based list at this link: [https://go.usa.gov/xShSz](https://go.usa.gov/xShSz). Applications are accepted year-round at our local offices. You’ll find a state-based list at this link: [https://go.usa.gov/xShSz](https://go.usa.gov/xShSz).

### Special Evaluation Assistance for Rural Communities and Households

Information is available at this link: [https://go.usa.gov/xzBQD](https://go.usa.gov/xzBQD)

SEARCH grants help small, financially-distressed rural communities pay for predevelopment feasibility studies, design, and technical assistance on proposed water and waste disposal projects. Funds can be used to support proposed projects to build, enlarge, extend or improve rural water, wastewater, solid waste disposal, or storm water disposal facilities, or to make public or private improvements necessary for their successful operation or protection.

**Who can apply?**

The program is open to government agencies and organizations, nonprofits, and federally recognized Tribes in areas with populations of 2,500 or fewer, and with median household incomes below the poverty line or less than 80 percent of the statewide nonmetropolitan median household income. Applications are accepted year-round at our local offices. You’ll find a state-based list at this link: [https://go.usa.gov/xShSz](https://go.usa.gov/xShSz).

### Solid Waste Management Grants

Information is available at this link: [https://go.usa.gov/xzBE7](https://go.usa.gov/xzBE7)

This program reduces or eliminates water pollution by providing funding to eligible organizations that provide technical assistance or training to improve the planning and management of solid waste sites. Funds can be used to provide technical assistance and training to decrease the solid waste stream through reduction, recycling, and reuse; to evaluate current landfill conditions to identify threats to water resources, and provide technical assistance and training on the operation, maintenance, closure, and future use of landfills.

**Who can apply?**

This program is open to most state and local government agencies and organizations, private nonprofit organizations, federally recognized Tribes,
institutes, or economic development organizations with experience addressing wastewater treatment challenges in the region. The group must include a regional university - or the proposed scope of work must include coordinating with a regional university - to solve untreated, raw wastewater and solid waste issues with innovative technologies, strategic management, and regulatory models. The funds must be used in rural areas or Tribal lands with populations of 10,000 or fewer. You can check to see if your area is eligible at this link: https://go.usa.gov/xz7kz.

Water and Waste Disposal Grants to Alleviate Health Risks on Tribal Lands and Colonias

Information is available at this link: https://go.usa.gov/xzBmK

Through this program, low-income communities that face significant health risks can gain access to safe, reliable drinking water and waste disposal facilities and services. Grant funds can be used to build basic drinking water and waste disposal systems, including storm water drainage systems.

Who can apply?

This program is open to state and local governments, nonprofit organizations, utility districts serving Colonias, and federally recognized Tribes. Projects must be in eligible rural areas with populations of 10,000 or fewer, in Colonias, or on Tribal lands. You can check to see if your area is eligible at this link: https://go.usa.gov/xz7kz. Applications are accepted year-round in our local offices. You’ll find a state-based list at this link: https://go.usa.gov/xShSz.

Water and Waste Disposal Loans and Grants

Information is available at this link: https://go.usa.gov/xzBUD

This program provides funding for clean and reliable drinking water systems, sanitary waste water and solid waste disposal, and storm water drainage to households and businesses in eligible rural areas. Funds can be used to buy, build, repair, and improve public water and waste treatment and collection systems.

Technical Assistance and Training for Innovative Regional Wastewater Treatment Solutions Grant Pilot Program

Information is available at this link: https://go.usa.gov/xzBPX

This pilot program helps historically-impoverished rural communities find innovative solutions to wastewater treatment systems in areas with non-optimal soil conditions. Funds can be used to identify and evaluate solutions to water problems related to sourcing, storage, treatment, distribution, collection, treatment, and disposal. Funds also can offset costs associated with technical assistance and training to improve management, operations, and maintenance, or to prepare water and waste disposal loan and grant applications.

Who can apply?

This program is open to consortia (in this instance, partnerships led by a regional institute of higher education); academic health and research
Who can apply?

This program is open to most state and local government agencies and organizations, nonprofits, and federally recognized Tribes in rural areas with populations of 10,000 or fewer. Applications are accepted year-round and can be filed electronically using RD Apply at this link: [https://go.usa.gov/xhWBk](https://go.usa.gov/xhWBk), or at the USDA Rural Development office where your proposed project is located. You’ll find a state-based list of offices at this link: [https://go.usa.gov/xShSz](https://go.usa.gov/xShSz).

Water and Waste Disposal Loan Guarantees

Information is available at this link: [https://go.usa.gov/xzBUs](https://go.usa.gov/xzBUs)

This program helps private lenders provide affordable financing to qualified borrowers to improve access to clean, reliable water and waste disposal systems for households and businesses in rural areas. Among other things, funds can be used to build or improve facilities for drinking water, wastewater treatment and solid waste disposal, and storm water disposal.

Who can apply?

This program is open to lenders with the legal authority, financial strength, and experience to operate a successful lending program. Examples include federal and state-chartered banks, savings and loans institutions, farm credit banks with direct lending authority, and credit unions. Eligible borrowers include government organizations, federally recognized Tribes, and nonprofit businesses in rural areas with populations of 50,000 or fewer. Contact your local USDA Rural Development state office before you start your application. You’ll find a state-based list at this link: [https://go.usa.gov/xShSz](https://go.usa.gov/xShSz).

Water and Waste Disposal Predevelopment Planning Grants

Information is available at this link: [https://go.usa.gov/xzBym](https://go.usa.gov/xzBym)

This program helps low-income communities with the initial planning and development of applications for USDA Rural Development Water and Waste Disposal Direct Loan and Grant or Loan Guarantee programs. The maximum grant amount is $30,000, or 75 percent of predevelopment planning costs.

Who can apply?

This program is open to most state and local governments, nonprofit organizations and federally recognized Tribes in rural areas with populations of 10,000 or fewer. The area must also have a median household income below the poverty line, or less than 80 percent of the statewide nonmetropolitan median household income. You can check to see if your area is eligible at this link: [https://go.usa.gov/xz7kz](https://go.usa.gov/xz7kz). Applications are accepted year-round in our local offices. You’ll find a state-based list at this link: [https://go.usa.gov/xShSz](https://go.usa.gov/xShSz).

Water and Waste Disposal Technical Assistance and Training Grants

Information is available at this link: [https://go.usa.gov/xzBVv](https://go.usa.gov/xzBVv)

This pilot program helps qualified nonprofit organizations provide technical assistance and training to water and waste disposal operations to identify and evaluate solutions to rural water and waste challenges related to sourcing, storage, treatment, distribution, collection, and disposal. It also helps applicants prepare their water and waste disposal loan and grant applications, and helps associations improve the operation and maintenance of water and waste facilities in eligible rural areas.

Who can apply?

The program is open to nonprofits with the proven ability, background, experience and capacity to provide technical assistance or training on a national, regional or state basis for rural areas with populations of 10,000 or fewer, and on Tribal lands in rural areas. Single-state applications are accepted annually through our local offices. You’ll find a state-based list at this link: [https://go.usa.gov/xShSz](https://go.usa.gov/xShSz). Multi-state or national applications are accepted at grants.gov (available at this link: [https://www.grants.gov](https://www.grants.gov)). If you have questions, you can contact the Technical Assistance and Training Grant Manager by email at Water-RD@usda.gov.
Main Street businesses give rural communities character. That's why USDA Rural Development works closely with rural businesses and the organizations that support them. We help ensure people have the resources they need to build and grow successful local businesses. Our Rural Business-Cooperative Service investments help communities create - and keep - jobs, so rural people can afford to live comfortably. We strongly support the cooperative model; developing businesses owned and shared by people who know - and can best serve - their community’s unique needs.

Rural Business-Cooperative Service

Agriculture Innovation Center Program

Information is available at this link: https://go.usa.gov/xzDXm

The AICP awards technical assistance grants to eligible agriculture innovation centers to help develop and market value-added agricultural products. Funds can be for:

• Agriculture innovation center operations
• Business development, such as creating feasibility studies and business plans
• Marketing plans and branding
• Financial advisory services and preparation of financial statements
• Process development, engineering services, scale production assessments, and systems development

• Organizational assistance, and legal and technical advisory services
• Connecting agricultural producers to a distribution system, processing facility, or commercial kitchen
• Product development such as concept testing, feasibility and cost analysis, product taste-testing, consumer and production analysis, or evaluation of packaging and labeling options

Who can apply?

This program is open to government organizations, federally recognized Tribes, institutions of higher education, and non- or for-profit organizations and corporations. There are no population or location restrictions. To learn more or to apply, contact the USDA Rural Development office in the state in which your project or program is located. You’ll find a state-based list at this link: https://go.usa.gov/xShSz.
Business and Industry CARES Act Program

Information is available at this link: https://go.usa.gov/xzDXp

This program offers loan guarantees to lenders for their loans to rural businesses and agricultural producers to supplement working capital to prevent, prepare for and respond to COVID-19 economic impacts. Loans can be used only to support rural businesses in operation on or after February 15, 2020.

Who can apply?

This program is open to eligible lenders with the legal authority, financial strength, and sufficient experience to operate a successful lending program. This includes federal or state-chartered banks, savings and loans institutions, farm credit banks, and credit unions.

The loans must be for rural businesses and agriculture producers located in rural areas with populations of 50,000 for fewer. The borrower’s headquarters can be based in a larger city as long as the project is located in an eligible rural area. Lenders can be located anywhere in the U.S. Certain food system projects can be funded in rural and urban areas. Applications are accepted in our local offices. You’ll find a state-based list at this link: https://go.usa.gov/xShSz.

Business and Industry Loan Guarantees

Information is available at this link: https://go.usa.gov/xzDXv

This program offers loan guarantees to lenders for their loans to rural businesses. Funds can be used for business conversions, expansion, repair, modernization, or development. Funds also can be used to purchase land, buildings, equipment, supplies, and inventory, and to develop infrastructure. Certain debt refinancing and business and industrial acquisitions are also permitted.

Who can apply?

This program is open to lenders with the legal authority, financial strength, and sufficient
experience to operate a successful lending program. This includes federal and state-chartered banks, savings and loans, farm credit banks, and credit unions lending to a business in rural areas with populations of 50,000 or fewer. The borrower's headquarters can be based in a larger city if the project is in an eligible rural area. The lender can be located anywhere in the U.S. Certain food system projects can be funded in rural and urban areas. Applications are accepted in our local offices year-round. You'll find a state-based list at this link: [https://go.usa.gov/xShSz](https://go.usa.gov/xShSz).

**Delta Health Care Services Grants**

Information is available at this link: [https://go.usa.gov/xzDXf](https://go.usa.gov/xzDXf)

This program provides financial assistance to address ongoing, unmet health needs in the Delta Region. Grants are awarded to promote cooperation among health care professionals, institutions of higher education or research, and other regional stakeholders. Funds can be used to develop health care services, education, job training programs, and to develop or expand public health-related facilities in the region.

**Who can apply?**

To apply for this grant, you must be a regional institution of higher education, an academic health and research institute, or an economic development organization in the Delta Region. A list of Delta Region states is available at this link: [https://go.usa.gov/xzTf7](https://go.usa.gov/xzTf7). Individuals are not eligible for this program. Applications are accepted annually. Contact your local USDA Rural Development office for help with your application. You'll find a state-based list at this link: [https://go.usa.gov/xShSz](https://go.usa.gov/xShSz).

**Fertilizer Production Expansion Program**

Information is available at this link: [https://tinyurl.com/jmm2rza4](https://tinyurl.com/jmm2rza4)

FPEP provides grants to help eligible applicants increase or expand the manufacturing and processing of fertilizer, nutrient alternatives, and other nutrient management products and technologies in the United States and its territories.

Grant funds must be used to increase or expand the manufacturing and processing of fertilizer, nutrient alternatives, and other nutrient management products and technologies.

Among other things, funds can support activities such as:

- Building or buying a facility, or purchasing land
- Covering pre-development costs like engineering and other professional fees
- Providing working capital to expand capacity
- Modernizing or expanding an existing facility
- Purchasing or modernizing equipment
- Developing, customizing, and installing equipment, devices, and technology to improve processing functions, worker conditions, or safety
- Installing or updating climate-smart equipment that reduces greenhouse gas emissions, increases fertilizer use efficiency, improves air and water quality, or meets one or more of USDA's climate action goals (Information is available at this link: [https://go.usa.gov/xSFrw](https://go.usa.gov/xSFrw))
- Ensuring legal compliance with packaging and labeling requirements such as sealing, boxing, labeling, and conveying, among others
- Engaging in workforce recruitment, training, apprenticeships, and retention.

**Who Can Apply**

The program is open to for-profit businesses and corporations, nonprofit entities, Tribes and Tribal organizations, producer-owned cooperatives and corporations, certified benefit corporations, and state or local governments. Private entities must be independently owned and operated. Because the program’s goal is to increase competition, market share restrictions apply. Applications are accepted at grants.gov (available at this link: [https://www.grants.gov](https://www.grants.gov)).

**Food Supply Chain Guaranteed Loan Program**

Information is available at this link: [https://go.usa.gov/xuqbh](https://go.usa.gov/xuqbh)

This program strengthens critical food supply chains and secures our food system through guaranteed loans of up to $40 million. Funds can
be used to start or expand middle-of-the-food-supply-chain activities like aggregation, processing, manufacturing, storage, transportation, wholesale, or distribution of food.

Who can apply?
This program is open to lenders, including banks, credit unions, CDFIs, loan funds, and others to then make loans to for- or nonprofit businesses, cooperatives, federally recognized Tribes, government organizations, and food supply chain entrepreneurs. Borrowers must be directly engaged in the middle of the food supply chain; specifically, the aggregation, processing, manufacturing, storing, transporting, wholesaling, or distribution of food. Lenders and projects can be located anywhere in the United States. Talk to your preferred lender to see if they are approved through the OneRD Guarantee Loan Initiative (information is available at this link: https://go.usa.gov/xhWkE) or contact your USDA Rural Development state office for help identifying a participating lender. You’ll find a state-based list at this link: https://go.usa.gov/xShSz.

Intermediary Relending Program
Information is available at this link: https://go.usa.gov/xzDXs

This program provides 1 percent loans to local lenders (“intermediaries”) that then re-lend to businesses to improve economic conditions and create jobs in rural communities. Funds can be used to finance rural businesses and community development projects. The maximum loan to borrowers is $400,000.

Who can apply?
This program is open to government organizations, nonprofit corporations, federally recognized Tribes, and cooperatives located in rural areas with populations of 50,000 or fewer. Applications are accepted quarterly in our local offices. You’ll find a state-based list at this link: https://go.usa.gov/xShSz.

Meat and Poultry Processing Expansion Program
Information is available at this link: https://go.usa.gov/xzDXM

This grant program helps eligible processors expand capacity. It also encourages competition and promotes sustainable growth in the U.S. meat processing sector, and helps improve supply chain resiliency.

Among other things, grant funds can be used to build or expand processing facilities, modernize equipment, meet safety requirements, ensure compliance with packaging requirements, offset costs associated with becoming an inspected facility, and for workforce recruitment, training, and retention.

The maximum award is $25 million – or 20 percent of total project costs – whichever is less.
Who can apply?

This program is open to sole proprietor businesses or other entities that engage - or want to engage - in meat and poultry processing. Businesses can be located anywhere in the U.S. If you have questions, you can review the MPPEP applicant self-screening tool (available at this link: https://go.usa.gov/xhW9m – PDF). Applications are accepted annually at grants.gov (available at this link: https://www.grants.gov).

Meat and Poultry Intermediary Lending Program

Information is available at this link: https://go.usa.gov/xhY38

The MPILP provides grant funding to intermediary lenders who finance – or plan to finance – the start-up, expansion, or operation of slaughter, or other processing of meat and poultry. Funds can be used to purchase and develop land, build new facilities, modernize or expand existing facilities equipment or technology, improve leaseholds, ensure compliance with safety requirements, refinance debt, purchase cooperative stock, conduct feasibility studies for meat and processing facilities, undertake pollution control and abatement, handle waste management, and offset start-up costs, working capital, fees and other expenses related to federal inspection.

Who can apply?

This program is open to private, nonprofit corporations, public agencies, federally recognized Tribes, and cooperatives. Businesses engaged – or proposing to engage – in the processing of meat or poultry (either directly, or through agreements with other entities) can apply for a loan from the intermediary lender as an ultimate recipient. Ultimate recipients must be businesses engaged – or proposing to engage – in commercial meat or poultry processing projects (either directly, or through agreements with other entities). They must also comply with USDA Food Safety and Inspection Service requirements or be custom exempt. Applications are accepted annually at grants.gov (available at this link: https://www.grants.gov).

Rural Business Development Grants

Information is available at this link: https://go.usa.gov/xzDXt

These grants funds public economic development activities to help small and emerging private businesses and nonprofits in rural communities start or expand. Among other things, funds can be used to purchase or develop land, buildings, and equipment; to cover costs for feasibility studies and business plans and provide other technical assistance; to improve rural transportation, establish revolving loan funds, and support rural distance learning programs that provide educational or job training.

Who can apply?

This program is open to towns, communities, state agencies, nonprofits, institutions of higher education, federally recognized Tribes and rural cooperatives, among others. Rural Business Development Grant money must be used for projects that benefit rural areas outside of cities with populations of 50,000 or more. You can check to see if your area is eligible at this link: https://go.usa.gov/xz7kz. Applications are accepted annually through USDA Rural Development’s local or state offices. You’ll find a state-based list at this link: https://go.usa.gov/xShSz.

Rural Business Investment Program

Information is available at this link: https://go.usa.gov/xzDXJ

This program provides Rural Business Investment Company (RBIC) licenses to newly-formed developmental capital organizations to help meet equity capital investment needs in rural communities.

The program works with for-profit developmental capital funds. A list of certified RBICs can be found at this link: https://go.usa.gov/xzTv6.

Who can apply?

This program is open to newly-formed, for-profit developmental capital organizations (or their subsidiaries) with relevant experience in venture capital or community development financing.
Applicants must raise a minimum of $10 million in private equity capital, and can be structured as limited partnerships, limited liability companies or corporations. There are no restrictions on the location of eligible applicants for RBIC licenses. Applications are accepted year-round.

**Rural Cooperative Development Grants**

Information is available at this link: [https://tinyurl.com/383r77nt](https://tinyurl.com/383r77nt)

This program helps establish and operate cooperative development centers. Among other things, cooperative development centers provide technical assistance, conduct feasibility studies, develop business plans, provide training, and facilitate strategic planning.

**Who can apply?**

Centers can be in any area. Centers must serve areas with populations of 50,000 or fewer. Applications are accepted annually at grants.gov [available at this link: [https://www.grants.gov](https://www.grants.gov)].

**Rural Economic Development Loan and Grant Program**

Information is available at this link: [https://go.usa.gov/xzD5r](https://go.usa.gov/xzD5r)

The REDLG program supports economic development and job creation in rural areas by providing zero-interest loans to eligible local utilities. Funds are then used to establish revolving loan funds (RLFs) that make pass-through funding available to ultimate recipients that back projects to create or retain rural jobs. Among other things, RLFs can support:

- Business incubators
- Technical assistance
- Job creation or enhancement
- Facilities and equipment for rural medical care

Grant terms are 10 years and require a 20 percent match from the utility. The grant must be repaid when the RLF is expended or terminated.

**Who can apply?**

This program is open to USDA Rural Utilities Service-eligible electric and telephone utilities that serve rural areas with populations of 50,000 or fewer. Priority is given to places with populations of 2,500 or fewer. Applications are accepted year-round in your local USDA Rural Development office. You'll find a state-based list at this link: [https://go.usa.gov/xShSz](https://go.usa.gov/xShSz).

**Rural Innovation Stronger Economy (RISE) Grant Program**

Information is available at this link: [https://go.usa.gov/xzD5b](https://go.usa.gov/xzD5b)

The RISE Grant Program helps create and augment high-wage jobs and accelerate the formation of new businesses. It also supports industry clusters and maximizes the use of local assets in eligible, lower-income rural areas. Grants can be used to build or support a business incubator facility, provide trainings, and improve opportunities for workers to get high-wage jobs in new or existing local industries. Grants range from $500,000 - $2 million with a four-year-term.

**Who can apply?**

This program is open to rural jobs accelerator partnerships with expertise delivering economic and job training programs. You must be a government organization, nonprofit organization, state, Tribe, or institution of higher education that serves a rural region small enough to allow close collaboration among partners. Your RISE project also must include important elements of your region's prioritized industry cluster (concentrations of related industries). Applications are accepted annually at grants.gov [available at this link: [https://www.grants.gov](https://www.grants.gov)].

**Rural Microentrepreneur Assistance Program**

Information is available at this link: [https://go.usa.gov/xzD5Z](https://go.usa.gov/xzD5Z)

The RMAP helps establish revolving microloans for small, rural businesses. Funds can be used to start
and grow microenterprises, and to provide training and technical assistance to microloan borrowers and microentrepreneurs. Loan uses include working capital, debt refinancing, equipment and supplies, and real estate improvements.

Who can apply?
This program is open to nonprofits, federally recognized Tribes, and institutions of higher education in rural areas except cities with populations greater than 50,000, and their neighboring urbanized areas. Applications are accepted year-round in our local offices. You’ll find a state-based list at this link: https://go.usa.gov/xShSz.

Socially-Disadvantaged Groups Grants
Information is available at this link: https://go.usa.gov/xzD58

The SDGG provides financial support to eligible co-ops and their associations or development centers for technical assistance to small, socially-disadvantaged groups in rural areas. Funds can be used to provide technical assistance such as feasibility studies, business plans, strategic planning, and training. The maximum grant award is $175,000.

Who can apply?
This program is open to rural cooperatives and co-op development centers that serve socially-disadvantaged groups located in areas with populations of 50,000 or fewer, and where a majority of the governing board is comprised of people who themselves are members of socially-disadvantaged groups.

Note: The cooperative or development center can be located anywhere, but the groups being helped must be located in eligible rural areas. Applications are accepted annually at grants.gov (available at this link: https://www.grants.gov). You can learn more about SDGGs by contacting the USDA Rural Development office in the state in which your cooperative or development center is located. You’ll find a state-based list at this link: https://go.usa.gov/xShSz.

Strategic Economic and Community Development
Information is available at this link: https://go.usa.gov/xzD5n

SECD bolsters participating USDA Rural Development program funds by supporting projects that promote and implement strategic community investment plans. Funds can be used to help amplify a rural community’s unique strengths, identify additional resources, convene partners, and leverage other federal, state, local, and private funding.

Who can apply?
To be eligible for SECD, a project must also be eligible for a participating, covered RD program, be carried out in a rural area, and support a multijurisdictional and multisectoral strategic community investment plan.

The application process varies depending on the Rural Development program under which you are applying. The following RD programs participate:

- Community Connect Grants (high-speed internet)
- Community Facilities Direct Loans, Grants, and Loan Guarantees
- Water and Waste Disposal Direct Loans, Grants, and Loan Guarantees
- Rural Business Development Grants

Applications are accepted year-round in our local offices. You’ll find a state-based list at this link: https://go.usa.gov/xShSz. Note: If you are applying for SECD funding through a participating loan guarantee program, you can submit forms using the OneRD Guarantee Loan Initiative (available at this link: https://go.usa.gov/xhWU3). You can email your questions to rd.secd@usda.gov.

Value-Added Producer Grants
Information is available at this link: https://go.usa.gov/xzD5E

The VAPG helps independent agricultural producers begin processing and marketing
activities that add value to their products. Grant and matching funds can be used for planning activities, or for working capital expenses related to producing and marketing a value-added agricultural product. Examples include conducting feasibility studies, developing business plans, offsetting processing costs, handling marketing and advertising expenses, and paying certain inventory and salary expenses.

**Who can apply?**

This program is open to independent producers, farmer and rancher cooperatives, producer groups, and majority-controlled, producer-based business ventures in any area. Priority is given to the following types of applicants:

- Beginning farmers and ranchers
- Socially-disadvantage farmers or ranchers
- Small or medium-sized farms
- Ranches structured as family farms
- Farmer or rancher cooperatives

Priority also is given to projects proposing mid-tier value chains (information is available at this link: [https://go.usa.gov/xhWPK](https://go.usa.gov/xhWPK) - PDF). Your local USDA Rural Development-Cooperative Service staff can answer questions. You’ll find a state-based list at this link: [https://go.usa.gov/xShSz](https://go.usa.gov/xShSz). Applications are accepted annually at grants.gov (available at this link: [https://www.grants.gov](https://www.grants.gov)).

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**Rural Business-Cooperative Service | Energy**

### Advanced Biofuel Payment Program

Information is available at this link: [https://go.usa.gov/xzDUX](https://go.usa.gov/xzDUX)

The ABPP increases production of advanced biofuels through quarterly payments to eligible producers. This program helps increase American energy independence and the private-sector supply of renewable energy.

**Who can apply?**

The program is open to advanced biofuels producers and sellers, including, individuals, corporations, companies, foundations, associations, governments, and schools, among others. Buyers and sellers must act independently and have no relationship to each other.

Eligible advanced biofuels must be:

- A liquid, gas, or solid
- Derived from renewable biomass, other than corn kernel starch
- A final (finished) product
- Produced in the United States

NOTE: A producer that combines advanced biofuels into a blended biofuel is not considered an advanced biofuel producer under this program. You’ll find the formal definition of “advanced biofuel” at this link: [https://go.usa.gov/xh3ND](https://go.usa.gov/xh3ND). Applications are accepted annually. For more information, contact your state’s USDA Rural Development Energy Coordinator. A list of coordinators can be found at this link: [https://go.usa.gov/xtBaj](https://go.usa.gov/xtBaj).

### Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program

Information is available at this link: [https://go.usa.gov/xzDUw](https://go.usa.gov/xzDUw)

This program provides loan guarantees up to $250 million to develop, build, or retrofit facilities to support new and emerging technologies, and produce advanced biofuels, renewable chemicals, and biobased products. Projects must be in a U.S. state or territory. The maximum federal participation (encompassing all federal loans or grants) is 80%.
percent of all eligible project costs. The borrower and other involved principals must make a significant cash equity contribution investment.

**Who can apply?**

The program is open to individuals, federally recognized Tribes, state and local governments, farm cooperatives, associations of agricultural producers, national laboratories, institutions of higher education, rural electric co-ops, public power organizations, credit unions examined or supervised by a state agency or the National Credit Union Administration, or combined groups of any of the above. Applications are accepted bi-annually.

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**Higher Blends Infrastructure Incentive Program**

Information is available at this link: [https://go.usa.gov/xzDfN](https://go.usa.gov/xzDfN)

HBIIP grants also support convenience stores, hypermarket fueling stations, and fleet and fuel distribution facilities, including terminal operations and home heating oil distribution centers. Funds can cover up to half of total eligible costs up to $3 million. Expanding the availability of higher-blend biofuels gives customers better access to environmentally-friendly fuel with decreased emissions.

**Who can apply?**

Transportation fueling facilities such as fueling stations, convenience stores, hypermarket fueling stations, and fleet facilities. Fuel distribution facilities such as terminal operations, depots, and midstream partners can also apply. Applications are accepted annually through our online application system. For more information, email [HigherBlendsGrants-access@usda.gov](mailto:HigherBlendsGrants-access@usda.gov).

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**Rural Energy for America Program Energy Audit and Renewable Energy Development Assistance Grants**

Information is available at this link: [https://go.usa.gov/xzDwc](https://go.usa.gov/xzDwc)

REAP provides technical and renewable energy assistance to rural small businesses and agricultural producers. Grants of up to $100,000 can be used for energy audits and renewable energy development. This program helps strengthen American energy independence by increasing the private-sector supply of renewable energy. Over time, these investments can also help lower energy costs for small businesses and agricultural producers. Our energy grants help heat homes, power cars, and run businesses with renewable energy from wind, solar, and biofuels.

**Who can apply?**

The program is open to state and local governments, federally recognized Tribes, land-grant universities and other institutions of higher education, rural electric cooperatives, public power entities, and resource conservation and development councils. Businesses must be in rural areas with populations fewer than 50,000. You can check to see if your area is eligible at this link:
Population restrictions do not apply to agricultural producers. Applications are accepted year-round at our local offices. You’ll find a state-based list at this link: https://go.usa.gov/xShSz.

Rural Energy for America Program Renewable Energy Systems and Energy Efficiency Loans and Grants

Information is available at this link: https://go.usa.gov/xzDwa

The program provides guaranteed loans and grants to eligible agricultural producers and rural small businesses to support renewable energy systems and make energy efficiency improvements. Funds also can be used to purchase energy-efficient agricultural production and processing systems. Examples include:

- Heating, ventilation, and air conditioning systems
- Insulation
- Lighting
- Refrigeration
- Doors and windows
- Electric, solar or gravity pumps for sprinkler pivots
- Diesel-to-electric irrigation motor conversions

Grants can cover up to 40 percent of eligible project costs up to $250,000 for energy efficiency projects, and $500,000 for renewable energy projects. Loan guarantees are available for up to 75 percent of eligible project costs up to $25 million.

Who can apply?

The program is open to rural small businesses in eligible cities, towns, or unincorporated areas with populations of fewer than 50,000. Agricultural producers also are eligible to apply without regard to population limits. Applications are accepted year-round in our local offices. You’ll find a state-based list at this link: https://go.usa.gov/xShSz.

Rural Energy Pilot Program Grant

Information is available at this link: https://go.usa.gov/xzDwZ

The REPP grant helps rural communities develop renewable energy. Funds can be used for community energy planning, capacity building, technical assistance, community efficiency and weatherization, and to install and equip community-scale renewable energy technologies and systems. This is a three-year, cost-sharing grant covering up to 80 percent of total eligible project costs up to $2 million.

Who can apply?

Rural Energy Community Partnerships (RECPs) established to provide community-scale, renewable energy assistance to underserved rural communities in eligible areas are eligible to apply. RECPs can be nonprofits, state, municipal, and other government organizations, and federally recognized Tribes. Priority is given to distressed and high-energy-burden communities where households spend a greater proportion of their income on energy costs compared to the average U.S. household. You can check to see if you are in an eligible area at this link: https://go.usa.gov/xz7kz.
## Rural Housing Service | Single Family Housing

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| Housing Preservation Grants                   | Repairs housing owned or occupied by low income rural families. Funds can be used to operate a program that finances repair activities for single-family and small rental properties. | State and local governments, nonprofits, and federally recognized Tribes | Rural areas with populations of 20,000 or fewer | Program Type: Grant  
Website: [https://go.usa.gov/xzDsY](https://go.usa.gov/xzDsY) |
| Individual Water and Wastewater Grants for Colonias | Provides funding to offset the cost of connecting residential water and waste service lines, pay utility hook-up fees, and install plumbing and related fixtures | Must own and occupy a home in an eligible-area Colonia recognized prior to October 1989, and have a taxable income below the most recent poverty guidelines | Colonias must be located in an unincorporated rural area with a population of 10,000 or fewer. | Program Type: Grant  
Terms and Conditions: Only available in designated Colonias in Arizona, California, New Mexico, and Texas.  
Website: [https://go.usa.gov/xzDH9](https://go.usa.gov/xzDH9) |
| Mutual Self-Help Housing Technical Assistance Grants | Provides funding to qualified organizations who offer technical assistance to train groups how to build their own and each others’ homes | Private organizations, nonprofits, government organizations, and federally recognized Tribes | Rural areas with populations up to 20,000  
(In special circumstances, communities with populations up to 35,000 can apply.) | Program Type: Grant  
Website: [https://go.usa.gov/xzD6T](https://go.usa.gov/xzD6T) |
| Single Family Housing Direct Home Loans       | Provides mortgage financing for applicants to buy, build, improve, or repair an eligible rural home as their primary residence | Families and individuals with an adjusted income at or below the low-income limit for the area | Rural areas with populations up to 20,000  
(In special circumstances, communities up to 35,000 can apply). | Program Type: Direct Loan  
Terms and Conditions: Loans can cover up to 100 percent of the home’s market value, with terms of 33 – 38 years. Applicant may be eligible for payment assistance (subsidy) on the loan.  
Website: [https://go.usa.gov/xzD6P](https://go.usa.gov/xzD6P) |
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| Single Family Housing Home Loan Guarantees   | Helps low- to moderate-income applicants buy a home by guaranteeing loans made by private lenders. Eligible applicants can get up to 100 percent financing to buy, build, improve, or even relocate a dwelling.                                                                                                                                                                                                                                                                                                                                 | Families and individuals with an income not exceeding 115 percent of the median household income for the purchase area of the home | Rural areas with populations up to 20,000 (In special circumstances, communities with populations up to 35,000 can apply.)                                                                 | Program Type: Loan Guarantee  
Terms and Conditions: A down payment is not required.  
Website: [https://go.usa.gov/xzD66](https://go.usa.gov/xzD66)                                                                                                                                                                     |
| Single Family Housing Repair Loans and Grants | Helps lower-income homeowners to repair, improve, or modernize their home. Loan funds can be used for roofing, heating and cooling systems, structural repairs or to offset the cost of water or waste disposal connection fees.                                                                                                                                                                                                                     | Homeowners who occupy the house, and have a household income that does not exceed the very-low income limit in the county in which your home is located | Rural areas with populations up to 20,000 (In special circumstances, communities up to 35,000 can apply.)                                                                 | Program Type: Direct Loan and grant.  
Terms and Conditions: 1-percent-interest loans up to $40,000. Grants available to very-low-income applicants ages 62 years or older unable to pay a 1 percent loan.  
Website: [https://go.usa.gov/xhq24](https://go.usa.gov/xhq24)                                                                                                                                                                               |
| Rural Housing Site Loans                     | This revolving loan fund provides site loans for applicants below the moderate income limit using conventional construction methods or the self-help housing method, in which families build each other’s homes. Conventional building sites can be developed and sold to low- and moderate-income applicants using USDA Rural Housing Service programs or any other mortgage financing program that serves those applicants below the moderate income limit. | Conventional building sites: Private and public nonprofit organizations, and federally recognized Tribes  
Self-help method sites: Private and public nonprofit organizations solely dedicated to self-help housing, and federally recognized Tribes | Check the Income and Property Eligibility at this site: [https://go.usa.gov/xhqbC](https://go.usa.gov/xhqbC) | Program Type: Loan  
Terms and Conditions: Self-help method loans are for 2 years at a 3 percent, fixed-interest rate. Conventional construction method loans are published monthly and fixed at closing.  
Website: [https://go.usa.gov/xzDFn](https://go.usa.gov/xzDFn) |
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<td>Housing Preservation Grants (multifamily component)</td>
<td>Repairs housing owned or occupied by low income rural families. Grants can be used to repair or replace roofs, insulation, heating and cooling systems, or water and waste disposal systems, or to build or improve accessibility features.</td>
<td>Rental property owners, government organizations, nonprofits, and federally recognized Tribes</td>
<td>Rural areas with populations up to 20,000</td>
<td>Program Type: Grant Website: <a href="https://go.usa.gov/xzDsY">https://go.usa.gov/xzDsY</a></td>
</tr>
<tr>
<td>Multifamily Housing Direct Loans</td>
<td>Finances affordable multifamily rental housing for low-income, elderly, or disabled individuals and families. Funds can be used to buy and improve land, and to build, improve, or purchase existing multifamily housing.</td>
<td>Government organizations, federally recognized Tribes, individuals, trusts, associations, partnerships, for-profit organizations, nonprofits and cooperatives</td>
<td>Designated eligible rural places and RD Multifamily Housing contacts available at: <a href="https://go.usa.gov/xh3mB">https://go.usa.gov/xh3mB</a>.</td>
<td>Program Type: Direct Loan Terms and Conditions: Up to a 30-year payback period. Website: <a href="https://go.usa.gov/xzDJc">https://go.usa.gov/xzDJc</a></td>
</tr>
<tr>
<td>Multifamily Housing Loan Guarantees</td>
<td>Guarantees loans from private-sector lenders to increase the availability of affordable rental housing for low- and moderate-income people. Funds can be used to buy and improve land, and to build, rehabilitate, or purchase existing multifamily housing.</td>
<td>Private lenders may apply for a loan guarantee on loans made to eligible borrowers who are building or preserving affordable rural rental housing.</td>
<td>Rural areas with populations of 35,000 or fewer</td>
<td>Program Type: Loan Guarantee Terms and Conditions: Minimum term of 25 years and maximum term of 40 years. Total development cost borrowed cannot exceed 90 percent (for-profits); 97 percent (nonprofits) Website: <a href="https://go.usa.gov/xzDSB">https://go.usa.gov/xzDSB</a></td>
</tr>
<tr>
<td>Multifamily Preservation and Revitalization Loans and Grants</td>
<td>Funds loan restructuring for existing USDA Rural Rental and Off-Farm Labor Housing projects to improve safe, affordable rental housing. Funds can be used for debt deferral, soft-second mortgage or zero-interest loans.</td>
<td>Current owners of USDA Multifamily Direct or Farm Labor Housing properties, and certain prospective buyers</td>
<td>N/A</td>
<td>Program Type: Loan or grant. Website: <a href="https://go.usa.gov/xzDzw">https://go.usa.gov/xzDzw</a></td>
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<tr>
<td>Multifamily Nonprofit Transfer Technical Assistance Grants</td>
<td>Provides assistance to preserve affordable rental housing by transferring existing RD Multifamily Housing Direct Loan properties from current owners to nonprofits or PHAs. Funding can be used for consultation, non-construction services, financial analysis, appraisals, and market surveys.</td>
<td>Public and private organizations, nonprofits, public housing authorities, Tribal housing nonprofits, and Tribally-designated housing organizations</td>
<td>Rural areas with populations up to 20,000</td>
<td>Program Type: Grant Website: <a href="https://go.usa.gov/xzDSs">https://go.usa.gov/xzDSs</a></td>
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<tr>
<td>**Rural Housing Service</td>
<td>Multifamily Housing**</td>
<td><strong>Rental Assistance Program</strong></td>
<td>Provides rental assistance payments paid directly to the owners of USDA-financed Rural Rental or Farm Labor Housing projects on behalf of eligible tenants who cannot afford to pay their full rent.</td>
<td>New or existing, nonprofit or limited-profit USDA-financed properties</td>
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<tr>
<td><strong>Multifamily Housing</strong></td>
<td><strong>Housing Tenant Vouchers</strong></td>
<td>Rent vouchers can be used to supplement rent payments at a former USDA-financed property, or at any nonsubsidized rental unit in the United States that meets USDA standards and agrees to accept the voucher.</td>
<td>Tenants in rental properties in which a USDA-financed Multifamily Housing Direct Loan ended earlier than its original maturity date</td>
<td>N/A</td>
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<tr>
<td><strong>Off-Farm Labor Housing Direct Loans and Grants</strong></td>
<td>Provides affordable financing to develop housing for farm workers. Funds can be used to buy or improve land, for new construction, to rehabilitate existing rental housing in lower-income areas, or to purchase household furnishings.</td>
<td>Farmers and family farm corporations, farmers’ or farm workers’ associations, nonprofits, state and local governments, and federally recognized Tribes</td>
<td>N/A</td>
<td>Program Type: Direct loans and grants&lt;br&gt;Terms and Conditions: 33 years at a 1 percent interest rate. Loans can cover up to 100 percent of total development costs. Grants are need-based and cannot exceed 90 percent of the total project cost.&lt;br&gt;Website: <a href="https://go.usa.gov/xzDtP">https://go.usa.gov/xzDtP</a></td>
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<tr>
<td><strong>Off-Farm Labor Housing Technical Assistance Grants</strong></td>
<td>Provides funds for applicants of USDA RD Farm Labor Housing loans and grants. Funds can be used to pay for technical assistance during the application process, loan underwriting and closing, and to offset certain transaction costs.</td>
<td>Public and private nonprofit organizations</td>
<td>N/A</td>
<td>Program Type: Grant&lt;br&gt;Website: <a href="https://go.usa.gov/xzWqA">https://go.usa.gov/xzWqA</a></td>
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<tr>
<td><strong>On-Farm Labor Housing Loans</strong></td>
<td>Provides financing to develop or rehabilitate rental housing for lower-income domestic, migrant, and seasonal farm laborers.</td>
<td>Individuals, partnerships, and family farm corporations</td>
<td>N/A</td>
<td>Program Type: Loan&lt;br&gt;Terms and Conditions: 33 years at a 1 percent interest rate. No loan minimum. Loans can cover up to 100 percent of the total development cost.&lt;br&gt;Website: <a href="https://go.usa.gov/xzW3q">https://go.usa.gov/xzW3q</a></td>
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| Community Facilities Direct Loans, Grants and Guarantee Loans | Funds to improve, construct, develop, or finance essential community facilities for rural communities such as hospitals, clinics, nursing homes, certain schools, child care centers, fire and rescue, public safety facilities, libraries, and town halls | Government organizations, community-based nonprofits, and federally recognized Tribes | Rural areas with populations of 20,000 or fewer for direct loans and grants; 50,000 or fewer for loan guarantees | Program Type: Direct loans, grants and loan guarantee  
Direct loan and grant website: [https://go.usa.gov/xzDvz](https://go.usa.gov/xzDvz)  
Loan Guarantee website [https://go.usa.gov/xzDw7](https://go.usa.gov/xzDw7) |
| Community Facilities Relending Program       | Loans to lenders who then re-lend to applicants to fund essential community facilities in high- or persistent-poverty rural areas. Funds can be used to buy, build, or improve facilities such as hospitals, clinics, nursing homes, town halls, courthouses, child care centers, fire departments, museums, and libraries. | Government organizations, community nonprofits, and federally recognized Tribes | Lenders can be located anywhere in the U.S. Community facility must be in a rural area with a population of 20,000 or fewer. | Program Type: Loans  
Terms and Conditions: Fixed interest rates and terms up to 40 years. Terms of the loan from the re-lender to the applicant are negotiated between those parties.  
Website: [https://go.usa.gov/xzDfD](https://go.usa.gov/xzDfD) |
| Community Facilities Technical Assistance and Training Grants | Grants to identify and plan for community facility needs. Grant funds can be used to identify public and private financial resources, prepare reports, surveys, and applications, and to improve the operational and financial management of existing community facilities | Government organizations, nonprofits, and federally recognized Tribes | Rural areas with populations of 20,000 or fewer | Program Type: Grant  
Terms and Conditions: Maximum grant award is $150,000, with no match required. However, award preference is given to applicants who can provide cash matching funds.  
Website: [https://go.usa.gov/xzDG9](https://go.usa.gov/xzDG9) |
| Economic Impact Initiative Grants            | Develops essential community facilities in rural communities enduring extreme unemployment and severe economic depression. Funds can be used to build, improve, or enlarge facilities used for health care, public safety, and public service. | Government organizations, nonprofits, and federally recognized Tribes | Rural areas outside of cities or towns with populations of 20,000 or fewer | Program Type: Grant  
Terms and Conditions: EIIGs can be combined with USDA Community Facilities Direct or Guaranteed Loans, an applicant contribution, or other sources of funding  
Website: [https://go.usa.gov/xzD7g](https://go.usa.gov/xzD7g) |
| Emergency Rural Health Care Grants           | Grants to broaden access to COVID-19 testing and vaccines, rural health care services, and assistance to food banks and distribution facilities | Government organizations, community-based nonprofits, and federally recognized Tribes | Rural areas with populations of 20,000 or fewer | This grant is part of the American Rescue Act.  
Program Type: Grant  
Website: [https://go.usa.gov/xuqjt](https://go.usa.gov/xuqjt) |
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<td>Rural Community Development Initiative Grants</td>
<td>Facilitates housing, community facilities, and community and economic development projects. Grant funds can cover training sub-grantees to conduct homeownership or minority business entrepreneur education, providing technical assistance to sub-grantees on strategic plan development, researching and identifying alternative funding sources, preparing boards of directors, and creating training tools such as videos, workbooks or reference guides.</td>
<td>Government organizations, nonprofits, and certain private, for-profit organizations in rural areas</td>
<td>Rural areas with populations of 50,000 or fewer including any urbanized area neighboring it</td>
<td>Program Type: Grant&lt;br&gt;Terms and Conditions: Grants range from $50,000 - $250,000, and there is a matching fund requirement equal to the amount of the grant award.&lt;br&gt;Website: <a href="https://go.usa.gov/xzD7M">https://go.usa.gov/xzD7M</a></td>
</tr>
<tr>
<td>Tribal College Initiative Grants</td>
<td>Funds capital improvements to educational facilities and for cultural projects at 1994 Land Grant Institutions (Tribal Colleges). Funds can be used for infrastructure development or upgrades, along with equipment purchases for schools, libraries, and dormitories.</td>
<td>Tribal Colleges listed in Section 7402 of the Agricultural Act of 2014 (Available at this link: <a href="https://go.usa.gov/xzDAK">https://go.usa.gov/xzDAK</a> - PDF)</td>
<td>N/A</td>
<td>Program Type: Grant&lt;br&gt;Terms and Conditions: Grants of up to $250,000. A minimum five percent match is required. Partnerships with other federal, state, local, private, and nonprofit organizations are encouraged.&lt;br&gt;Website: <a href="https://go.usa.gov/xzD7S">https://go.usa.gov/xzD7S</a></td>
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## Rural Utilities Service | Energy

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<tr>
<td>Denali Commission High Energy Cost Grants</td>
<td>Assists the Denali Commission to lower energy costs for people who live in areas with exceptionally high, per-household energy bills – at least 275 percent higher than the national average. Grants can be used to finance energy generation, transmission, and distribution.</td>
<td>For-profit organizations, nonprofits, sole proprietors, government organizations, and federally recognized Tribes</td>
<td>N/A</td>
<td>Program Type: Grant Brisk Denali Commission Website: <a href="https://www.denali.gov/">https://www.denali.gov/</a> Website: <a href="https://go.usa.gov/xzWcc">https://go.usa.gov/xzWcc</a></td>
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<tr>
<td>Distributed Generation Energy Project Financing</td>
<td>Provides loans and loan guarantees to eligible developers of distributed energy projects that provide wholesale or retail electricity to existing USDA RD Electric Program borrowers, or to rural communities serviced by other utilities</td>
<td>Energy project developers for distributed energy projects, and USDA RD Electric Program borrowers or other utilities that serve rural areas</td>
<td>N/A</td>
<td>Program Type: Loans and loan guarantees Website: <a href="https://go.usa.gov/xzWc5">https://go.usa.gov/xzWc5</a></td>
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<tr>
<td>Electric Infrastructure Loans and Loan Guarantees</td>
<td>Finances the construction of electric distribution, transmission, and generation facilities so rural communities can access affordable, high-quality electric service</td>
<td>Government organizations, federally recognized Tribes, nonprofits, cooperatives and limited dividend or mutual associations, for-profit corporations and LLCs</td>
<td>Areas served by an existing rural electric borrower in a city or town with a population of 20,000 or fewer</td>
<td>Program Type: Loans and loan guarantees Website: <a href="https://go.usa.gov/xzWxc">https://go.usa.gov/xzWxc</a></td>
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<tr>
<td>Energy Efficiency and Conservation Loans</td>
<td>Provides pass-through funding for energy efficiency and conservation projects for residential, commercial, and industrial consumers in rural areas</td>
<td>Electric utility companies serving rural areas, existing Rural Utilities Service Electric Program borrowers</td>
<td>Rural areas with populations 20,000 and fewer. Eligible communities can be combined into larger service areas</td>
<td>Program Type: Loans Terms and Conditions: Repayment period is 15 years unless geothermal ground-loop source investments or technology have a longer lifespan. Website: <a href="https://go.usa.gov/xzWxP">https://go.usa.gov/xzWxP</a></td>
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<tr>
<td>Energy Resource Conservation Program</td>
<td>Helps current Rural Utilities Service borrowers make funds available to their consumers for energy conservation and renewable energy projects by deferring payment of principal and interest</td>
<td>Current Rural Utilities Service Electric Program borrowers with direct loans</td>
<td>N/A</td>
<td>Program Type: Loan&lt;br&gt;Terms and Conditions: Deferment terms vary, and are based on the principal balance of the existing loan.&lt;br&gt;Website: <a href="https://go.usa.gov/xzWa2">https://go.usa.gov/xzWa2</a></td>
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<tr>
<td>High Energy Cost Grants</td>
<td>Helps energy providers lower energy costs for people in areas with extremely high per-household energy costs. Among other things, funds can be used to finance the acquisition, construction, or improvement of electric generation and transmission facilities, and to implement renewable energy generation and energy efficiency and conservation measures</td>
<td>Power supply providers serving eligible rural areas including government organizations, federally recognized Tribes, cooperatives and limited dividend or mutual associations, and for-profit businesses</td>
<td>N/A</td>
<td>Program Type: Grant&lt;br&gt;Website: <a href="https://go.usa.gov/xzWaF">https://go.usa.gov/xzWaF</a></td>
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<tr>
<td>Rural Energy Savings Program</td>
<td>Provides loans to rural utilities and other companies that offer energy efficiency loans to qualified consumers to implement durable cost-effective energy efficiency measures</td>
<td>Entities that provide retail electric service to rural areas, current and former USDA Rural Development Rural Utilities Service Electric Service program borrowers or their subsidiaries</td>
<td>N/A</td>
<td>Program Type: Loans&lt;br&gt;Terms and Conditions: 20 years at 0 percent interest, and up to 5 percent interest for relending to qualified consumers for up to 10 years&lt;br&gt;Website: <a href="https://go.usa.gov/xzWCt">https://go.usa.gov/xzWCt</a></td>
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<td>State Bulk Revolving Loan Fund</td>
<td>Helps state governments establish revolving loan funds to provide a cost-effective way to purchase bulk fuel for remote communities not served year-round by standard surface transportation such as highways, railways, or waterways</td>
<td>State governments</td>
<td>N/A</td>
<td>Program Type: Loans&lt;br&gt;Website: <a href="https://go.usa.gov/xzWrk">https://go.usa.gov/xzWrk</a></td>
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<td>Community Connect Grants</td>
<td>Provides broadband service in rural, economically-challenged communities where internet service does not yet exist. Funds can also cover costs to provide broadband service to critical community facilities for 2 years.</td>
<td>Government organizations, federally recognized Tribes, nonprofits, cooperatives, private corporations, for-profit entities</td>
<td>Rural areas with low-speed or no broadband services</td>
<td>Program Type: Grant</td>
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<td>Terms and Conditions:</td>
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<td>Website: <a href="https://go.usa.gov/xzWYZ">https://go.usa.gov/xzWYZ</a></td>
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<td>Distance Learning and Telemedicine Grants</td>
<td>Funds development and deployment of advanced telecommunication services throughout rural America to improve education and healthcare. Funds can be used to buy equipment to deliver distance learning and telemedicine services and pay for instructional programming, technical assistance, and training.</td>
<td>Government organizations, nonprofits, and federally recognized Tribes</td>
<td>Rural areas outside incorporated or unincorporated cities with populations up to 20,000.</td>
<td>Program Type: Grant</td>
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<td>Terms and Conditions:</td>
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<td>Minimum 15 percent match required that cannot come from other federal sources</td>
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<td>Website: <a href="https://go.usa.gov/xzWYU">https://go.usa.gov/xzWYU</a></td>
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<td>ReConnect Loans and Grants</td>
<td>Expands broadband service to rural areas without sufficient broadband access. Funds can be used to construct, improve, acquire broadband and terrestrial satellite broadband facilities and equipment, and for pre-application expenses.</td>
<td>Nonprofits, for-profit corporations, LLCs, cooperatives, partnerships, government organizations, federally recognized Tribes</td>
<td>Rural areas where – depending on the funding category – 50 to 90 percent of the households lack sufficient broadband access</td>
<td>Program Type: Loans, grants</td>
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<td>Website: <a href="https://www.usda.gov/reconnect">https://www.usda.gov/reconnect</a></td>
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<td>Rural Broadband Loans, Loan and Grant Combinations, and Loan Guarantees</td>
<td>Provides funds for the construction, improvement, or purchase of facilities and equipment needed to provide service at the broadband lending speed in eligible rural areas</td>
<td>Nonprofits, corporations, LLCs, cooperatives or mutual organizations, government organizations, federally recognized Tribes</td>
<td>For loan and grant combinations, at least 90 percent of the households in the proposed service area must not have access to broadband service. For loans and loan guarantees, the service threshold is 50 percent.</td>
<td>Program Type: Loans, Grants, Loan Guarantees Website: <a href="https://go.usa.gov/xzWYG">https://go.usa.gov/xzWYG</a></td>
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<tr>
<td>Telecommunications Infrastructure Loans and Loan Guarantees</td>
<td>Funds to build, maintain, improve, or expand telephone and broadband service in rural areas</td>
<td>Telecommunications providers</td>
<td>Rural areas with a population of 5,000 or fewer</td>
<td>Program Type: Loans and loan guarantees Terms and Conditions: Cost-of-money loans: Fixed rate at current rates depending on loan maturity at time of each advance Loan Guarantees: Fixed rate primarily from the Federal Financing Bank (FFB). Interest rates (Treasury rate plus 1/8 of a percent) vary depending on call options and the interim maturity rate selected at each advance Hardship loans: Fixed interest rate of 5 percent for up to 20 years; requires special qualifications Website: <a href="https://go.usa.gov/xzWgX">https://go.usa.gov/xzWgX</a></td>
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| **Circuit Rider Program – Technical Assistance for Rural Water Systems** | Provides technical assistance to rural water systems experiencing day-to-day operational, financial or managerial issues | Government organizations, nonprofits, or Tribes with legal authority to own and operate the water facility | Rural areas with a population of 10,000 or fewer | Program Type: Grant  
Terms and Conditions: Rural water system officials may request assistance from the National Rural Water Association State Association or the local Rural Utilities Service office.  
Website: [https://go.usa.gov/xzBKr](https://go.usa.gov/xzBKr) |
| **Emergency Community Water Assistance Grants** | Helps eligible communities prepare – or recover from – an emergency that threatens the availability of safe, reliable drinking water. Grants can be used for maintenance, to build waterline extensions, repair breaks or leaks in existing distribution lines, and to build intake or treatment facilities. | Local government organizations, nonprofits and federally recognized Tribes | Rural areas with a population of 10,000 or fewer | Program Type: Grant  
Terms and Conditions: Water transmission line grants maximum is $150,000. Water source grants maximum is $1 million. Partnerships with other federal, state, local, private and nonprofit entities are encouraged  
Website: [https://go.usa.gov/xzB8U](https://go.usa.gov/xzB8U) |
| **Grants for Rural and Native Alaskan Villages** | Provides remote Alaskan villages with safe, reliable drinking water and waste disposal systems to households and businesses. Must be used to improve dire sanitation conditions like waterborne communicable disease, hauling water to – or human waste from – homes, or using outhouses because no community-wide water and sewer system exists. | Rural Alaskan villages or hubs  
The State of Alaska also can apply on behalf of eligible villages or hubs. | Rural areas with a population of 10,000 or fewer | Program Type: Grant  
Website: [https://go.usa.gov/xh3pd](https://go.usa.gov/xh3pd) |
| **Revolving Funds for Financing Water and Wastewater Projects** | Provides revolving loan funds to extend and improve water and waste disposal systems. Funds can be used for pre-development costs, and for short-term small capital improvement projects not part of regular operations and maintenance. | Nonprofits | Rural areas with populations less than 10,000 or fewer | Program Type: Loan  
Terms and Conditions: Maximum loan per borrower is $200,000. Maximum term is 10 years. Interest rate determined by the nonprofit that manages the revolving loan fund  
Website: [https://go.usa.gov/xJDZu](https://go.usa.gov/xJDZu) |
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<td>Rural Decentralized Water Systems Grant Program</td>
<td>Increases access to clean, reliable water and septic systems for households in eligible rural areas. Funds can be used to build, refurbish, or service individually owned household water well and wastewater systems.</td>
<td>Nonprofits, Colonias, and federally recognized Tribes</td>
<td>Rural areas with populations of 50,000 or fewer</td>
<td>Program Type: Grant</td>
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<td>Terms and Conditions: A 10 percent match is required and may not be an in-kind match.</td>
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<td>Website: <a href="https://go.usa.gov/xzBn5">https://go.usa.gov/xzBn5</a></td>
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<tr>
<td>Special Evaluation Assistance for Rural Communities and Households Grant (SEARCH)</td>
<td>Helps small, financially distressed rural communities pay for predevelopment feasibility studies, design, and technical assistance on proposed water and waste disposal projects. Funds can be used to support proposed projects to build or improve rural water, wastewater, solid waste disposal, or storm water disposal facilities, or to make public or private improvements.</td>
<td>Government organizations, nonprofits, and federally recognized Tribes</td>
<td>Rural areas with populations of 2,500 or fewer and with median household incomes below the poverty line or less than 80 percent of the statewide nonmetropolitan median household income</td>
<td>Program Type: Grant</td>
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<td>Website: <a href="https://go.usa.gov/xzBQD">https://go.usa.gov/xzBQD</a></td>
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<td>Solid Waste Management Grants</td>
<td>Reduces or eliminates water pollution by providing funding for technical assistance or training to improve the planning and management of solid waste sites. Funds can be used to provide technical assistance and training and to evaluate and improve current landfill conditions to protect against threats to nearby water resources.</td>
<td>Government organizations, nonprofits federally recognized Tribes, and academic institutions</td>
<td>Rural areas with populations of 10,000 or fewer</td>
<td>Program Type: Grant</td>
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<td>Terms and Conditions: Projects should be completed in 12 months. Matching funds are not required for this grant, however, applicant and in-kind contributions are recommended.</td>
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<td>Website: <a href="https://go.usa.gov/xzBE7">https://go.usa.gov/xzBE7</a></td>
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<tr>
<td>Technical Assistance and Training for Innovative Regional Wastewater Treatment Solutions Grant Pilot Program</td>
<td>Helps historically impoverished rural communities find innovative solutions to wastewater treatment systems in areas with nonoptimal soil conditions</td>
<td>Consortias, academic health and research institutes, and economic development organizations</td>
<td>Rural areas with populations of 10,000 or fewer</td>
<td>Program Type: Grant</td>
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<td>Terms and Conditions: Applicants must include a regional university – or the scope of work must include coordinating with a regional university.</td>
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<td>Website: <a href="https://go.usa.gov/xzBPX">https://go.usa.gov/xzBPX</a></td>
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| Water and Waste Disposal Grants to Alleviate Health Risks on Tribal Lands and Colonias | Helps low-income communities facing significant health risks get safe, reliable drinking water and waste disposal facilities and services. Funds can be used to build basic drinking water and waste disposal systems. | Local governments, nonprofits, utility districts serving Colonias, and federally recognized Tribes | Rural areas with populations fewer than 10,000, Colonias and Tribal lands | Program Type: Grant  
Website: [https://go.usa.gov/xzBmK](https://go.usa.gov/xzBmK) |
| Water and Waste Disposal Loans and Grants                              | Provides funding for clean and reliable drinking water systems, sanitary waste water and solid waste disposal, and storm water drainage to households and businesses. Funds can be used to buy, build, repair, and improve public water and waste treatment and collection systems. | Government organizations, nonprofits, and federally recognized Tribes | Rural areas with populations fewer than 10,000, Colonias and Tribal lands | Program Type: Loans, grant (if available)  
Terms and Conditions: The loan term will not exceed 40 years.  
Website: [https://go.usa.gov/xzBUD](https://go.usa.gov/xzBUD) |
| Water and Waste Disposal Loan Guarantees                               | Helps private lenders provide affordable financing to improve access to clean, reliable water and waste disposal systems for households and businesses in rural areas. Funds can be used to build or improve facilities for drinking water, wastewater treatment and solid waste disposal, and storm water drainages. | Banks, savings and loans institutions, farm credit banks, credit unions | Rural areas with populations of 50,000 or fewer | Program Type: Loan guarantee  
Terms and Conditions: The loan term will not exceed 40 years. Interest rates negotiated between the lender and borrower.  
Website: [https://go.usa.gov/xzBUs](https://go.usa.gov/xzBUs) |
| Water and Waste Disposal Predevelopment Planning Grants                | Helps low-income communities with the initial planning and development of applications for USDA Rural Development Water and Waste Disposal Direct Loan and Grant or Loan Guarantee programs | Governments organizations, nonprofits, and federally recognized Tribes | Rural areas with populations of 10,000 or fewer | Program Type: Grant  
Terms and Conditions: Maximum grant amount is $30,000, or 75 percent of predevelopment planning costs  
Website: [https://go.usa.gov/xzBym](https://go.usa.gov/xzBym) |
| Water and Waste Disposal Technical Assistance and Training Grants     | Funds technical assistance and training to water and waste disposal operations to identify solutions to sourcing, storage, treatment, distribution, collection, and disposal. Helps applicants prepare water and waste disposal loan and grant applications, and helps associations improve the operation and maintenance of water and waste facilities | Nonprofits | Rural areas with populations of 10,000 or fewer | Program Type: Grant  
Terms and Conditions: This is a reimbursement grant.  
Website: [https://go.usa.gov/xzBym](https://go.usa.gov/xzBym) |
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<tr>
<td>Agriculture Innovation Center Program</td>
<td>Funds technical assistance for agriculture innovation centers to develop and market value-added agricultural products. Funds can be used for center operations, business development, marketing, financial services, engineering services, and connecting producers to distribution and processing facilities, or commercial kitchens and more.</td>
<td>Government organizations, federally recognized Tribes, institutions of higher education, nonprofits for-profit organizations</td>
<td>N/A</td>
<td>Program Type: Grant Terms and Conditions: Maximum grant amount in $1 million. Matching funds are required for at least one-third of the total project budget. Website: <a href="https://go.usa.gov/xzDXm">https://go.usa.gov/xzDXm</a></td>
</tr>
<tr>
<td>Business and Industry CARES Act Program</td>
<td>Makes loan guarantees to lenders for their loans to rural businesses and agricultural producers to supplement working capital to prevent, prepare for and respond to COVID-19 economic impacts</td>
<td>Banks, savings and loans institutions, farm credit banks, credit unions</td>
<td>Businesses receiving loan guarantees must be in rural areas with populations of 50,000 or fewer. (Lenders can be located anywhere in the U.S.)</td>
<td>Program Type: Loan guarantee Terms and Conditions: Loans can be used only to support rural businesses in operation on or after February 15, 2020. Website: <a href="https://go.usa.gov/xzDXv">https://go.usa.gov/xzDXv</a></td>
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<tr>
<td>Delta Health Care Services Grants</td>
<td>Provides financial assistance to address ongoing, unmet health needs in the Delta Region. Funds can be used to develop health care services, education, job training programs, and to develop or expand public health-related facilities in the region.</td>
<td>Regional institution of higher education, academic health and research institute, and economic development organization in the Delta Region</td>
<td>A list of Delta Region states is available at this link: <a href="https://go.usa.gov/xzTf7">https://go.usa.gov/xzTf7</a></td>
<td>Program Type: Grant Terms and Conditions: Maximum grant amount is $1 million. Minimum grant amount is $50,000. There is no matching funds requirement. Website: <a href="https://go.usa.gov/xzDXf">https://go.usa.gov/xzDXf</a></td>
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<td>Fertilizer Production Expansion Program</td>
<td>Increases or expands the manufacturing and processing of fertilizer, nutrient alternatives, and other nutrient management products and technologies in the United States and its territories</td>
<td>For-profit businesses nonprofits, Tribes, producer-owned cooperatives and corporations, certified benefit corporations, and government organizations</td>
<td>N/A</td>
<td>Program Type: Grant Terms and Conditions: Grant term is 5 years. Maximum award amount is $100 million. Minimum award amount is $1 million Website: <a href="https://tinyurl.com/jmm2rza4">https://tinyurl.com/jmm2rza4</a></td>
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<td><strong>Food Supply Chain Guaranteed Loan Program</strong></td>
<td>Strengthens critical food supply chains and secures our food system by expanding middle-of-the-food-supply-chain activities like aggregation, processing, manufacturing, storage, transportation, wholesale, or distribution of food. (Borrowers must be engaged in the middle of the food supply chain; specifically, the aggregation, processing, manufacturing, storing, transporting, wholesaling, or distribution of food.)</td>
<td>Banks, credit unions, CDFIs, loan funds, and others</td>
<td>Lenders and projects can be located anywhere in the United States.</td>
<td>Program Type: Guaranteed loan</td>
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<td>Website: <a href="https://go.usa.gov/xuqbh">https://go.usa.gov/xuqbh</a></td>
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<td><strong>Intermediary Relending Program</strong></td>
<td>Provides 1 percent, low-interest loans to local lenders or “intermediaries” that re-lend to businesses to improve economic conditions and create jobs in rural communities.</td>
<td>Government organizations, nonprofits, federally recognized Tribes, and cooperatives</td>
<td>Rural areas with populations of 50,000 or fewer</td>
<td>Program Type: Loan</td>
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<td>Terms and Conditions: Maximum loan to borrowers is $400,000</td>
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<td>Website: <a href="https://go.usa.gov/xzDXs">https://go.usa.gov/xzDXs</a></td>
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<td><strong>Meat and Poultry Processing Expansion Program</strong></td>
<td>Expands meat and poultry processors capacity. Among other things, funds can be used to build or expand processing facilities, modernize equipment, meet safety requirements, ensure compliance with packaging requirements, offset costs associated with becoming an inspected facility, and for workforce recruitment, training, and retention.</td>
<td>Sole proprietor businesses or other entities that engage - or want to engage - in meat and poultry processing</td>
<td>N/A</td>
<td>Program Type: Grant</td>
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<td>Terms and Conditions: Maximum award is $25 million – or 20 percent of total project costs – whichever is less</td>
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<td>Website: <a href="https://go.usa.gov/xzDXM">https://go.usa.gov/xzDXM</a></td>
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<tr>
<td><strong>Meat and Poultry Intermediary Lending Program</strong></td>
<td>Provides funding to intermediary lenders who finance – or plan to finance – the start-up, expansion, or operation of slaughter, or other processing of meat and poultry.</td>
<td>Private, nonprofit corporations, public agencies, federally recognized Tribes, and cooperatives</td>
<td>N/A</td>
<td>Program Type: Grant</td>
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<td>Terms and Conditions: Maximum grant award is $15 million. Minimum grant award is $500,000</td>
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<td>Website: <a href="https://go.usa.gov/xhY38">https://go.usa.gov/xhY38</a></td>
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<td>Program</td>
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<tr>
<td>Rural Business Development Grants</td>
<td>Supports small and emerging private businesses to start or expand. Funds can be used to purchase or develop land, buildings, and equipment; to cover costs for feasibility studies and business plans and provide other technical assistance; to improve rural transportation, establish revolving loan funds, and support rural distance learning programs that provide educational or job training.</td>
<td>Towns, communities, state agencies, nonprofits, institutions of higher education, federally recognized Tribes and rural cooperatives</td>
<td>Rural areas outside of any city with a population of 50,000 or more</td>
<td>Program Type: Grant&lt;br&gt;Terms and Conditions: There is no maximum grant amount. Smaller requests are given higher priority, and there is no cost-sharing requirement. Website: <a href="https://go.usa.gov/xzDXt">https://go.usa.gov/xzDXt</a></td>
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<tr>
<td>Rural Business Investment Program</td>
<td>Provides a Rural Business Investment Company (RBIC) license to newly formed developmental capital organizations to fill the need for business and development capital in rural areas. The program works with for-profit developmental capital funds.</td>
<td>For-profit developmental capital organizations (or their subsidiaries) with experience in venture capital or community development financing</td>
<td>75 percent of funds must be used in rural areas with a population of 50,000 or fewer. Applicants can be located anywhere.</td>
<td>Program Type: Other&lt;br&gt;Terms and Conditions: Applicants must raise a minimum of $10 million in private equity capital. Website: <a href="https://go.usa.gov/xzDXJ">https://go.usa.gov/xzDXJ</a></td>
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<tr>
<td>Rural Cooperative Development Grants</td>
<td>Helps establish and operate cooperative development centers. Cooperative development centers provide technical assistance, conduct feasibility studies, develop business plans, provide training, and facilitate strategic planning.</td>
<td>Nonprofits and institutions of higher education</td>
<td>Centers can be in any area, but must serve areas with populations of 50,000 or fewer.</td>
<td>Program Type: Grant&lt;br&gt;Terms and Conditions: Maximum grant is $200,000 with a 25 percent matching requirement of total project costs. Website: <a href="https://tinyurl.com/383r77nt">https://tinyurl.com/383r77nt</a></td>
</tr>
<tr>
<td>Rural Economic Development Loan and Grant Program</td>
<td>Supports economic development and job creation in rural areas by providing zero-interest loans to eligible local utilities. Funds are then used to establish revolving loan funds (RLFs) that make pass-through funding available to ultimate recipients that back projects to create or retain rural jobs.</td>
<td>Electric and telephone utilities</td>
<td>The utility company must service rural areas with populations of 50,000 or fewer.</td>
<td>Program Type: Grant&lt;br&gt;Terms and Conditions: Grant terms are 10 years and require a 20 percent match from the utility. The grant must be repaid when the RLF is expended or terminated. Website: <a href="https://go.usa.gov/xzD5r">https://go.usa.gov/xzD5r</a></td>
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<td>Program</td>
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<tr>
<td>Rural Innovation Stronger Economy (RISE) Grant Program</td>
<td>Helps create high-wage jobs and accelerate the formation of new businesses. It also supports industry clusters and maximizes the use of local assets in lower-income rural areas. Grants can be used to build or support a business incubator facility, provide trainings, and improve opportunities for workers to get high-wage jobs in new or existing local industries.</td>
<td>Government organizations, nonprofits, federally recognized Tribes, and institution of higher education</td>
<td>N/A</td>
<td>Program Type: Grant&lt;br&gt;Terms and Conditions: Grants range from $500,000 - $2 million with a four-year-term.&lt;br&gt;Website: <a href="https://go.usa.gov/xzD5b">https://go.usa.gov/xzD5b</a></td>
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<tr>
<td>Rural Micro-entrepreneur Assistance Program</td>
<td>Supports the startup and growth of small rural businesses. Loans can be used to establish revolving microloans for small, rural businesses, working capital, debt refinancing, equipment and supplies, and real estate improvements. Grants can be used to provide training and technical assistance to microloan borrowers and microentrepreneurs.</td>
<td>Nonprofits, federally recognized Tribes, and institutions of higher education (Borrowers must be businesses with 10 or less full-time employees.)</td>
<td>Rural areas with populations of 50,000 or fewer</td>
<td>Program Type: Loan, grant&lt;br&gt;Terms and Conditions: Loans: Loans range from $50,000 to $500,000. Maximum 20-year term with two year payment deferral.&lt;br&gt;Grants: Maximum grant of $205,000 annually&lt;br&gt;Website: <a href="https://go.usa.gov/xzD5Z">https://go.usa.gov/xzD5Z</a></td>
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<td>Socially Disadvantaged Groups Grants</td>
<td>Provides financial support to co-ops and their associations or development centers for technical assistance to small, socially disadvantaged groups. Funds can be used for feasibility studies, business plans, strategic planning, and leadership training.</td>
<td>Rural cooperatives and cooperative development centers</td>
<td>Rural areas with populations of 50,000 or fewer</td>
<td>Program Type: Grant&lt;br&gt;Terms and Conditions: Maximum grant amount is $175,000&lt;br&gt;Website: <a href="https://go.usa.gov/xzD58">https://go.usa.gov/xzD58</a></td>
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<tr>
<td>Strategic Economic and Community Development</td>
<td>Bolsters participating USDA Rural Development program funds by supporting projects that promote and implement strategic community investment plans. Funds can be used to help amplify a rural community’s unique strengths, identify additional resources, convene partners, and leverage other federal, state, local, and private funding.</td>
<td>Applicant requirements vary depending on the RD program under which you are applying.</td>
<td>Population requirements vary depending on the RD program under which you are applying.</td>
<td>The following RD programs participate in this program: Community Connect Grants; Community Facilities Direct Loans, Grants, and Loan Guarantees; Water and Waste Disposal Direct Loans, Grants, and Loan Guarantees; and Rural Business Development Grants&lt;br&gt;Program Type: Grant, loan, or guarantee based on program is being used&lt;br&gt;Website: <a href="https://go.usa.gov/xzD5n">https://go.usa.gov/xzD5n</a></td>
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### Rural Business-Cooperative Service (continued)

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<tr>
<td><strong>Value-Added Producer Grants</strong></td>
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<td>Independent producers, farmer and rancher cooperatives, producer groups, and majority-controlled, producer-based business ventures</td>
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</table>
| **Advanced Biofuel Payment Program** | Increases production of advanced biofuels through quarterly payments to eligible producers. This program helps increase American energy independence and the private-sector supply of renewable energy. | Advanced biofuels producers and sellers, including, individuals, corporations, companies, foundations, associations, governments, and schools | N/A | Program Type: Grant
Terms and Conditions:
Maximum planning grant is $75,000; maximum working capital grant is $250,000
Website: [https://go.usa.gov/xzD5E](https://go.usa.gov/xzD5E) |
| **Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program** | Helps develop, build, or retrofit facilities to support new and emerging technologies, and produce advanced biofuels, renewable chemicals, and biobased products | Individuals, federally recognized Tribes, government organizations, cooperatives, associations of agricultural producers, national laboratories, institutions of higher education, rural electric co-ops, public power organizations, and credit unions | N/A | Program Type: Loan guarantee
Terms and Conditions:
Maximum loan guarantee is $250 million. Rates and terms are negotiated between the lender and the borrower. The borrower must make a significant cash equity contribution investment.
Website: [https://go.usa.gov/xzDUw](https://go.usa.gov/xzDUw) |
## Rural Business-Cooperative Service | Energy (continued)

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<tr>
<td>Higher Blends Infrastructure Incentive Program</td>
<td>Increases the sale and use of higher blends of ethanol (such as E15) and biodiesel (B20) by expanding the infrastructure supporting renewable fuels created from U.S. agricultural products</td>
<td>Transportation fueling facilities such as fueling stations, convenience stores, hypermarket fueling stations, fleet facilities and fuel distribution facilities</td>
<td>N/A</td>
<td>Program Type: Grant  Terms and Conditions: Cost-share grants of up to 50 percent of the total eligible project costs but not more than $5 million  Website: <a href="https://go.usa.gov/xzDfN">https://go.usa.gov/xzDfN</a></td>
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<tr>
<td>Rural Energy for America Program Energy Audit and Renewable Energy Development Assistance Grants</td>
<td>Assists rural small businesses and agricultural producers by conducting and promoting energy audits and providing Renewable Energy Development Assistance</td>
<td>Government organizations, federally recognized Tribes, institutions of higher education, rural electric cooperatives, public power entities, resource conservation and development councils</td>
<td>Businesses must be in rural areas with populations fewer than 50,000. (Population restrictions do not apply to agriculture producers)</td>
<td>Program Type: Grant  Terms and Conditions: Maximum grant amount is $100,000 per year  Website: <a href="https://go.usa.gov/xzDwc">https://go.usa.gov/xzDwc</a></td>
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<tr>
<td>Rural Energy for America Program Renewable Energy Systems and Energy Efficiency Loans and Grants</td>
<td>Provides funding to agricultural producers and rural small businesses for renewable energy systems or to make energy efficiency improvements</td>
<td>Agriculture producers, small businesses</td>
<td>Rural areas with populations 50,000 or fewer</td>
<td>Program Type: Loan, grant  Terms and Conditions: Loan term not to exceed 40 years. Interest rates negotiated between the lender and borrower. Loans receive an 80 percent guarantee. (This number is subject to change.)  Website: <a href="https://go.usa.gov/xzDwa">https://go.usa.gov/xzDwa</a></td>
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<tr>
<td>Rural Energy Pilot Program Grant</td>
<td>Helps rural communities develop renewable energy</td>
<td>Rural Energy Community Partnerships</td>
<td>See eligible areas at this link: <a href="https://go.usa.gov/xz7kz">https://go.usa.gov/xz7kz</a></td>
<td>Program Type: Grant  Terms and Conditions: 3-year, cost-sharing grant. Covers up to 80 percent of total project costs up to $2 million.  Website: <a href="https://go.usa.gov/xzDwZ">https://go.usa.gov/xzDwZ</a></td>
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## Rural Development Program Purposes

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<td>Circuit Rider Program – Technical Assistance for Rural Water Systems</td>
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RD-19005
Revised April 2023