



Rural Development Colorado

Program Matrix

www.rd.usda.gov/co

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and lender.*

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Agricultural/Cooperative Programs

| USDA Program | Purpose <i>What is the program's goal?</i> | Program Type <i>How does it work?</i> | Eligible Applicants <i>Who may apply?</i> | Eligible Areas <i>What is rural?</i> | Authorized Purposes <i>How may funds be used?</i> | Typical Amount of Assistance | Rates & Terms <i>Subject to change</i> | Key to Success | When to Apply and Who to Contact |
|--|---|---|---|---|---|---|---|---|---|
| VAPG Value-Added Producer Grant | Assist independent agricultural producers to develop businesses that produce and market value-added agricultural products | USDA provides matching grants for value-added ventures | Independent producers, farmer and rancher cooperatives, agricultural producer groups and majority-controlled producer-based business ventures | All areas | Grants for planning activities, feasibility studies or business plans for processing and marketing value-added products. Working capital expenses for processing and marketing value-added products; Grant cannot be used to build facilities or purchase equipment | ≤\$100,000 (planning); ≤\$300,000 (working capital) | Grants are awarded on a competitive basis | Application requirements are complex; consult with USDA well in advance of the deadline. Funds must be matched on a dollar for dollar basis | Once-a-year competition, apply to Rural Development Local Office. Contact Don Nunn donald.nunn@co.usda.gov (720) 544-2907 |
| SDPG Socially Disadvantaged Producer Grant | Provide technical assistance to socially disadvantaged groups through cooperatives and Cooperative Development Centers | USDA makes grants for technical service, which includes market research, product/service improvement, feasibility study, business plans, training | Co-ops or associations of cooperatives, with ≥75% small-scale, women- or minority-owned operations | Unincorporated areas and cities with populations of <50,000; not in the urbanized edge of larger cities | Feasibility or market studies, product improvement, training or legal advice | Varies, but generally between \$175,000-\$200,000 | Grant, must be spent within 12 months | Preference for experience and projects that help the most farmers and smaller, poorer communities | Grants are awarded on a competitive basis. Contact Jaki Polich jaki.polich@co.usda.gov (970) 529-8369 |
| RCDG Rural Cooperative Development Grant | Establish and operate centers to improve economic conditions by developing new cooperatives | USDA makes grants to centers for rural cooperative development | Non-profit corporations and institutions of higher learning | Same as above | Establish operating center for development of rural cooperatives | \$250,000 to ≤\$300,000 | Grant | Limited funding; grants tend to go to projects helping the neediest areas; 25 percent match | Once-a-year competition at national level; apply directly to National Office. Contact Don Nunn donald.nunn@co.usda.gov (720) 544-2907 |
| Farm Labor Housing Loans & Grants Sections 514 & 516 7CFR3560 | Provide decent, safe, sanitary, affordable and economically designed rental housing for agricultural workers. | USDA provides direct loans or grants to develop farm labor housing | Individuals; public, private nonprofit organizations; apply to Rural Development State Office | No population restriction | New construction or substantial rehabilitation of Farm Labor housing; and may be of single family or multi-family design | Combined loan/grant funding of up to 102% of total development cost; maximum grant portion is 90% of total development cost | 514 Loan 1% for 33 years 516 Grant If there is a demonstrated need for off-farm housing; subject to restrictive use provisions | Application requirements can be complex, so consult with USDA well in advance of application deadline | Annual competition at the national level; Contact Rural Development State Office after NOFA published. Susan McKittrick, (720) 544-2952, susan.mckittrick@co.usda.gov |

More information on the Cooperative and Business Program is available online at:

<http://www.rd.usda.gov/programs-services/programs-services-businesses>

<http://www.rd.usda.gov/programs-services/farm-labor-housing-direct-loans-grants>



USDA Rural Development - Colorado

Business Programs

| USDA Program | Purpose <i>What is the program's goal?</i> | Program Type <i>How does it work?</i> | Eligible Applicants <i>Who may apply?</i> | Eligible Areas <i>What is rural?</i> | Authorized Purposes <i>How may funds be used?</i> | Typical Amount of Assistance | Rates & Terms <i>Subject to change</i> | Key to Success | When to Apply and Who to Contact |
|---|--|--|---|---|---|--|---|--|---|
| B&I Guarantee Business & Industry Guaranteed Loan | Create and maintain employment and improve the economic climate by providing financial backing for rural businesses | USDA guarantees business loans made by commercial lenders | Individuals, corporations, cooperatives, partnerships, non-profit businesses, and Federally Designated Tribes. Apply through Federal or State chartered banks | Unincorporated areas and cities with populations of <50,000; not in the urbanized edge of larger cities | Building, acquisition, construction, conversion, expansion, repair, modernization or development costs, purchase of equipment, machinery or supplies, working capital and refinancing | Negotiated by business and lender; loan guarantees of up to \$25 million with administrator approval; up to 80% loan guarantee | All terms and conditions are established by lender and borrower; interest rates may change no more than quarterly | Lender-driven; have a bank willing to make the loan with USDA guarantees; business with strong equity and collateral | Year-round. Contact Jaki Polich jaki.polich@co.usda.gov (970) 529-8369 |
| IRP Intermediary Relending Program | Assist in financing business and economic development activity to create and retain jobs in rural and tribal communities | Loans are provided to qualified local organizations (intermediaries) to establish revolving loan funds; contact Rural Development State Office for current list of IRP lenders | Public bodies, nonprofits, Federally Designated Tribes and cooperatives are eligible to be intermediaries | Unincorporated areas and cities with populations of ≤25,000 | The intermediary makes loans of \$50,000-\$250,000 to businesses from its revolving loan fund on terms established by the intermediary | In recent years, loans to intermediaries have been capped; check with Rural Development State Office | Direct loan. Intermediary pays 1 percent for 30 years | For intermediary-capacity to market and manage a revolving loan fund; for recipient businesses- a current business plan and financial records are needed | Year-round with a quarterly competition at the national level; Contact PJ Howe, p.j.howe@co.usda.gov , (970) 329-3151 |
| RBDG Rural Business Development Grant (<i>formerly Rural Business Enterprise Grant</i>) | Finance and facilitate the development of small and emerging private business enterprises | USDA makes grants to local economic development groups, tribes, or tribal development corporations to assist private business development | Nonprofit economic development groups, Federally Designated Tribes, and public bodies (cities/counties) | Unincorporated areas and cities with populations of <50,000; not in the urbanized edge of larger cities | To do a feasibility study, provide technical assistance to business, provide job training, set up a revolving loan fund, or develop infrastructure | Grants depend on funding levels | N/A for this grant program | Respond carefully to the NOFA and application with a well-developed and locally supported business development concept | Once-a-year competition at state level; Contact PJ Howe, p.j.howe@co.usda.gov , (970) 329-3151 |
| RBDG Rural Business Development Grant (<i>Rural Business Opportunity Grant</i>) | Finance and facilitate the development of small and emerging private business enterprises | USDA makes grants to local economic development groups, tribes, or tribal development corporations to assist private business development | Nonprofit economic development groups, Federally Designated Tribes, and public bodies (cities/counties) | Unincorporated areas and cities with populations of <50,000; not in the urbanized edge of larger cities | To promote economic growth in rural communities by supporting training and technical assistance for business development and to assist with regional economic development planning. | Grants depend on funding levels | N/A for this grant program | Respond carefully to the NOFA and application with a well-developed and locally supported business development concept | Once-a-year competition at state level; Contact PJ Howe, p.j.howe@co.usda.gov , (970) 329-3151 |

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| REDLG Rural Economic Development Loan and Grant | Under the RED Loan program, USDA provides zero interest loans to local utilities which, in turn, pass through to local businesses for projects that will create and retain employment in rural areas. Under the RED Grant program, USDA provides grant funds to local utilities which use the funding to establish revolving loan funds | Local utility receives the loan or grant and passes the funding on to rural businesses for eligible projects to create and retain employment in rural areas; loans are made to eligible utility and telephone coops; grant funds available to eligible utility, telephone cooperatives, public power districts | Current electric, utility and telephone coop borrowers; Rural Electrification Act borrowers; not-for-profit utility that is eligible for electric/ programs | Same as above; points given to populations of 2,500 and under | Capitalize revolving loan funds; provide technical assistance; develop business incubators; community development assistance to non-profits and public bodies; facilities and equipment for education/training for rural residents to facilitate economic development; medical care facilities and equipment to rural residents; computer networks | Grants up to \$300,000 and Loans up to \$2 million, depending on funding levels | Zero interest loans; revolving loan fund must be paid back if cancelled | Review application carefully, contact Rural Development; projects must create and retain employment | Year-round; contact Rural Development ; Contact PJ Howe, p.j.howe@co.usda.gov , (970) 329-3151 |
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More information on our business programs is available online at:

<http://www.rd.usda.gov/programs-services/business-industry-loan-guarantees/co>

<http://www.rd.usda.gov/programs-services/rural-business-development-grants>

<http://www.rd.usda.gov/programs-services/rural-economic-development-loan-grant-program>



Energy Programs

| USDA Program | Purpose <i>What is the program's goal?</i> | Program Type <i>How does it work?</i> | Eligible Applicants <i>Who may apply?</i> | Eligible Areas <i>What is rural?</i> | Authorized Purposes <i>How may funds be used?</i> | Typical Amount of Assistance | Rates & Terms <i>Subject to change</i> | Key to Success | When to Apply and Who to Contact |
|--|--|--|---|---|--|---|--|--|---|
| Rural Energy for America Program Grants for Renewable Energy System and Energy Efficiency Improvement | Finance the purchase of renewable energy generation systems or energy efficiency improvements | USDA makes grants to rural, small businesses and farmers | Rural small businesses (using SBA definition) and agricultural producers | Unincorporated areas and cities with populations of <50,000; not in the urbanized edge of larger cities | Renewable energy systems (wind, hydro, solar, biomass, biofuel, digesters, geothermal and micro-hydro) or energy efficiency installations -such as HVAC improvements | ≤ \$20,000 for renewable or efficiency Larger grant amounts can be funded but are more competitive, (25% of project cost or less for all grants) | Grant cannot exceed 25 percent of eligible project costs. Must be completed within two years after project has begun | Application requirements are complex, so consult with Rural Development well in advance of the deadline; grants ≤ \$20,000 are strongly favored | Year-round. Local Office. Contact Don Nunn donald.nunn@co.usda.gov (720) 544-2907 |
| REAP Loan Guarantees | Provide an incentive for business lending for renewable energy systems or energy efficiency improvements | USDA guarantees business loans made by banks to rural small businesses and agricultural producers | Banks and other commercial lenders who make loans to rural businesses | Same as above | The guaranteed loans may be used for the purchase and installation of renewable energy systems or efficiency improvements | 60% to 85% loan guarantees on \$5,000 to \$25 million loans; up to 75% of project cost | Negotiated by business and lender; fixed or variable rates, usu. near prime (no balloons) | The program is lender-driven; must have a bank loan that USDA guarantees; may be combined with a REAP grant | Year-round. Local Office. Contact Don Nunn donald.nunn@co.usda.gov (720) 544-2907 |
| REAP Grants Energy Audit and Renewable Energy Development Assistance (9007) | Provide financing to eligible entities to conduct energy audits or provide renewable energy development assistance | USDA makes grants to programs providing small rural businesses and farmers with energy audits or other energy technical help | State or local governments, tribes, colleges, or rural electric cooperatives and publicly owned utilities | Same as above | To defray part of the cost of conducting detailed energy studies for rural businesses | ≤\$100,000 | Grant. Small business must pay at least 25% of cost; project to be completed within two years | Competitive national awards; priority points for experience, multi-state or statewide projects, low cost per audit, applicant matching funds | Once-a-year competition, Local Office. Contact Don Nunn donald.nunn@co.usda.gov (720) 544-2907 |
| Advanced Biofuel Payment Program (9005) | Provide an incentive payment to producers of advanced biofuels (fuel derived from renewable biomass other than corn kernel starch) | USDA makes a payment based on the production level of the producer | Producers of Advanced Biofuels --non-cornstarch ethanol or biodiesel | All areas | The Agency will establish payment rates for both base and incremental production of Eligible Advanced Biofuels | Funds are shared among all enrolled producers per BTU | Payment amounts depend on the number of producers participating and amount of funds available | Enroll in the program during the annual sign-up period; increase production over time to receive incremental payments | No later than 10/31 for the current fiscal year, sign up at the USDA RD Local Office |
| Biorefineries Assistance Program (9003) | Assist in the development and construction of commercial-scale biorefineries or retrofitting of existing facilities using eligible technology to develop Advanced Biofuels | USDA guarantees loans to develop and construct commercial-scale facility or retrofit existing facility. Must use eligible technology | Individuals, Federally Designated Tribes, state or local government, education institutions, public power entity, corporations, farm cooperatives | All areas | The guaranteed loan may be used for the development and construction of commercial-scale biorefineries or retrofitting of existing facilities using eligible technology to develop Advanced Biofuels | Guaranteed loans can be up to \$250,000,000 | Eligible lenders obtain up to a 90 percent guarantee on loans they make and service. Lenders should contact Rural Development State Office | Eligible technology is a technology that is being adopted in a viable commercial scale operation or has been demonstrated to have technical and economic potential | Year-round unless otherwise specified in a notice published in the Federal Register |

More information on Energy Programs is available on line at

<http://www.rd.usda.gov/programs-services/rural-energy-america-program-renewable-energy-systems-energy-efficiency>
<http://www.rd.usda.gov/programs-services/rural-energy-america-program-energy-audit-renewable-energy-development-assistance>



USDA Rural Development Community Programs

| USDA Program | Purpose <i>What is the program's goal?</i> | Type <i>How does it work?</i> | Eligible Applicants <i>Who may apply?</i> | Eligible Areas <i>What is rural?</i> | Authorized Purposes <i>How may funds be used?</i> | Typical Amount of Assistance | Rates & Terms <i>Subject to change</i> | Key to Success | When to Apply |
|--|---|---|--|---|---|--|--|--|--|
| Community Facility Direct Loans | Provide essential community facilities for rural communities and Federally Designated Tribes | USDA makes a direct loan to an eligible applicant | Public bodies (e.g., cities, towns, districts, authorities, the State), nonprofits, Federally Recognized Tribes | Cities, towns and rural areas with populations of < 20,000 | Purchase, construct, renovate buildings or purchase equipment or vehicles for schools, libraries, childcare, public safety, hospitals, medical clinics, assisted living facilities, community centers | Varies according to project | Long-term fixed rate at or below market rate for public bodies; up to a 40-year term; may not exceed State Statute limitation or the useful life of the facility | Early communication with RD staff to examine possibilities. Priority is given to health services, public safety, food hubs, child care and day care; may be combined with a loan guarantee | Year-round |
| Community Facility Loan Guarantees | To assist in the development of essential community facility projects in rural areas | USDA guarantees up to 90% of the loan made by a rural lender for essential community facilities; a 1% loan guarantee fee applies; the community works through a lender to apply | Banks and other lenders who make loans to rural communities and nonprofit or faith based organizations | Cities, towns and rural areas with populations of < 20,000 | Same as above | No limit, but loans are usually less than \$5 million | Negotiated by applicant and lender; fixed or variable rates; up to 40 years (no balloon) to repay | Locate a bank willing to make the loan (USDA guarantees the bank loan); may be combined with a direct loan | Year-round |
| Community Facility Grants | To assist in the development of essential community facility projects in rural areas | USDA makes a grant to a low-income community on a sliding scale for up to 75% of the project's cost; however grant funds are very limited and a loan must not be available. | Public bodies (e.g., cities, towns, districts, authorities, the State), nonprofits or Federally Recognized Tribes | Cities, towns and rural areas with populations of < 20,000 | Fire, rescue, public safety, health services, and other facilities, vehicles, equipment necessary to develop a rural community | Usually under \$25,000; USDA is not allowed to provide 100% of the project cost as a grant | Grant | Priority is given to fire, rescue, public safety, health services, renewable energy projects, and very low-income rural areas | Year-round |
| Economic Impact Initiative Grants (EII) | To assist in the development of essential community facility projects in rural areas | USDA makes a grant for up to 75% of the project's cost, however grant funds are very limited and a loan must not be available. | Public bodies (e.g., cities, towns, districts, authorities, the State), nonprofits or Federally Recognized Tribes | Cities, towns and rural areas < 20,000 population with very high unemployment rates | Same as above | Same as above | Grant | Same as above; early communication with RD staff to examine possibilities | Year-round |
| Rural Community Development Initiative (RCDI) | To develop the capacity of rural communities to conduct housing, community facility, or community economic development projects | USDA makes a grant to an intermediary for up to 50% of the project's cost; the intermediary provides financial and technical assistance to recipients | Private nonprofits, including faith-based or community organizations, and public intermediaries, including Federally Recognized Tribes | Cities, towns and rural areas with populations of <50,000 | Grants/matching funds are used to provide new or expand existing programs to undertake housing, community facilities, or community and economic development projects | \$50,000 to ≤\$250,000 | Grant | Funding is limited; highest priority projects are areas with populations of < 10,000 and median household incomes of < \$30,000 | Once a year; announced in the Federal Register and on grants.gov |

More information on Community Programs is available online at
<http://www.rd.usda.gov/programs-services/community-facilities-direct-loan-grant-program/co>



Water & Environmental Programs

| USDA Program | Purpose <i>What is the program's goal?</i> | Type <i>How does it work?</i> | Eligible Applicants <i>Who may apply?</i> | Eligible Areas <i>What is rural?</i> | Authorized Purposes <i>How may funds be used?</i> | Typical Amount of Assistance | Rates & Terms <i>Subject to change</i> | Key to Success | When to Apply and Who to Contact |
|--|---|--|--|---|---|---|---|---|--|
| Water and Environmental Program (WEP) Direct Loans and Grants | Provide water and sewer systems that are sustainable and protect the environment | USDA makes direct loans and grants for projects modest in size, design and cost; ratio of loan to grant is dependent on median household income (MHI) and compared to similar systems costs. | Public bodies, e.g., municipalities, counties, districts or authorities; nonprofits, Federally Recognized Tribes | Incorporated and unincorporated areas with service area populations of <10,000 | Build, repair and improve public water systems and waste collection and treatment systems; also other related costs | Varies according to project: Loans- \$100,000-\$10 million; Grants \$50,000+; USDA is not allowed to fund 100% of the project cost as a grant | Loans are for the projected life of the system being developed or rehabilitated, up to a 40 year term | Comply with NEPA; submit complete preliminary engineering and environmental report; | Year-round. See specialist listing for contact information. |
| Water and Waste Disposal Guaranteed Loans | To develop or improve water and waste disposal projects | USDA guarantees a bank loan; work through a lender to apply | Same as above | Same as above | Same as above | \$250,000 to \$5 million | Rate negotiated with a private lender; terms to 40 years; no balloon | Same as above | Year-round. See specialist listing for Community Programs for contact information. |
| Emergency Community Water Assistance Grants | To assist low-income rural areas that have a significant decline in water quality or quantity due to an emergency | Grant of up to 100% of project cost | Same as above | Same as above; MHI of proposed area to be served may not have a household income of more than 100% of state's non-metro MHI | Grants must be used to alleviate a significant decline in quantity and quality of water due to an emergency or to meet standards set by the Safe Drinking Water Act | \$150,000-\$500,000 | Grant | Priority is given to rural areas < 3,000 with very low-incomes; | Year-round. See specialist listing for contact information. |
| Predevelopment Planning Grants | Pre-development planning grants assist in paying costs associated with developing a complete application for a proposed project | Eligible predevelopment items funded with grant funds must be agreed to and accepted prior to disbursement | Same as above | Area served must be either below the poverty line or below 80% of the state's non-metro MHI and population of <10,000 | Costs associated with developing complete applications for RD loans/grants | Up to \$30,000 or 75% of overall project costs, whichever is less and based on population | Grant; requires a non-federal financing match | Priority is given to rural areas with populations of < 1,000; applicant must prove they do not have the resources to pay predevelopment expenses on their own | Year-round. See specialist listing for contact information. |
| Solid Waste Management Grants | Provide technical assistance/training to help rural communities reduce their waste stream | Grant of up to 100% of project cost | Public bodies, e.g., municipalities, counties, districts or authorities; nonprofits | Incorporated and unincorporated areas with service area populations of <10,000 | Assist rural communities with efforts to reduce the solid waste stream | Up to \$30,000 + but varies according to project | Grant | Projects are funded based on selection at National level | Oct.1-Dec. 31 of each year. Contact Denver State Office |

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| Special Evaluation Assistance for Rural Communities and Households (SEARCH) Grants | Funding for feasibility studies (preliminary engineering report or an environmental report) or design assistance for your water and waste disposal project. | Eligible predevelopment items funded with grant funds must be agreed to and accepted prior to disbursement | Public bodies, e.g., municipalities, counties, districts or authorities; nonprofits, Federally Recognized Tribes | Area served must be either below the poverty line or below 80% of the state's non-metro MHI and population <2,500 | Costs associated with developing complete applications for RD loans/grants | Up to \$30,000 or 100% of overall project costs, whichever is less. Population based. | Grant; requires a non-federal financing match | Priority is given to rural areas with populations of < 1,000; applicant must prove they do not have the resources to pay predevelopment expenses on their own | Year-round |
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Please contact the Specialist for the county you are interested in for either the Community Programs or Water and Environmental Programs.

| COUNTY | Specialist Contact Information |
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| Adams, Arapahoe, Boulder, Clear Creek, Denver, Douglas, El Paso, Gilpin, Jefferson, Larimer, Pueblo, and Teller. | Allison Trujillo - Denver State Office (720) 544-2920 allison.trujillo@co.usda.gov |
| Delta, Garfield, Gunnison, Mesa, Moffat, Montrose, Pitkin, Rio Blanco, and Routt. | David Carter -Delta Field Office (970) 399-8195 Dave.Carter@co.usda.gov |
| Archuleta, Dolores, Hinsdale, La Plata, Montezuma, Mineral, Ouray, San Juan, and San Miguel | Duane Dale – Cortez Field Office (970) 529-8375 duane.dale@co.usda.gov |
| Chaffee, Custer, Eagle, Fremont, Jackson, Grand, Lake, Park, and Summit | Joe Montgomery – Denver State Office (720) 544-2931 joe.montgomery@co.usda.gov |
| Alamosa, Baca, Bent, Conejos, Costilla, Crowley, Huerfano, Kiowa, Las Animas, Otero, Prowers, Rio Grande, and Saguache | Tineel Baroz – Alamosa Field Office (719) 589-5661, ext. 118 tineel.baroz@co.usda.gov |
| Cheyenne, Elbert, Kit Carson, Lincoln, Logan, Morgan, Phillips, Sedgwick, Washington, Weld, and Yuma | Julie Scruby – Wray Field Office (970) 332-3107, ext. 127 julie.scruby@co.usda.gov |

More information is available online at <http://www.rd.usda.gov/programs-services/programs-services-utilities>



USDA Rural Development – Colorado

Single Family Housing Programs

| USDA Program | Purpose <i>What is the program's goal?</i> | Program Type <i>How does it work?</i> | Eligible Applicants <i>Who may apply?</i> | Eligible Areas <i>What is rural?</i> | Authorized Purposes <i>How may funds be used?</i> | Typical Amount of Assistance | Rates & Terms <i>Subject to change</i> | Key to Success | When to Apply |
|--|--|---|--|--|--|--|--|--|---------------|
| Single Family Home Ownership Direct Loans Section 502 | Help rural residents purchase safe, well built, affordable homes | Direct loan from USDA; payment assistance available; insurance and real estate taxes included with the monthly payments | Very-low and low-income families and individuals | Rural areas with populations of 35,000 or less | Buy, build, improve, repair or rehabilitate a rural home as the applicant's permanent residence | Loan limits vary by county Up to 100% of market value or cost, whichever is less; loan amortized for 33 years; applicant may be eligible for payment assistance (subsidy) on the loan | Loans written at current RD rate for 33 years; eligible applicants can qualify for payment assistance to reduce interest rate and monthly payment | Complete a prequalification application Applicant(s) must attend a Home Buyer Education Class | Year-round |
| Single Family Home Ownership Guaranteed Loans Section 502 | Assist eligible applicants in buying their homes by guaranteeing loans made by private lenders | Loan from conventional lender with a guarantee by USDA | Moderate income families and individuals apply to a lender | Same as above | Purchase a new or existing home or refinance an existing 502 direct or guaranteed loan | No ceiling on loan amount; can finance up to 100% market value to cover closing costs, necessary repairs | 30 year fixed rate; interest rate negotiated between lender and borrower; there is also a .5% annual fee for this program; loans have a 2.75% initial guarantee fee (<i>effective Oct 1, 2015</i>) and may exceed 100% value | Lender-driven; have a mortgage lender willing to make the loan; USDA only guarantees the loan | Year-round |
| Single Family Home Ownership Repair Loans and Grants Section 504 | Help very-low-income homeowners remove health and safety hazards and/or repair their homes ! | Loan/Grant-can be combined. | Very low-income homeowners seeking repair funds; apply at local office | Same as above | Repair or replace a failing roof, winterizing, handicap accessibility, energy efficiency items, replace windows and/or doors, insulation, purchase or repair of heating system; structural repair, water or sewage connection fees, and similar uses | Lifetime grant limit of \$7,500, must be at least 62 yrs old. Loan assistance to an individual cannot exceed \$20,000. | Lifetime grant assistance up to \$7,500 is only available to very-low income applicants 62 years or older who cannot afford to repay a loan; loan terms to 20 years at 1 percent; loan may not exceed \$20,000 | Write a good repair list, have contractors bid on that same repair list; priority to health, safety and accessibility; repairs or improvements | Year-round |

More information on the Housing Program is available online at:

Direct Loans - <http://www.rd.usda.gov/programs-services/single-family-housing-direct-home-loans/co>

Guaranteed Loans - <http://www.rd.usda.gov/programs-services/single-family-housing-guaranteed-loan-program/co>

Home Repair Loans/Grants - <http://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants/co>



Multi-Family Housing Programs

| USDA Program | Purpose <i>What is the program's goal?</i> | Program Type <i>How does it work?</i> | Eligible Applicants <i>Who may apply?</i> | Eligible Areas <i>What is rural?</i> | Authorized Purposes <i>How may funds be used?</i> | Typical Amount of Assistance | Rates & Terms <i>Subject to change</i> | Key to Success | When to Apply |
|--|--|--|---|--|---|--|--|--|---|
| Rural Rental Housing (RRH) Direct Loans Section 515 7CFR3560 | Provide decent, safe, sanitary, affordable rental housing for very low- and low-income individuals and families. | USDA RD provides loans to build low income housing in rural areas and/or the rehabilitation of existing rental housing | Individuals, nonprofits, public bodies, corporations, trust partnerships, Limited Partnerships, and Limited Liability Company may apply | Contact Rural Development State Office on availability of funds. Properties with an existing RD mortgage in locations exceeding this requirement may be grandfathered. | New construction or purchase (if funding available) and/or rehabilitation of the existing USDA RD rural rental housing. | Up to 100% of the total development cost (nonprofits); 97% (for-profits); 30-year term w/ up to 50-year amortization; loans to for-profit groups with Low-Income Housing Tax Credits cannot exceed 95% of total development cost | Loan made at note rate; Interest Credit Agreement could reduce this to an effective rate of 1%; 30-year term; amortization is 50 years or the remaining economic life of the security, whichever is less | Application requirements can be complex, so consult with USDA well in advance of making an application. | Annual competition for new construction/preservation; Contact Rural Development State Office. |
| Rural Rental Housing (RRH) Guaranteed Loans Section 538 7CFR3565 | Develop or acquire and rehabilitate affordable rural rental housing; revitalize existing direct 515 properties | USDA guarantees multi-family loans made by commercial lenders; applicant should contact lender | Lender that is licensed business entity or a Housing Finance Authority (HFA) in good standing with state it conducts business that is approved by Agency. | Rural area with population of up to 20,000; some exceptions up to 35,000. 7CFR356 | New construction or purchase and substantial rehabilitation of rural rental housing. Minimum rehabilitation required per unit is \$6,500. | Up to 90% loan-to-value (for-profit entities); up to 97% loan-to-value (tribes and nonprofits); repayment terms are 25 to 40 year amortization | Negotiated by applicant and lender; fixed rates, typically near prime | Lender-driven; a bank must be willing to make the loan; applicants must demonstrate market and financial feasibility | After NOFA publication until all funds are expended; contact Rural Development State Office |
| Housing Preservation Grants Section 533 RD 1944-N | Repair and rehabilitate housing owned or occupied by very low- and low-income families in rural areas. | Grant to entity to develop a repair or rehabilitate program for owner-occupied homes or repair/rehabilitate affordable rental units. | Public bodies, Federally Recognized Tribes, and nonprofit organizations may apply to the Rural Development State Office | Rural area with population of up to 20,000; some exceptions up to 35,000 | Operation of a program that assists very-low to low income homeowners repair/rehabilitate their homes. Also can assist rental property owners and cooperatives in rural areas to repair their units if they agree to make units available to very low income persons. | No minimum or maximum grant levels have been established, however, FY 2014 – FY 2015, only \$25,000 per state was available. | Grant | Applicants should be familiar with the criteria, ranking and scoring information in the Notice of Funding Availability | After NOFA publication; contact the Rural Development State Office |
| Farm Labor Housing Loans & Grants Sections 514 & 516 7CFR3560 | Provide decent, safe, sanitary, affordable and economically designed rental housing for agricultural workers. | USDA provides direct loans or grants to develop farm labor housing | Individuals; public, private nonprofit organizations; apply to Rural Development State Office | No population restriction | New construction or substantial rehabilitation of Farm Labor housing; and may be of single family or multi-family design | Combined loan/grant funding of up to 102% of total development cost; maximum grant portion is 90% of total development cost | 514 Loan 1% for 33 years 516 Grant If there is a demonstrated need for off-farm housing; subject to restrictive use provisions | Application requirements can be complex, so consult with USDA well in advance of application deadline | Annual competition at the national level; Contact Rural Development State Office after NOFA publication |

For more information on these programs contact Susan McKittrick, susan.mckittrick@co.usda.gov, (720) 544-2952.

Additional information on multi-family programs is available online at: http://www.rd.usda.gov/programs-services/all-programs#Multi_Family

A list of complexes in Colorado is available online at: http://rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/select_county.jsp?st=CO&state_name=Colorado&st_cd=o8



USDA Rural Development Rural Telecommunications

| USDA Program | Purpose <i>What is the program's goal?</i> | Program Type <i>How does it work?</i> | Eligible Applicants <i>Who may apply?</i> | Eligible Areas <i>What is rural?</i> | Authorized Purposes <i>How may funds be used?</i> | Typical Amount of Assistance | Rates & Terms <i>Subject to change</i> | Key to Success | When to Apply |
|---|---|---|---|---|--|---|--|---|--|
| Rural Broadband Direct Loan and Loan Guarantee Program | <p>This program is designed to provide funding for the deployment of broadband service to eligible rural communities.</p> | <p>USDA provides direct loans and loan guarantees</p> | <p>Corporation; Limited liability company (LLC); Cooperative or mutual organization; A state or local unit of government Indian tribe or tribal organization Individuals and Partnerships are not Eligible.</p> | <p>Proposed funded service areas must be completely contained within a rural area or composed of multiple rural areas, as defined in 7 CFR 1738</p> <p>At least 15% of the households in the proposed funded service area are unserved.</p> | <p>Loan funds may be used to fund the construction, improvement, and acquisition of facilities and equipment to provide broadband service in eligible rural areas</p> | <p>Loan size varies based upon scope of work to be performed and approved loan purposes</p> | <p>In general Loan Terms are limited to the expected composite economic life of the assets to be financed plus 3 years.</p> | | <p>Applications are accepted year round. Contact: Colorado General Field Representative Randy Dinogan Email: randall.dinogan@wdc.usda.gov Website: http://www.rurdev.usda.gov/utp_farmbill.html</p> |
| <p>Telecommunication Infrastructure Loan Program</p> <p>Please refer to 7 CFR 1735 for detailed information</p> | <p>Provides loans to fund construction, improvement, and acquisition of facilities and equipment to provide telecommunication service, including broadband service, to eligible rural communities</p> | <p>USDA provides direct loans and loan guarantees</p> | <p>Entities providing, or who may provide, telephone service in rural areas; public bodies providing telephone service in rural areas as of October 28, 1949; and cooperative, nonprofit, limited dividend or mutual associations</p> | <p>Rural area means any area not included within the boundaries of any incorporated or unincorporated city or town having a population exceeding 5,000</p> | <p>Loan funds may be used to finance telecommunication services in rural areas for new construction, improvements, expansions, acquisitions and re-financing (with restrictions)</p> | <p>Loan size varies based upon scope of project to be built and approved loan purposes</p> | <p>Detailed terms are defined in the regulations 7 CFR 1735 for the type and purpose of the loan requested.</p> <p>The term of the loan is based on the economic life of the facilities financed</p> | <p>Application must be case-driven and based upon a thorough understanding of the proposed service area and subscriber base needs</p> | <p>Applications are accepted year-round Contact: Colorado General Field Representative Randy Dinogan Email: randall.dinogan@wdc.usda.gov Website: http://www.rurdev.usda.gov/utp_infrastructure.html</p> |



USDA Rural Development Rural Telecommunications

| <i>USDA Program</i> | <i>Purpose What is the program's goal?</i> | <i>Program Type How does it work?</i> | <i>Eligible Applicants Who may apply?</i> | <i>Eligible Areas What is rural?</i> | <i>Authorized Purposes How may funds be used?</i> | <i>Typical Amount of Assistance</i> | <i>Rates & Terms Subject to change</i> | <i>Key to Success</i> | <i>When to Apply</i> |
|--|--|---|---|---|---|---|--|--|---|
| <p><u>Community Connect</u></p> <p>Please refer to 7 CFR 1739 Subpart A for detailed</p> | Provide public access to broadband in otherwise unserved communities. | USDA provides competitive direct grants | Public bodies, tribes, cooperatives, non-profits, limited dividend or mutual associations; corporations and other legally organized entities | A single community outside incorporated or unincorporated cities with population over 20,000 which does not have broadband . Rural areas that lack any existing broadband speed of at least 3 Mbps (download plus upload) are eligible. | To build broadband infrastructure and establish a community center that offers free public access to broadband for two years. | Grant varies by application scope. Matching funds of at least 15% from non-federal sources are required and can be used for operating costs | | Competitive grant, applicants are urged to thoroughly review the current years requirements and regulations (7 CFR 1739) and the application guide when available, in order to develop a full and complete application | Grant opens/closes for specific duration. Inquiries should be directed to the Community Connect Helpdesk at community.connect@dc.usda.gov Website: http://www.rurdev.usda.gov/utp_commcconnect.html |
| <p><u>Distance Learning and Telemedicine Program</u></p> <p>Please refer to 7 CFR 1703 for detailed information</p> | Development and deployment of advanced telecommunication services throughout rural America to improve education and health care. | Grant | Incorporated entities, including municipalities, for-profit, and non-profit corporations that operate rural schools, libraries, health care clinics and other educational or health care facilities | Rural areas outside incorporated or unincorporated cities with populations up to 20,000. | To provide end-user equipment and programming that delivers distance learning and telemedicine services into eligible areas. | Applicants are required to provide a minimum 15 percent match. Awards can range from \$50,000 to \$500,000. | Grant-only funds, awarded through a nationally competitive process | Competitive grant; applicants urged to review the current year's application guide online at http://www.rurdev.usda.gov/UTP_DL_TResources.html | Grant opens/closes for specific duration. Contact: dltinfo@wdc.usda.gov Website: http://www.rurdev.usda.gov/UTP_DLT.html |

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

USDA is an equal opportunity provider, lender and employer

Colorado Rural Development Office Locations

Denver State Office

Denver Federal Center
Building 56, Room 2300, P.O. Box 25426
Denver, CO 80225-0426
Phone: (720) 544-2903

Alamosa Area Office

101 S. Craft Drive
Alamosa, CO 81101
Office (719) 589-5661x4

Cortez Local Office

628 W. 5th Street
Cortez, CO 81321
Office (970) 529-9045, x4

Craig Local Office

145 Commerce Street
Craig, CO 81625
Office (970) 824-3476, x4

Delta Area Office

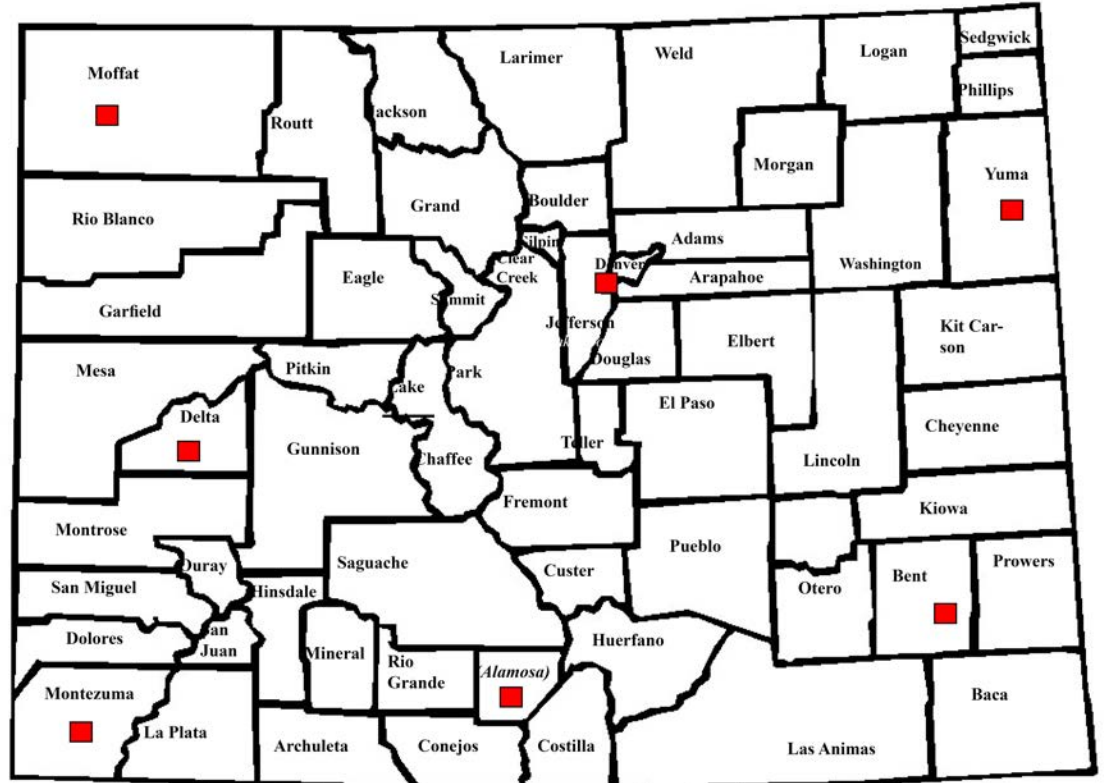
690 Industrial Blvd.
Delta, CO 81416
Office (970) 874-5735 x

Las Animas Area Office

760 Bent Ave
Las Animas, CO 81054
Office (719) 456-0120 x

Wray Area Office

247 N Clay, Suite 2
Wray, CO 80758
Office (970) 332-3107 x



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