



United States
Department of
Agriculture

Rural Development



USDA Rural Development

UTAH 2015 PROGRESS REPORT





A Rural Economy Built to Last

This has been a year of historic accomplishment for the United States Department of Agriculture (USDA), particularly in the area of rural economic and community development. In 2015, USDA's Rural Development (RD) employees across the nation have continued to work closely with partners to drive investment in rural small businesses and entrepreneurs; help rural families achieve the dream of homeownership; grow the biobased economy; support renewable energy and efficiency; make critical upgrades to electric, water and telecommunications infrastructure; and expand opportunity in rural communities.

The Fiscal Year 2015 Rural Development Progress Report outlines our work on behalf of hundreds of thousands of projects for individuals, families, farmers and ranchers, rural entrepreneurs and small business owners, municipalities, developers, and utility providers in 2015. Since passage of the American Recovery and Reinvestment Act in 2009, which infused billions of dollars into infrastructure and other essential community development projects in small towns across the country, and continuing today through innovative programs authorized by the 2014 Farm Bill and executed in collaboration with partners across the public and private sectors, RD has targeted much-needed investment to rural businesses, projects and communities. I am pleased to say that in fiscal year 2015, USDA Rural Development invested \$29.75 billion in nearly 171,000 projects across the nation. Taken with investments made since fiscal year 2009, USDA Rural Development has now invested more than \$224 billion in more than 1.2 million projects in rural communities across the country over the course of the Administration, including 1.1 million direct loans, guaranteed loans and grants to support housing, 11,931 loans and grants to support community facilities, 10,623 loans and grants to support rural water and wastewater services, 2,491 projects to support broadband and rural electric services, and nearly 24,000 projects to support rural businesses and entrepreneurship.

The stories in this year's report illustrate how USDA programs make meaningful, lasting investments in rural communities. For instance, Manning, Iowa — population 1,500 — was named Iowa's small business community of the year by the Small Business Administration in 2015, thanks, in part, to RD investments in entrepreneurs and businesses in the community. In Pennsylvania, Rural Development Business and Industry investments helped a business move its manufacturing back to the United States from China, supporting jobs in the local community. And RD investments in broadband have opened up a world of educational, cultural and commercial opportunities to rural Americans who had been on the wrong side of the digital divide.

These are just a few examples of what investments in rural America can mean in real terms for families and businesses across the country. USDA is proud to lead the Administration's effort to drive investment in rural people and places. This work truly makes a difference in the lives of the proud men and women who live, work and raise families in rural America.

Sincerely,

A handwritten signature in black ink, appearing to read "Thomas J. Vilsack". The signature is fluid and cursive, with a long horizontal stroke at the end.

Thomas J. Vilsack
Secretary of Agriculture



Strengthening Rural America, Town by Town

USDA Rural Development transformed lives in small-town rural America in 2015, as we have done throughout our 80-year history.

Our employees work hard each day to support the needs of the 46 million rural Americans who provide the food, fiber, fuel and durable goods the rest of the nation, and the world, depend upon. In Fiscal Year (FY) 2015, Rural Development invested more than \$29.7 billion nationwide in loans, loan guarantees, and grants for a diverse range of worthwhile projects in rural communities.

For example, we:

- Helped grow approximately 12,500 rural businesses through about \$1.5 billion in targeted investments.
- Awarded \$900 million in direct single-family housing loans and made more than \$18.6 billion in guaranteed loans to provide homes to more than 141,000 families in rural America.
- Celebrated a major milestone in partnership with many of you – 50 years of USDA's Mutual Self-Help Housing Program and 50,000 homes built through it.
- Provided a record level of support – \$1.8 billion – to support the needs of rural communities through our Community Facilities program, helping to build more than 970 essential healthcare centers, schools, libraries, public safety facilities and more across rural America.
- Improved rural electric infrastructure for 5.5 million customers, protected the health of about 2.3 million people through water and wastewater system improvements, and provided more than \$343 million in guaranteed loans and grants to support renewable energy and energy efficiency.
- Invested nearly \$3 billion in 254 projects through the Recovery Act to provide high-speed broadband access to nearly six million rural residents, workers, and businesses.

Each of these investments in rural communities is an investment in our country's future. More importantly, however, each investment has a direct and lasting impact on the quality of life of the rural people living and working in the American heartland. USDA Rural Development is a lending agency that cares deeply about the rural people and communities we serve. I am proud of the difference we make in the lives of rural Americans, and delighted to share Utah successes with you.

Sincerely,

Lisa Mensah, Under Secretary for Rural Development



Working for a Resilient Rural Utah

I am very proud of the accomplishments of Utah's Rural Development Team! Indeed, Utah is fortunate to have such a talented, energetic group working to improve rural housing, economic opportunities, public facilities, and utility infrastructure.

Utah has a robust economy and we've made a dramatic recovery from the most recent recession. Our current unemployment rate is approximately 3.4%. The impressive job growth and diverse economic activity of our very urban state conceals the difficult economic challenges faced by many of our rural residents. Several rural Utah counties are losing population and suffering high unemployment. Utah's rural economy is well positioned to become more resilient and less dependent on the volatile resource

extraction industries.

While it may seem counterintuitive, we increasingly find the shortage of affordable housing to be a major limiting factor in growing local business and economic development. During Fiscal Year (FY) 2015 USDA Rural Development financed 2,388 single family homes in Utah. We are expanding outreach into the remote communities where housing development can provide greater community stability for business and economic development.

Global market changes and collapsing oil prices have imposed significant stress on the rural counties that have traditionally relied upon resource extraction economies. The boom and bust episodes in such industries have made developing enduring and resilient, locally-influenced economies all but impossible. Rural Development is increasingly targeting poverty and improving access to the benefits of technologies and specialty products that can reduce the local dependency on wildly fluctuating commodity prices.

During FY 2015 USDA Rural Development's investment in rural Utah exceeded a half billion dollars. This significant contribution to Utah's economic health and quality of life included financing homes, businesses, and utilities through federal loan guarantees, direct loans, and grants.

Our investment in the rural Utah economy and quality of life could not happen without the dedicated efforts of the USDA Rural Development staff and program directors in Utah. They are very committed to the communities we serve and they work hard to match programs to client needs. Our team invested about \$14 million in rural Utah housing, business and infrastructure per employee, making Utah one of the nation's most productive RD offices.

Our productivity has also been enhanced by the partnerships we enjoy with the Governor's Office of Economic Development (GOED), the Utah Department of Workforce Services, the Utah Division of Housing and Community Development, the Utah Division of Indian Affairs, and numerous nonprofit organizations.

Banks, credit unions, and other lenders are encouraged to invest in rural Utah by using our loan guarantees for housing, business development, and community infrastructure. Those same guarantees allow financial institutions to expand their portfolios while leveraging the federal dollars available for rural projects.

This report highlights the impact of each USDA program in rural Utah during FY 2015. Our commitment to rural Utah goes well beyond the dollar value of our investment. The people here at USDA Rural Development are actively involved in the communities we serve. We work in cooperation with state, local and other federal agencies pursuing solutions to the unique challenges facing our rural communities.

A handwritten signature in blue ink that reads "Dave Conine".

Dave Conine, Utah State Director for Rural Development

USDA Rural Development Invests in Utah

In Fiscal Year 2015, USDA Rural Development invested \$501,751,454 into rural Utah communities.

The mission of USDA Rural Development is to assist rural communities in creating prosperity so they are self-sustaining, re-populating, and thriving economically.

Rural Business

USDA's Rural Business-Cooperative Service offers programs to support business development and job training opportunities for rural residents. Our programs help provide the capital, technical support, educational opportunities, and promote entrepreneurial skills that can help rural residents start and grow businesses or access jobs.

Rural Communities

Rural communities are well-served with Rural Development's variety of programs to build or improve essential community facilities in rural areas. Loans, grants, and loan guarantees are available for fire and police stations, hospitals, libraries, schools, emergency equipment, and more.

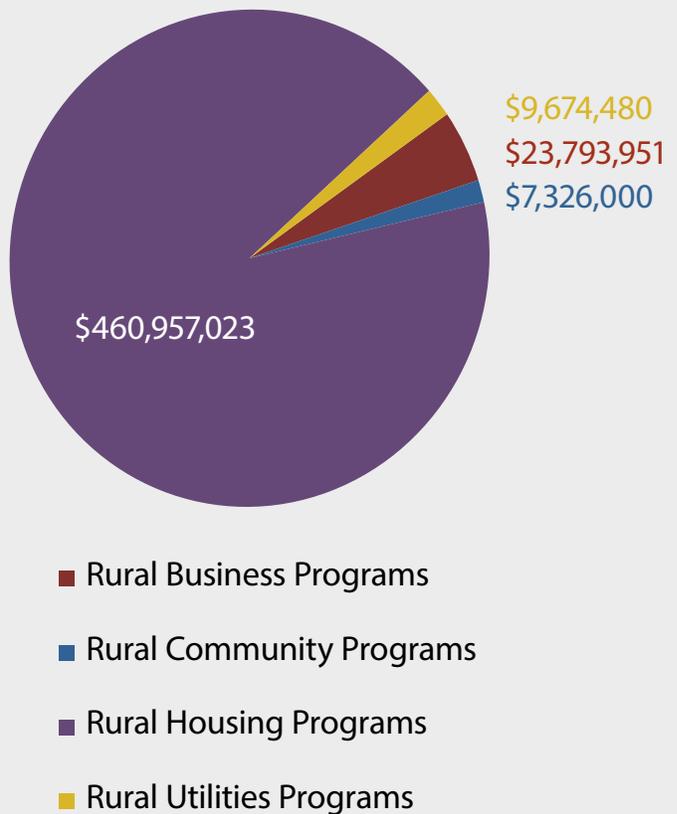
Rural Housing

The Rural Housing Service offers loan and grant funding for single-family and multi-family housing to ensure rural Americans have safe, sanitary, and affordable places to call home. Programs are also available for housing preservation, renovation, and farm worker housing.

Rural Utilities

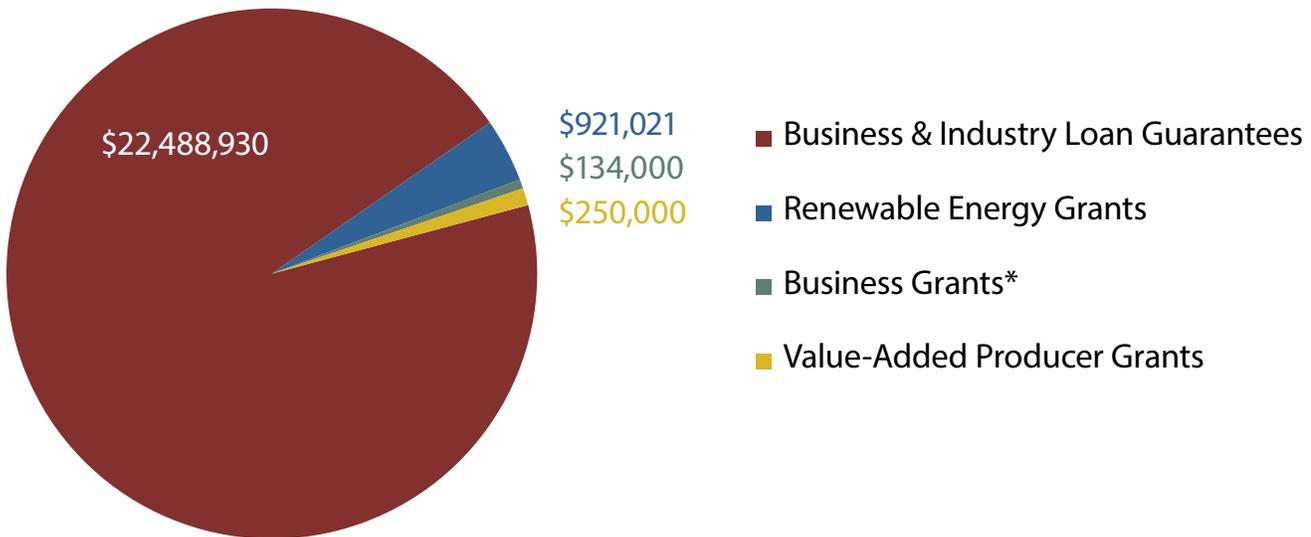
Under the Rural Utilities Service, funding is available for needed infrastructure to be improved or constructed, such as water, wastewater treatment, and electric power and telecommunications including broadband expansion.

Total FY 2015 Investments in Utah



Rural Business and Cooperative Programs

USDA Rural Development invested \$23.7 million in Utah's rural businesses, supporting 22 projects during Fiscal Year 2015. Business and Cooperative Programs serve Utah communities by creating new businesses, growing production, maintaining jobs, conducting feasibility studies, improving rural energy development, creating professional business plans, and increasing revenue for rural business ventures.



*Business grants are available to public bodies, non-profits, and Federally-recognized Tribes in rural areas to address economic and job creation opportunities.

Co-Workspace Gives Entrepreneurs a Kick-Start to Success

Inside the Park City office location of Pandolabs, a shared workspace established to boost entrepreneurial achievement, ideas seem palpable and the energy is real. Members pay a monthly fee to use the physical co-working space and have regular meetings with and assistance from mentors. The results from entrepreneurial efforts can boost a community - or several - but establishing an organization like Pandolabs isn't easy.

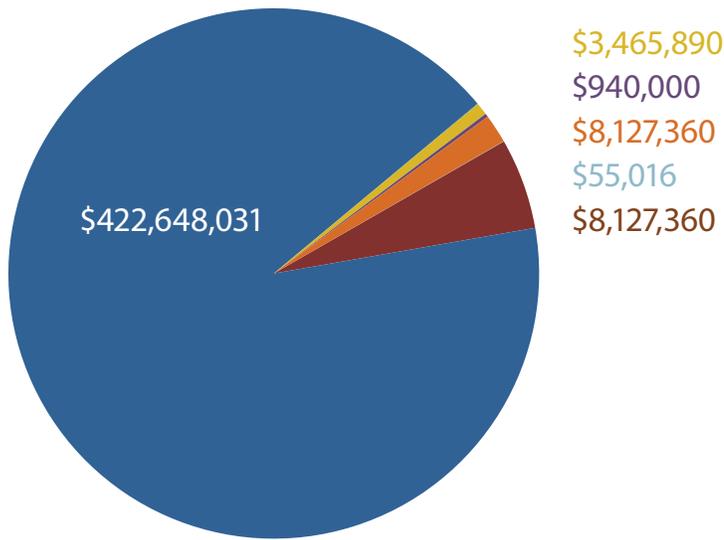
USDA Rural Development provided two grants over two years through the Rural Business Development Grant program to support Pandolabs and fill an unmet need in the area. Those who utilize the services of Pandolabs are already achieving success in business creation and are engaging local communities to test products and ideas, hire, and more.



Marielle Pariseau, founder and CEO of Teeth First, is a member of Pandolabs where she is working to grow her business ideas.

Rural Housing Programs

USDA Rural Development improved rural housing in Utah with \$460.9 million in loans and grants to build, repair, rehabilitate, and purchase homes that ultimately improve the quality of life in rural Utah. Rural Development provides funding for single-family homes, apartments for lower-income families or the elderly, and housing for farm laborers. In Fiscal Year 2015, the agency obligated 148 direct loans and 2,240 guaranteed loans to finance homes for rural Utah families.



- Single Family Housing Direct Loans
- Single Family Housing Loan Guarantees
- Home Repair Loans and Grants
- Self-Help Housing Technical Assistance Grants
- Multi-Family Housing Loan Guarantees
- Rental Assistance
- Other Housing Programs*

*Other Housing Programs refer to smaller-scale Rural Housing Service programs such as Housing Preservation Grants,



The lack of affordable housing in Moab, Utah, nearly forced Lynn Chenard to move until she discovered she could afford to build a straw bale home with USDA Rural Development's Mutual Self-Help Housing Program and the local Moab nonprofit Community Rebuilds.

Mutual Self-Help Program Celebrates 50 Years and 50,000 Homes

In 2015 the Mutual Self-Help Housing Program celebrated its 50th anniversary and the completion of 50,000 homes nationwide. This building program is unique in that it provides technical assistance grants to qualified organizations to help them carry out local self-help housing construction projects.

Grant recipients supervise groups of individuals and families as they construct their own homes in rural areas. The group members provide most of the construction labor on each other's homes, with technical assistance from the organization overseeing the project.

Self-Help Homes, a nonprofit housing organization in Utah, partners with USDA Rural Development to make homeownership a reality for many rural Utah families and sponsored a 50,000th home celebration in Elk Ridge, Utah. While families congratulated one another on their newly finished neighborhood, a letter was read, written by Utah Governor Gary Herbert to mark the occasion and congratulate the homeowners on achieving their goals through hard work and personal time.



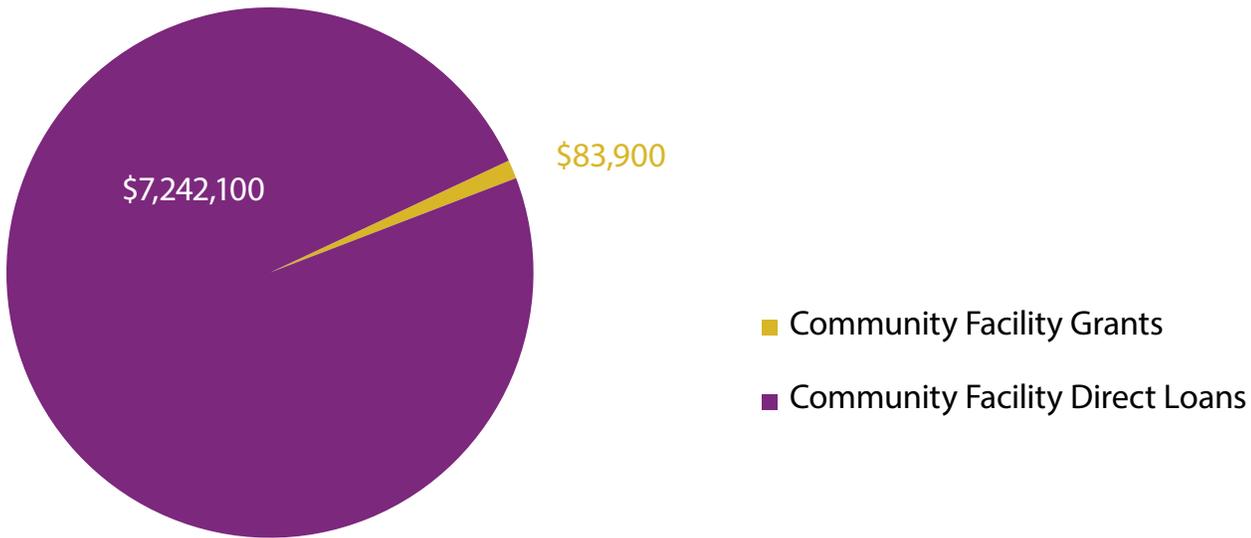
Nine families join a ribbon cutting ceremony to celebrate the completion of their homes in Elk Ridge, Utah. The homes were completed with USDA Rural Development's Mutual Self-Help Housing Program and in partnership with the nonprofit housing organization Self-Help Homes.

"I commend the Mutual Self-Help Housing program for being a model of how low-income families can help themselves by investing time, energy, and hard work into building not only their own homes but also the homes of 8 to 12 neighbors in their housing groups."

- Governor Gary R. Herbert, in a letter to Self-Help Homes, June 2015

Community Facilities Programs

During Fiscal Year 2015, USDA Rural Development invested \$7.3 million in rural Utah through community facilities loans and grants. The four projects included funding for rural health and education, emergency response improvement, and public safety essentials. Community Facilities programs help build, expand, rehabilitate, purchase, and support the development of police and emergency fire stations and equipment, museums, child care centers, hospitals, clinics, schools, and more.



PROTECTING EMERGENCY EQUIPMENT IS KEY TO PROTECTING TOWN

Located in the far north region of Utah, the town of Snowville provides emergency response service to a very large area, often crossing the state border into Idaho. Because of the scope of their responsibility, the town owns and maintains a lot of equipment. Several years ago one of their storage buildings burned down, leaving them with limited space to protect vehicles from the extreme weather conditions of the area. Fire trucks were stored outdoors without water in them to avoid freezing, which made responding to fires difficult and time-consuming.

USDA Rural Development provided a grant through the Community Facilities Grant Program for Snowville to build a new fire station, capable of housing all their previously unprotected equipment with room to spare.

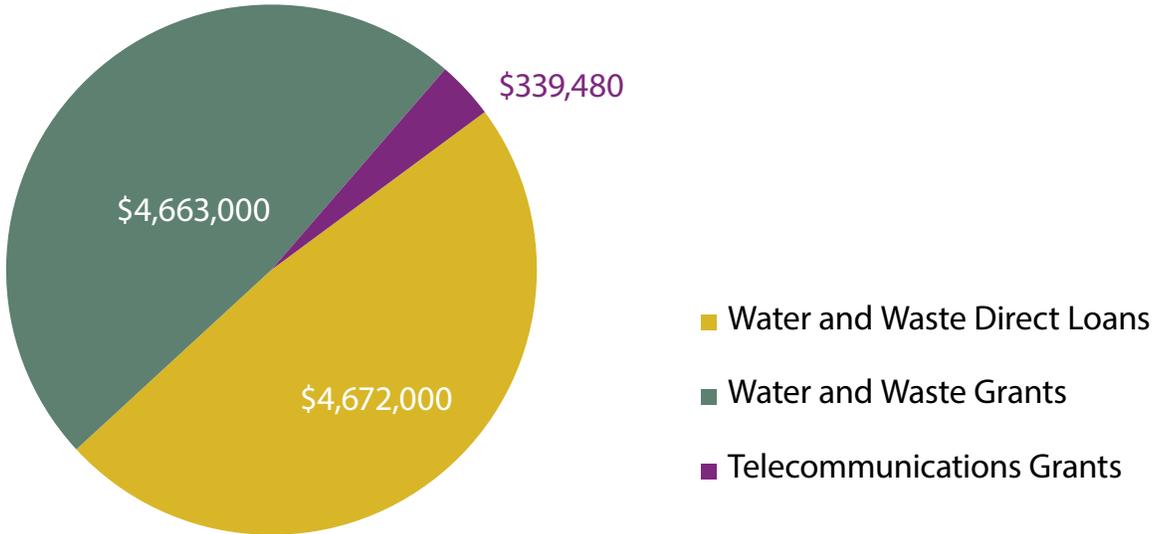
Now the fire department, composed entirely of volunteers from the 167-person town, is in a better position to assist not only those within their community, but the many travelers who pass by.



The town of Snowville, Utah, has a new fire station which will protect their life-saving equipment from the elements and save valuable time when responding to emergency situations.

Rural Utilities Programs

USDA Rural Development invested \$9.6 million during Fiscal Year 2015 through 12 infrastructure projects to provide reliable and clean drinking water, waste treatment systems, and telecommunications services in rural communities in Utah.



The historic mining town of Eureka, Utah, holds less than 700 residents, and each is looking forward to the completion of a combined water and wastewater improvement project. With both loan and grant funding from USDA, the entire town is being refitted with pipes and infrastructure to improve the safety and accessibility of clean water and insure the reliability of their wastewater system. The project is expected to be completed in the summer of 2016.

Success in Rural Utah

The goal of USDA Rural Development is to make living in rural America better. Our accomplishments are measured in people and their improved lives thanks to a new home, a successful business, training opportunities leading to a new career, clean water flowing from their home taps, and so much more.

Family Displaced by Flood Establishes New Home with Hard Work and USDA Loan

When a rainstorm caused the Price River to overflow its banks, John and Crystal Nielsen found themselves homeless in a matter of hours. County officials declared the home site unusable and the Niensens had to move.

John and Crystal discovered their local association of governments partners with USDA Rural Development and other organizations to help rural families attain safe, secure housing. One particular program utilizes USDA Rural Development housing loans to help families purchase a less-than-perfect home and put in their own time (about 30 hours per week) to make improvements.

After qualifying, the Niensens found a home they saw potential in and the real work began. Family members pitched in where they could and friends and neighbors showed up to help. John is already feeling the return for all the hard work. "The greatest reward is having a house that I feel comfortable in," he said, "When you put all the work into it and effort, you take care of it."



John and Crystal Nielsen bought and made improvements to their new home with a USDA loan after losing their former home due to a natural disaster.

Energy Efficiency Improvements Give Small Business New Lease on Life

A \$17,200 Renewable Energy for America Program grant for energy efficiency improvements will increase the productivity of an important small business in Roosevelt, Utah, and cut down on its energy costs.

Chad Mortensen is the third-generation owner and operator of Marion's Variety shop and restaurant in small, rural Roosevelt, Utah. His great aunt Marion started the business in 1933 after emigrating from Denmark.

He used USDA Rural Development funds to add insulation, upgrade kitchen equipment, and replace the front windows. However, he maintained the original look of the storefront, knowing his customers would prefer it: "I wanted to keep the front stationary," he said. "Out here people have a hard time with change. If you change too much, too fast, they don't come back." The improvements will help Marion's Variety last over time.

"It's sound, it's secure," Mortensen said of the restaurant modernization. "It's just going to be more efficient for me to work in and, energy-wise, it's going to help out with future bills." With USDA's help, Marion's Variety can continue providing Roosevelt patrons with the services they've come back for since 1933.



Chad Mortensen, owner of Marion's Variety, used a USDA Renewable Energy for America Program grant for energy efficiency improvements to his business.

2009-2015 Investments

PROGRAM	2009-2013		2014		2015		Total	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
Business & Industry Loan Guarantees ¹	\$64,982,881	33	\$17,670,000	7	\$22,488,930	7	\$105,141,811	51
Intermediary Relending Program	\$356,000	2	\$0	0	\$0	0	\$356,000	2
Renewable Energy Loans & Grants ²	\$2,788,464	42	\$177,624	10	\$921,021	10	\$3,887,109	60
Rural Business Grants	\$1,879,052	33	\$374,675	4	\$134,000	4	\$2,387,727	43
Rural Economic Development Loans & Grants	\$3,942,000	5	\$0	0	\$0	0	\$3,942,000	5
Value-Added Producer Grants	\$1,680,799	10	\$75,000	1	\$250,000	1	\$2,005,799	12
Single Family Housing Direct Loans	\$237,034,277	1,475	\$37,758,907	213	\$25,560,807	148	\$300,353,991	1,836
Single Family Housing Loan Guarantees	\$1,807,704,439	10,923	\$398,450,399	2,214	\$422,648,031	2,240	\$2,628,802,869	15,377
Home Repair Loans & Grants	\$1,632,968	282	\$203,103	34	\$159,919	28	\$1,995,990	344
Self-Help Housing Technical Assistance Grants	\$13,352,149	22	\$1,657,260	2	\$3,465,890	8	\$18,475,299	32
Multi-Family Housing Direct Loans	\$2,665,446	7	\$0	0	\$0	0	\$2,665,446	7
Multi-Family Housing Loan Guarantees	\$750,000	1	\$0	0	\$940,000	1	\$1,690,000	2
Farm Labor Housing Loans & Grants	\$1,000,000	1	\$0	0	\$0	0	\$1,000,000	1
Rental Assistance	\$34,478,880	270	\$7,923,600	65	\$8,127,360	59	\$50,529,840	394
Community Facility Direct Loans	\$82,580,500	27	\$70,000	1	\$7,242,100	3	\$89,892,600	31
Community Facility Loan Guarantees	\$71,929,202	15	\$2,000,000	1	\$0	0	\$73,929,202	16
Community Facility Grants	\$2,374,971	38	\$184,900	4	\$83,900	2	\$2,643,771	44
Water & Waste Direct Loans	\$30,291,800	22	\$6,258,000	5	\$4,672,000	1	\$41,221,800	28
Water & Waste Loan Guarantees	\$0	0	\$0	0	\$0	0	\$0	0
Water & Waste Grants	\$25,698,678	27	\$8,819,475	4	\$4,663,000	6	\$39,181,153	37
Telecommunications Loans & Grants ³	\$14,009,615	13	\$8,164,300	2	\$339,480	2	\$22,513,395	17
Electric Loans	\$0	0	\$0	0	\$0	0	\$0	0
Other Programs ⁴	\$300,000	6	\$50,000	1	\$55,016	3	\$405,016	10
UTAH TOTALS	\$2,401,432,121	13,254	\$489,837,243	2,572	\$501,901,454	2,523	\$3,393,170,818	18,349

Supplemental Information

¹ For all loan guarantee programs, Rural Development backs the loans, which are made by private-sector lenders that partner with USDA to participate in the programs.

² Renewable energy awards include Rural Energy for American Program guaranteed loans and grants, Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program loans, and payments made under the Repowering Assistance and Advanced Biofuels Programs.

³ Telecom includes Farm Bill broadband loans, Recovery Act broadband loans, Community Connect grants, Distance Learning and Telemedicine grants, Public Television Digital Transition grants, Telecommunications Infrastructure loans, and 911 access loans.

⁴ Other programs refers to smaller scale programs: RHS Rural Housing Site Loans, Housing Application Packaging, Individual Water and Waste, Technical and Supervisory Assistance, Housing Preservation Grants, Multi-Family Housing Preservation and Revitalization Loans and Grants, and Tenant Vouchers; RBS Rural Business Investment and Rural Microentrepreneur Assistance Programs, Rural Cooperative Development, Delta Health Care Services, and Socially Disadvantaged Groups Grants; and RUS Bulk Fuel, High Energy Cost Grant, Rural Alaska Village Grant, and Circuit Rider Technical Assistance Programs.

Rural Housing and Community Facilities Programs

	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Single-Family Housing Direct Loans (including Self-Help Loans)	Safe, well-built, affordable homes for rural Americans.	Families and individuals.	Buy, build, improve, repair or rehabilitate a rural home as the applicant's permanent residence.	Rural areas with populations of up to 35,000.	Direct loan.	Up to 100% of market value or cost. Loan term of 33/38 years. Applicant may be eligible for payment assistance (subsidy) on the loan.
Single-Family Housing Loan Guarantees	To assist moderate-income applicants/household in buying their homes by guaranteeing loans made by private lenders.	Families and individuals.	Purchase new or existing homes and refinance existing Rural Development guaranteed or direct loans.	Rural areas with populations of up to 35,000.	Loan guarantee.	30-year, fixed. The interest rate is negotiated between lender and borrower. Loans up to 100% of market value plus the amount of the up-front guarantee fee being financed.
Single-Family Repair Loans and Grants	To help very low-income applicants remove health and safety hazards or repair their homes.	Families and individuals who currently own their home.	Repair/replace roof, winterizing, purchase or repair heating system, structural repair, water/sewage connect fees, etc.	Rural areas with populations of up to 35,000.	Direct loan and grant.	Loans up to \$20,000 up to 20 years at 1%. Grants available to very low-income applicants 62 years or older unable to pay 1% loan.
Self-Help Technical Assistance Housing Grants	Assist lower-income families in building their own homes.	Non-profits and public bodies.	Technical assistance to help small groups of families to build each other's homes.	Rural areas with populations of up to 35,000.	Grant.	Grant agreement.
Rural Rental Housing Direct Loans	Safe, well-built, affordable rental housing for very-low-income individuals and families.	Individuals, trusts, associations, limited partnerships, for-profit and non-profit entities, tribes, public bodies.	New construction or substantial rehabilitation of rental housing.	Rural areas with populations of up to 35,000.	Direct loan.	Up to 100% of total development cost (non-profits); 97% (for-profits); 95% (for-profits with Low-Income Housing Tax Credits). 30-year term with up to 50-year amortization.
Rural Rental Housing Loan Guarantees	Provides loan guarantees on loans to build or preserve affordable housing for very-low to moderate-income tenants.	For profit and non-profit lenders.	Build or rehabilitate affordable rental housing.	Rural areas with populations of up to 35,000.	Loan guarantee.	At least 25-year term with fixed interest rate. Loan guarantees up to 90% of the principal.
Housing Preservation Grants	Repair and rehabilitate housing owned or occupied by very low- and low-income rural families.	Public bodies and non-profit organizations.	Operation of a program which finances repair and rehabilitation activities for single-family and small rental properties.	Rural areas with populations of up to 35,000.	Grant.	Grant agreement.
Farm Labor Housing Loans and Grants	Safe, well-built affordable rental housing for farmworkers.	Individuals, public and private non-profit organizations.	New construction or substantial rehabilitation of rental housing.	Not applicable.	Direct loan and grant.	Up to 102% of total development cost. Up to 33 years to repay at 1% interest.
Community Facilities Loans and Grants	Improve, develop, or finance essential community facilities for rural communities.	Public bodies, non-profits, and Federally recognized Indian Tribes.	Construct, enlarge or otherwise improve essential community facilities, such as public safety, fire and rescue, telecommunications, schools, libraries, hospitals, other health care facilities, etc. This may include furnishings, fixtures and other required equipment.	City, town or unincorporated area of not more than 20,000 in population. Facilities must primarily serve rural residents.	Direct loan, loan guarantee, or grant.	Up to 100% of market value. Term is for useful life of the facility or equipment, the State statute, or 40 years. Maximum grant 75% of project cost. Grant eligibility based on income, population, and need.
Rural Community Development Initiative	To facilitate housing, community facility and community and economic development projects.	Private non-profit or public organizations, philanthropic foundations, low-income communities.	Technical assistance grants of \$50,000 to \$300,000 to develop the capacity and ability of the awardees to carry out needed projects.	City, town, or unincorporated area of not more than 50,000 in population.	Grant.	Matching funds required for grant.

Direct Loans and Grants: Apply to Rural Development.

Loan Guarantees: Apply to participating intermediaries such as approved banks, mortgage companies, etc.

Rural Business and Cooperative Programs

	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Business and Industry Loan Guarantees	Create jobs/stimulate rural economies by providing financial backing for rural businesses.	Lenders/Businesses.	Real estate, buildings, equipment, supplies, working capital, and some debt refinancing.	All areas except cities over 50,000 and their contiguous urbanized areas.	Loan guarantee.	Lender and borrower negotiate terms. Up to 30 years for real estate, 15 years for machinery and equipment, and 7 years for working capital.
Rural Business Development Grants	Assist the startup or expansion of small and emerging private businesses and/or non-profits in rural communities. Note: This program combines the former Rural Business Enterprise Grant and Rural Business Opportunity Grant programs and was created through the 2014 Farm Bill.	Public bodies, government entities, non-profit entities, and Federally recognized Indian Tribes.	Acquire or develop land, buildings, plants and equipment; build or improve access roads, parking areas, utility extensions, and water and waste disposal facilities; provide technical assistance; establish revolving loan funds; and to support rural distance learning programs that provide educational or job training.	All areas rural in character except cities over 50,000 and their contiguous urbanized areas.	Grant.	Grants are awarded on a competitive basis.
Intermediary Relending Program Loans	Establish revolving funds for business facilities and community development projects.	Public bodies, non-profit corporations, Native American Tribes, and cooperatives.	Community development projects, establishment or expansion of businesses, creation or saving of rural jobs.	Rural areas and incorporated places with populations of less than 50,000.	Direct loan.	The intermediary makes loans to businesses from its revolving loan fund on terms consistent with security offered. Intermediary pays 1% for 30 years.
Rural Microentrepreneur Assistance Program	Establish revolving funds to target assistance to small rural enterprises.	Microenterprise Development Organizations (MDOs).	Loans, technical, and capacity-building assistance to businesses with 10 or fewer employees and sole proprietorships.	All areas except cities over 50,000 and their contiguous urbanized areas.	Loans, grants.	Rural microenterprises apply directly to the intermediary.
Rural Economic Development Loans and Grants	Finance economic development and job creation in rural areas.	Rural Utilities Service-financed electric and telephone utilities.	Business startups or expansion projects that create rural jobs.	Rural areas with priority to places with populations of 2,500 or less.	Direct loan or grant to establish revolving loan fund.	Intermediary makes loans to for-profit or non-profit businesses and public bodies. Loans are 0% for 10 years.
Rural Cooperative Development Grants	Establish/operate centers for cooperative development.	Non-profits and institutions of higher education.	Establish centers to provide technical assistance, training, applied research, and collection and interpretation of data, for the purpose of cooperative development.	All areas except cities over 50,000 and their contiguous urbanized areas.	Grant.	Minimum 25% fund match (5% for 1994 Institutions). Grants awarded competitively.
Socially Disadvantaged Groups Grants (formerly called Small, Socially Disadvantaged Producer Grants Program)	Provides funds to eligible cooperatives or an association of cooperatives to provide technical assistance to small, socially disadvantaged producers in rural areas.	Cooperatives and associations of cooperatives whose membership and board of directors is comprised of at least 75% socially disadvantaged agricultural producers.	Technical assistance.	All areas, except cities over 50,000 and their contiguous urbanized areas.	Grant.	Grants are awarded on a competitive basis. There is no matching requirement.
Value-Added Producer Grants	Help independent agricultural producers enter into activities that add value to their crops.	Independent producers, farmer and rancher cooperatives, producer groups, majority-controlled producer-based business ventures.	Feasibility studies, business plans; working capital.	All areas.	Grant.	Grants are awarded on a competitive basis. Funds cannot be used to build facilities or purchase equipment. Funds must be matched on a dollar-for-dollar basis.

Rural Business and Cooperative Programs (continued)

	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Rural Energy for America Program (REAP) Loan Guarantees and Grants	Provide assistance for energy efficiency improvements or purchase of a renewable energy system for operations.	Rural small businesses and agricultural producers.	Energy efficiency improvements, renewable energy systems, land acquisition and working capital.	Cities, towns, unincorporated areas with population less than 50,000. (Population limits do not apply to agricultural producers)	Loan guarantee and/or grant..	Grants up to 25% of project costs not to exceed \$250,000 for energy efficiency projects and \$500,000 for renewable energy. Loan guarantees up to 75% of project cost not to exceed \$25 million.
REAP Audit/Development Grants	Provide grant to entity to pass through to a small business or agricultural producer for 75% of the cost of an energy audit or renewable energy development assistance.	State, tribal, or local government institutions of higher education; rural electric cooperatives; or public power entities.	\$100,000 grant to entities, smaller ones to small business and agricultural producers for 75% of energy audit or renewable energy development assistance.	Cities, towns, unincorporated areas with population less than 50,000.	Grant.	\$100,000 to entities and up to 75% of the cost of energy audit for renewable energy development assistance.
Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program Loan Guarantees (formerly called Biorefinery Assistance Program)	Provide loan guarantees for the development and construction of commercial-scale biorefineries or to retrofit facilities using eligible technology for the development of advanced biofuels.	Individuals, Indian Tribes, State or local governments, corporations, farm cooperatives, associations of agricultural producers, national laboratories, higher learning institutions, rural electric co-ops, public power entities, consortiums of any of the entities.	Loan guarantees to develop and construct commercial-scale biorefineries or retrofit facilities to use eligible technology for the development of advanced biofuels.	No restrictions.	Loan.	90% (maximum) guarantee on loans up to \$125 million; 80% (maximum) guarantee on loans less than \$150 million; 70% (maximum) guarantee on loans of \$150 million but less than \$200 million; 60% (maximum) guarantee on loans of \$200 million up to \$250 million.
Repowering Assistance Program	Provide payments to biorefineries to replace fossil fuels with biomass.	Biorefineries.	Grant to biorefineries, including ethanol and biodiesel plants that use electricity generated from natural gas and coal and require this for the fermentation process.	No restrictions.	Grant.	As funds are available. Complete applications submitted to National Office for review.
Advanced Biofuel Payment Program	Provide payments to producers of advanced biofuels.	Eligible producers of advanced biofuels.	Grant to producers of advanced biofuels (non-commercial-based).	No restrictions.	Grant.	As funds are available. Complete applications submitted to National Office for review. Grant awards determined by National Office.

Direct Loans and Grants: Apply to Rural Development.

Loan Guarantees: Apply to participating intermediaries such as eligible banks, etc.

Revolving Funds (IRP, REDLG, RMAP): Intermediaries apply to Rural Development, others to the intermediaries.

Rural Utilities Programs

	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Water and Waste Disposal Loans and Grants	Provide infrastructure for rural areas.	Public entities, Indian Tribes and non-profit corporations.	Build, repair and improve public water systems and waste collection and treatment systems.	Rural areas, and towns with up to 10,000 population.	Direct loan and grant.	Repayment period is a maximum of 40 years. Grant funds may be available.
Water and Waste Disposal Loan Guarantees	Provide infrastructure for rural areas.	Public entities, Indian Tribes and non-profit corporations.	Construct, repair and improve water supply and distribution systems and waste collection and treatment systems.	Rural areas, and towns with up to 10,000 population.	Loan guarantee.	Eligible lenders obtain up to a 90% guarantee on loans they make and service.
Solid Waste Management Grants	Provide technical assistance and/or training to those who operate and maintain active landfills.	Public bodies, private non-profit organizations, Indian Tribes, academic institutions.	Technical assistance and training to improve landfill conditions and protect against threats to nearby water resources.	Rural areas, and towns with up to 10,000 population.	Grant.	Applications accepted year-round. Complete applications submitted to National Office for review.
Technical Assistance/ Training/Circuit Rider	Provide technical assistance and training.	Public, private, and non-profit organizations.	Provide technical assistance and training to assist with management of water and waste projects.	Rural areas and towns with up to 10,000 population.	Grant.	As funds are available. Complete applications submitted to National Office for review.
Rural Broadband Direct Loans and Loan Guarantee	Deployment of broadband service to eligible rural communities. Note: The 2014 Farm Bill revises program provisions. New rules are expected to be published in FY 2015.	Entities seeking to provide broadband services in rural areas.	Finance the construction, improvement and acquisition of facilities and equipment to provide broadband service in eligible rural communities.	Refer to the new rules, when available, for population limits.	Refer to the new rules, when available, for loan details.	Refer to the new rules, when available, for loan terms and conditions.
Electric and Telecommunications Loans	Assist rural communities in obtaining affordable, high-quality electric and telecommunications services.	Non-profit and cooperative associations, public bodies, and other utilities.	Generation, transmission facilities and distribution of electric power, including alternative, renewable, conservation and energy efficiency programs. Enhance 911 emergency service, digital switching equipment, and fiber optic cable, along with traditional main system telecommunications service.	Electric: areas served by an existing rural electric borrower, or rural areas other than a city or town of more than 20,000. Telecommunications: areas cities with population under 5,000.	Direct loan or loan guarantee.	Interest rates are established in accordance with 7CFR 1714. Contact RUS at www.rd.usda.gov or 1 (800) 670-6553.
Distance Learning and Telemedicine	Development and deployment of advanced telecommunication services throughout rural America to improve education and health care.	Incorporated entities, including municipalities, for-profit, and non-profit corporations that operate rural schools, libraries, health care clinics and other educational or health care facilities.	To provide end-user equipment and programming that delivers distance learning and telemedicine services into eligible areas.	Rural areas outside incorporated or unincorporated cities with populations up to 20,000.	Grant.	Awards range from \$50,000 to \$500,000. A minimum of 15% in matching funds is required.
Community Connect Grants	Provide public access to broadband in otherwise un-served communities.	Public bodies, tribes, cooperatives, non-profits, limited dividend or mutual associations; corporations and other legally organized entities	To build broadband infrastructure and establish a community center that offers free public access to broadband for two years.	A single community outside incorporated or unincorporated cities with population over 20,000 which does not have broadband.	Grant.	Minimum: \$50,000; Maximum: \$1 million. Amounts are published in Notices of Funding Availability and may vary.

Electric and Telecom Programs: Contact the Rural Utilities Service Administrator;
Water Programs: Contact the Rural Development State Office.

Rural Development Program Purposes

	Land & Bldgs.	Mach. & Equip.	Working Capital	Infrastructure	Tech. Asst./Train.
Rural Housing and Community Facilities Programs					
Single Family Housing Direct Loans (including Self-Help Loans)	◆				
Single Family Housing Loan Guarantees	◆				
Single Family Housing Repair Loans/Grants	◆				
Self-Help Housing Technical Assistance Grants					◆
Rural Rental Housing Direct Loans	◆			◆	
Rural Rental Housing Loan Guarantees	◆			◆	
Housing Preservation Grants	◆	◆	◆	◆	◆
Farm Labor Housing Loans/Grants	◆			◆	
Community Facilities Direct Loans, Loan Guarantees, Grants*	◆	◆	◆	◆	
Rural Community Development Initiative					◆
Rural Business and Cooperative Programs					
Business and Industry Loan Guarantees	◆	◆	◆	◆	
Rural Business Development Grants	◆	◆	◆	◆	◆
Intermediary Relending Program Loans	◆	◆	◆		
Rural Microentrepreneur Assistance Program	◆	◆	◆	◆	◆
Rural Economic Development Loans and Grants	◆	◆	◆	◆	◆
Rural Cooperative Development Grants				◆	◆
Socially Disadvantaged Groups Grants					◆
Value-Added Producer Grant			◆	◆	◆
Rural Energy for America Program Loan Guarantees/Grants	◆	◆		◆	◆
Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program Loan Guarantees					
Repowering Assistance Program					
Advanced Biofuel Payment Program					
Rural Utilities Programs					
Water and Waste Disposal Direct Loans, Loan Guar., Grants	◆	◆		◆	
Solid Waste Management Grants					◆
Technical Asst./Training/Circuit Rider					◆
Rural Broadband Direct Loans and Loan Guarantees	◆			◆	
Electric and Telecommunications Direct Loans/ Loan Guarantees	◆	◆		◆	
Distance Learning and Telemedicine Loans/Grants		◆		◆	
Community Connect Grants	◆	◆	◆	◆	

* Initial operating expenses are eligible in conjunction with the financing of an eligible community facility project. However, grant funds may not be used to fund initial operating expenses.

March 2016

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotope, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at http://www.ascr.usda.gov/complaint_filing_cust.html and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by:

- (1) mail: U.S. Department of Agriculture,
Office of the Assistant Secretary for Civil Rights,
1400 Independence Avenue, SW, Washington, D.C. 20250-9410;
- (2) fax: (202) 690-7442; or
- (3) email: program.intake@usda.gov (link sends e-mail).

USDA is an equal opportunity provider, employer and lender.

Contact us to learn more at:
USDA Rural Development
National Office
Mail Stop 0107
1400 Independence Avenue SW
Washington, DC 20250-0107

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

USDA Rural Development Utah Contacts



Utah State Office

125 S. State Street RM 4311
Salt Lake City, Utah 84138
Phone: (801) 524-4320

Business Programs

Perry Mathews, Program Director
Email: perry.mathews@ut.usda.gov
Phone: (801) 524-4328

Community Programs

Debra Meyer, Program Director
Email: debra.meyer@ut.usda.gov
Phone: (801) 524-4326

Housing Programs

Lori Silva, Program Director
Email: lori.silva@ut.usda.gov
Phone: (801) 524-4323

Provo Field Office

302 East 1860 South
Provo, Utah 84606
Phone: (801) 377-5580

North Logan Field Office

1860 North 100 East
North Logan, Utah 84341
Phone: (435) 753-5480

Vernal Field Office

80 North 500 West
Vernal, Utah 84078
Phone: (435) 789-2100

Richfield Field Office

340 North 600 East
Richfield, Utah 84701
Phone: (435) 896-8250

Cedar City Field Office

2390 West Highway 56, Ste. 13
Cedar City, Utah 84720
Phone: (435) 586-7274

Ephraim Field Office

5 South Main Street, Ste. 202
Ephraim, Utah 84627
Phone: (435) 283-8004

Monticello Field Office

32 South 100 East
Monticello, Utah 84535
Phone: (435) 587-2473

Web address:

<http://www.rd.usda.gov/ut>



United States
Department of
Agriculture

Rural Development

USDA Rural Development is committed to the future of rural communities.