

USDA Rural Development Programs



Washington State



Table of Contents

- 04 Utilities Programs***
- 08 Housing Programs***
- 12 Community Facilities***
- 14 Business Programs***
- 18 Native American***
- 20 Community Development***
- 21 Contacts & Map***
- 22 Program Matrix***

Vinyards and wheatfields in Walla Walla County. Photo by Tami Martin.

USDA Rural Development

USDA Rural Development's mission is to help improve the economy and quality of life in rural America.

Our financial programs support such essential public facilities and services as water and sewer systems, housing, health clinics, emergency service facilities, electric and telephone service.

We promote economic development by supporting loans to businesses through banks, credit unions and community-managed lending pools.

We offer technical assistance and information to help agricultural producers and cooperatives get started and improve the effectiveness of their operations and we provide technical assis-

tance to help communities undertake community empowerment programs. We achieve our mission by helping rural individuals, communities and businesses obtain the financial and technical assistance needed to address their diverse and unique needs.

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



The City of Tekoe in rural Whitman County. Photo by Randy Baird.



Water filtration system at Grand Coulee. Photo by Phil Eggman.

Rural Utilities Programs

USDA Rural Development provides project financing and technical assistance to help communities provide the infrastructure needed by rural businesses, community facilities, and households. USDA Rural Development's Utilities Programs addresses rural America's need for basic services, such as clean running water, sewage and waste disposal, electricity, and modern telecommunications and broadband.

USDA Rural Development is able to offer loans and competitive grants for all types of community infrastructure by working with other partners who have a vested interest in community and economic development.

Planning for development and maintaining a community's physical infrastructure is essential, both for service to current residents, and for future economic growth.

USDA Rural Development is committed to helping rural utilities expand and update their technology and to establish new and vital services, such as distance learning, telemedicine, and broadband internet connectivity.

The public-private partnership forged between USDA Rural Development and these industries results in billions of dollars invested in rural infrastructure, creating jobs for the economy.



Waste Water Treatment Plant in Pe El, Lewis County, partially funded through USDA Rural Development. Photo by Debbie Harper.

Water & Environmental Programs (WEP)

Water and Environmental Programs (WEP) provides loans, grants and loan guarantees for drinking water, sanitary sewer, solid waste and storm drainage facilities in rural areas and cities and towns of 10,000 or less. Public bodies, non-profit organizations and recognized Indian tribes may qualify for assistance. WEP also makes grants to non-profit organizations to provide technical assistance and training to assist rural communities with their water, wastewater, and solid waste problems.

Direct Loans and Grants

Funding is available to develop water and waste disposal systems in rural

areas and towns with a population not in excess of 10,000. The funds are available to public bodies, non-profit corporations and Indian tribes.

To qualify, applicants must be unable to obtain the financing from other sources at rates and terms they can afford and/ or their own resources. Funds can be used for construction, land acquisition, legal fees, engineering fees, capitalized interest, equipment, initial operation and maintenance costs, project contingencies, and any other cost that is determined by the Rural Development to be necessary for the completion of the project. Projects must be primarily for the benefit of rural users.

Guaranteed Loans

This program provides a loan guarantee for the construction or improvement of water and waste disposal projects serving the financially needy communities in rural areas. This purpose is achieved through bolstering the existing private credit structure through the guarantee of quality loans which will provide lasting benefits. Guarantee loans are to serve a population not in excess of 10,000 in rural areas.

Emergency Community Water Assistance Grants

This program helps communities that have experienced a significant decline in quantity or quality of drinking water due to an emergency, or in which such decline is considered imminent, to obtain or maintain adequate quantities of water that meets the standards set by the Safe Drinking Water Act. This emergency is considered an occurrence of an incident such as, but not limited to, a drought, earthquake, flood, tornado, hurricane, disease outbreak or chemical spill, leakage or seepage.

Pre-development Planning Grants

Predevelopment planning grants may be available, if needed, to assist in paying costs associated with developing a complete application for a proposed project. The applicant must meet the eligibility requirements of Part 1780.7 of RUS Instruction 1780.

Very Small Project Loans

These loans are used to assist communities with water and wastewater systems. Qualified private non-profit organizations will receive RFP grant funds to establish a lending program for eligible entities. This grant program is to serve a rural area with a population not in excess of 10,000.

Technical Assistance Programs and Providers

Grants are available to non-profit organizations to provide water and waste disposal-related technical assistance and/ or training to rural water systems and rural areas, towns and cities with a population of 10,000 or less.

Individual Household Water Well Program

Grants are available for private non-profit organizations to establish lending programs that provide low-cost loans to individuals living in eligible rural areas for the construction of water wells.

Solid Waste Management Grant Program

This program helps fund solid waste management, helps eliminate the pollution of water resources, and provides funding to improve planning and management of solid waste sites. Eligible applicants include public bodies, private non-profit organizations and Native American tribes.



Water tower in the rural community of George, Grant County, partially funded by USDA Rural Development. Photo by Phil Eggman.

Rural Electric Program

Providing reliable, affordable electricity is essential to the economic well-being and quality of life for all of the nation's rural residents. The Electric Programs provide leadership and capital to upgrade, expand, maintain, and replace rural electric infrastructure. Under the authority of the Rural Electrification Act of 1936, the Electric Programs make direct loans and loan guarantees to electric utilities to serve customers in rural areas. The loans and loan guarantees finance the construction of electric distribution, transmission, and generation facilities, including system improvements and replacement required to furnish and improve electric service in rural areas, as well as demand side management, energy conservation programs, and on-grid/off-grid renewable energy systems.

Loans are made to corporations, states, territories and subdivisions and agencies such as municipalities, public districts, and cooperative, nonprofit, limited-dividend, or mutual associations that provide retail electric service needs to rural areas or supply the power needs of distribution borrowers in rural areas. The Electric Programs also provide financial assistance to rural communities with extremely high energy costs to acquire, construct, extend, upgrade, and otherwise improve energy generation, transmission, or distribution facilities.

Telecommunications & Broadband

The Telecommunications Infrastructure Loan Program makes long-term direct and guaranteed loans to qualified organizations for the purpose of financing the improvement, expansion, construction, acquisition, and operation of telephone lines, facilities, or systems to furnish and improve telecommunications service in rural areas. All facilities financed must be capable of supporting broadband services.

Broadband Community Connect Program Grants

The Community Connect Program serves rural communities where broadband service is least likely to be available, but where it can make a tremendous difference in the quality of life for citizens. Grant funds may be used to finance the construction, acquisition, or leasing of facilities, including spectrum, land or buildings, used to deploy service to all residential and business customers located within the proposed service area. Funding will include up to 10 Computer Access Points to be used in the Community Center, which must reside on property owned by the awardee. The cost of providing the service will be free to community center for two-years.

Distance Learning & Telemedicine Grant (DLT)

The DLT Program is designed specifically to meet the educational and health



USDA Rural Development provided financing to purchase 18 new Apple computers on behalf of the 320 students at McCleary School District #65. Photo by Debbie Harper.

care needs of rural America. Through loans, grants and loan/grant combinations, advanced telecommunications technologies provide enhanced learning and health care opportunities for rural residents. Entities providing education and medical care via telecommunications including corporations or partnerships, Native American tribes or tribal organizations, state or local units of government, consortia, and private for-profit or not-for profit corporations. Individuals are not eligible.

Public Television Digital Transition Grant Program

Public Television Digital Transition grants assist Public Television Stations serving substantial rural populations in

transitioning to digital broadcast television transmission. Funds may be used to acquire and install facilities and software necessary for the transition. Grant funds may also be used for associated engineering and environmental studies.

Telecommunications General Field Representatives

USDA Rural Development maintains a staff of general field representatives (GFRs) stationed around the country who meet regularly with borrowers at the borrower's locations and assist with developing loan applications, discuss matters of interest to borrowers, and provide assistance as requested. GFR contacts can be found on page 21.



Salvador and Elvira Guerrero and their children in their home built through Catholic Charities Housing Service's Mutual Self-Help Housing Program in Sunnyside, Yakima County. The Guerreros were able to take advantage of USDA Rural Development's Direct Home Loan Program. Photo by Randy Baird.

Rural Housing Programs

USDA Rural Development's Housing Programs helps rural communities and individuals by providing funding for single family homes, apartments for very low and low-income persons or the elderly, and housing for farm laborers. In partnership with non-profits, Native American tribes, state and federal government agencies, and local communities, Housing Programs creates packages of technical assistance and loan and grant funds to assist more rural communities and individuals.

Section 502 Direct Home Loan

These loans are primarily used to help very low and low income individuals or households purchase homes in rural areas. Funds can be used to acquire, build (including funds to purchase and prepare sites and to provide water and sewage facilities), repair, renovate or relocate a home.

Section 502 Home Loan Guarantee

Applicants seeking a USDA Rural Development home loan guarantee may have an income of up to 115 percent of the median income for the area in which they live. Families must be without adequate housing, but be able to afford the mortgage payments, including taxes and insurance. Additionally, applicants must have reasonable credit histories.

Section 504 Home Repair Loan and Grant Program

Home Repair Program provides loans and grants to very low-income homeowners to repair, improve, or modernize their dwellings or to remove health and safety hazards. Grants are available to a dwelling owner/occupant who is 62-years-of-age or older if they cannot qualify for a loan. Grant funds may be used to remove health and safety hazards or to complete repairs to make the dwelling accessible for household members with disabilities. Loan funds may be used for the same purposes and may also be used to repair and/or modernize a dwelling.

Mutual Self-Help Housing Loans

The Section 502 Mutual Self-Help Housing Loan Program is used primarily to help very low- and low-income households construct their own homes through the Mutual Self-Help Housing Program.

Housing Application Packaging Grants

Housing Application Packaging Grants provide government funds to tax-exempt public agencies and private non-profit organizations to package applications for submission to Housing and Community Facilities Programs.

Mutual Self-Help Technical Assistance Grants

Self-Help Technical Assistance Grants provide financial assistance to qualified non-profit organizations and public bodies that will aid very-low and low-income households to build homes in rural areas by the self-help method. These grant funds may be used to pay salaries, rent, and office expenses of the not-for-profit entity.

Rural Housing Site Loans

Rural Housing Site Loans are loans made to provide financing for the purchase and development of affordable housing sites in rural areas for low- and moderate-income applicants. Loans are made to acquire and develop sites for housing to be constructed by the self-help method, or for site development

to build a home for any low- or moderate-income family. Eligible organizations include non-profit organizations, public bodies and Federally-recognized Native American groups.

Technical and Supervisory Assistance Grants

These grant assist low-income rural households in obtaining adequate housing to meet their needs and/or to provide the necessary guidance to promote their continued occupancy of already adequate housing. These objectives will be accomplished through the establishment or support of housing delivery and counseling projects run by eligible applicants.

Section 502 loans are primarily used to help low-income individuals or households purchase homes in rural areas. Photo by Randy Baird.



Multi-Family Housing

USDA Rural Development recognizes the importance of providing rural families, seniors, and migrant farmworkers and their families with a wide range of living options.

Rural Rental Housing Loans

Rural Rental Housing Loans are direct, competitive mortgage loans made to provide affordable multifamily rental housing for very low-, low-, and moderate-income households, the elderly, and persons with disabilities. This is primarily a direct mortgage program, but its funds may also be used to buy and improve land and to provide neces-

sary facilities such as water and waste disposal systems. Loans can be made to individuals, partnerships, limited partnerships, for-profit corporations, non-profit organizations, limited equity cooperatives, Native American tribes, and public agencies.

Guaranteed Rural Rental Housing Program

This program was established to increase the supply of moderately-priced housing in rural areas; ensure that housing is affordable to low- and moderate-income rural residents whose incomes are 115 percent of area median income (AMI) or less; provide

housing that is decent, safe, sanitary, and competitive in the market, and foster risk-sharing partnerships with public and private lenders. Under the program, the agency will provide credit enhancements to encourage private and public lenders to make new loans for affordable rental properties that meet program standards.

Housing Preservation Grants (HPG)

The objective of the HPG program is to repair or rehabilitate individual housing, rental properties, or co-ops owned and/or occupied by very low- and low-income rural persons. Financial assistance provided by the grantee may be

in the form of a grant, loan, interest reduction on commercial loans, or other comparable assistance. Those assisted must own very low- or low-income housing, either as homeowners, landlords, or members of a cooperative.

Farm Labor Housing Loans & Grants

The Farm Labor Housing Loan and Grant Program provides capital financing for the development of housing for domestic farm laborers. Loans are made to farmers, associations of farmers, family farm corporations, Indian tribes, non-profit organizations, public agencies, and associations of farmworkers.



Migrant farm laborers working the tulip fields in Washington State's fertile Skagit Valley. Photo by Bonny Rigley.

Typically, loan applicants are unable to obtain credit elsewhere, but in some instances, farmers able to get credit elsewhere may obtain loans at a rate of interest based on the cost of federal borrowing.

Grants are made to farmworker associations, non-profit organizations, Indian tribes, and public agencies. Funds may be used in urban areas for nearby farm labor (this is the only Housing Programs rural service area exception).

Farm Labor Housing loans and grants are provided to buy, build, improve, or repair housing for farm laborers, including persons whose income is earned in aquaculture (fish and oyster farms) and those engaged in on-farm processing.

Rental Assistance Program

Projects -- Rental assistance may be used in both existing and newly constructed Rural Rental Housing (Section 515) or Farm Labor Housing (Section 514) financed projects. Projects must be established on a non-profit or limited profit basis.

Tenants -- Persons with very-low and low-incomes, the elderly, and persons with disabilities are eligible if they are unable to pay the basic monthly rent within 30 percent of adjusted monthly income. Very low income is defined as below 50 percent of the area median income (AMI); low income is between 50 and 80 percent of AMI; moderate-



Hawthorne Lane is a new Multi-Family Housing property in Graham, Pierce County. Photo by Phil Eggman.

income is established by adding \$5,500 to the low-income limit.

USDA Rural Development and the project owner execute a five-year contract in which USDA commits payments on behalf of tenants in a designated number or percentage of the units. Both USDA and the project owner agree to be bound by all applicable regulations.

Multi-Family Housing Preservation & Revitalization (MPR) Loans & Grants

The goal of the MPR program is to restructure Rural Rental Housing loans and Off-Farm Labor Housing loans and provide grants to revitalize Multi-Family Housing projects in order to extend the affordable use of these projects without displacing tenants due to increased rents.

This is primarily a direct mortgage program, but funds may also be used to buy and improve land and to provide necessary facilities such as water and waste disposal systems. In addition, deep subsidy rental assistance is available to eligible families.

Community Facilities Program

In past eras, “rural” often meant “isolated” and rural residents routinely did without services and amenities that their urban counterparts took for granted. For rural towns and communities to succeed, they must have an

affordable means of providing schools, daycare facilities, libraries, hospitals, fire stations, emergency first responder equipment, and other essential facilities needed and desired by residents.

Community Facilities Direct Loan Program

USDA Rural Development can make direct loans to develop essential community facilities in rural areas and towns of up to 20,000 in population. Direct

loans are available to public entities such as municipalities, counties, and special-purpose districts, as well as to non-profit corporations and tribal governments.

USDA can make direct loans to applicants who are unable to obtain commercial credit.

Loan funds may be used to construct, enlarge, or improve community facilities for health care, public safety, and public services. This can include costs to acquire land needed for a facility, pay necessary professional fees, and purchase equipment required for its operation.

Community Facilities Loan Guarantee

Guarantee loans are made and serviced by lenders such as banks, savings and loans, mortgage companies which are part of bank holding companies, banks of the Farm Credit System, or insurance companies regulated by the National Association of Insurance Commissioners.

USDA may guarantee up to 90 percent of any loss of interest or principal on the loan. For the guaranteed loan program, the interest rate is the lender’s customary interest rate for similar projects.



City of Shelton built a new fire station with the help of USDA Rural Development Community Facilities funding. Photo by Phil Eggman.

Community Facilities Grant

USDA Rural Development provides grants to assist in the development of essential community facilities in rural areas and towns of up to 20,000 in population. Grant funds can be used to construct, enlarge, or improve community facilities for health care, public safety, and community and public services. This can include the purchase of equipment required for a facility's operation.

Grants are available to public entities such as municipalities, counties, and special-purpose districts, as well as non-profit corporations and tribal governments. A grant may be made in combination with other Community Facilities financial assistance, such as a direct or guaranteed loan, applicant contributions, or loans and grants from other sources. Grant assistance may be available for up to 75 percent of project costs. Grant funding limitations are based on population and income, economic feasibility, and availability of funds.

Projects will be selected based on a priority point system. Projects that will receive priority are those that:

- Serve small communities - with the highest priority going to projects located in a community with a population of 5,000 or less.
- Serve low-income communities with the highest priority going to projects

serving communities with median household incomes below: the higher of the poverty line, or 60 percent of the State non-metropolitan median household income.

Special Initiatives

The Community Facilities Grant Program is typically used to fund projects under special initiatives, such as Native American community development efforts, child care centers linked with the Federal government's Welfare-to-Work initiative, Federally-designated Enterprise and Champion Communities, and the Northwest Economic Adjustment Initiative area.

Economic Impact Initiative Grants (EII)

The program and funds are in addition to the Community Facilities grant program's regular allocation of funds. EII is for the purpose of assisting rural communities with extreme unemployment and severe economic depression. To be eligible, an essential community facility must be located in a rural community where the "not employed rate" is greater than 19.5 percent.

The "not employed rate" is determined by the State of WA Department of Employment Security. Fund allocation amounts from the National Office vary from year to year. Grants are authorized on a graduated scale. Applicants located in small communities with low



The Squaxin Island Museum Library and Research Center was partially funded through the Community Facilities Program. Photo by Phil Eggman

populations and low incomes will receive a higher percentage of grants.

Rural Community Development Initiative Grant Program (RCDI)

The Rural Community Development Initiative Grant Program is used to develop the capacity and ability of private, non-profit community-based housing and community development organizations, and low income rural communities to improve housing, community facilities, community and economic development projects in rural areas.

Uses and Restrictions:

Rural Community Development Initiative grants may be used for but are not limited to:

- (a) training sub-grantees to conduct a program on home-ownership education;
- (b) training sub-grantees to conduct a program for minority business entrepreneurs;
- (c) providing technical assistance to sub-grantees on how to effectively prepare a strategic plan;
- (d) provide technical assistance to sub-grantees on how to access alternative funding sources;
- (e) building organizational capacity through board training;
- (f) developing training tools, such as videos, workbooks, and reference guides to be used by the sub-grantee;
- (g) providing technical assistance and training on how to develop successful child care facilities;
- (h) providing training on effective fundraising techniques.

Business & Cooperative Programs

USDA Rural Development provides leadership in building competitive businesses, including sustainable cooperatives that can prosper in the global marketplace. The agency works in partnership with the private sector and community-based organizations to provide technical and financial assistance.

Through its business program, USDA Rural Development provides

for business credit needs in underserved rural areas, often in partnership with private-sector lenders, to help und projects that create or preserve quality jobs and/or promote a clean rural environment. Recipients of these programs may include individuals, corporations, partnerships, cooperatives, public bodies, non-profit corporations, Indian tribes, and private companies.

Additionally, USDA Rural Develop-

ment promotes the understanding and use of the cooperative form of business. Cooperatives market and distribute agricultural products and supplies. Cooperatives also provide other rural services and needs, such as: electricity, telecommunications, credit and financial services, housing, food, hardware and building supplies.

USDA Rural Development is at the forefront of renewable energy

financing, with options including grants, guaranteed loans and payments. Rural Development has funds available to complete energy audits, complete renewable energy development assistance, make energy efficiency improvements and install renewable energy systems.

All USDA Rural Development mission area programs, including Business Programs, are administered by Rural Development field staff.



USDA Rural Development helped fund the White Pass expansion of Paradise Basin, an addition of 767 acres that doubles the size of the ski area, through the Business and Industry Loan Guarantee Program. Photo by Greg York.

Spring Rain Farm & Orchard



Molly Fallon, Farm Manager at Spring Rain Farm & Orchard, sells her company wares at the Port Angeles Farmers Market in Clallam County. Photo by Carlotta Donisi.

Fresh Chicken \$5 / #
1/2 chicken \$5.50 / #
Stew Hen \$10
ask me questions

Organic Local Chicken



Business & Industry Guaranteed Loan (B&I) Program

Guarantees loans by eligible local lenders to businesses of all sizes to benefit rural areas. The primary purpose of the program is to create and maintain jobs and improve the economy in rural communities. The program guarantees losses of up to 80 percent of the original loan amount.

Intermediary Relending Program (IRP)

This program is designed to alleviate poverty and increase economic activity and employment in rural communities. Under IRP, loans are provided to local organizations (intermediaries) for the establishment of revolving loan funds. These funds are used to assist with financing business and economic development activity to create or retain jobs in disadvantaged/remote communities.

Rural Economic Development Loan and Grant (REDLG)

The REDLG Program provides funding to rural projects through local utility organizations. Grant funds are provided to local utility organizations which use the funding to establish revolving loan funds. Under the REDLoan program, USDA provides zero interest loans to local utilities which they, in turn, pass through to local businesses (ultimate recipients) for projects that will create and retain employment in rural areas.

Rural Microentrepreneur Assistance Program (RMAP)

The purpose of the RMAP Program is to support the development and ongoing success of rural microentrepreneurs and microenterprises. Direct loans and grants are made to selected Microenterprise Development Organizations.

*** Rural Business Enterprise Grant Program (RBEG)**

The RBEG program provides grants for rural projects that finance and facilitate development of small and emerging rural businesses, help fund distance learning networks, and help fund employment related adult education programs. To assist with business development, RBEGs may fund a broad array of activities. Rural public entities (towns, communities, state agencies, and authorities), Native American tribes and rural private non-profit corporations are eligible to apply.

*** Rural Business Opportunity Grants (RBOG)**

The primary objective of the RBOG program is to promote sustainable economic development in rural communities with exceptional needs. Public bodies, nonprofit corporations, Indian tribes on Federal or State reservations and other Federally recognized tribal groups, and cooperatives with members that are primarily rural residents and that conduct activities for the mutual benefit of the members are eligible to apply. Grant

funds must be used for projects in rural areas and they can be used for community economic development, technology-based economic development, feasibility studies and business plans, leadership and entrepreneur training, rural business incubators, and long-term business strategic planning

Rural Business Investment Program (RBIP)

The Rural Business Investment Program (RBIP) promotes economic development in mostly rural areas by helping to meet the equity capital investment needs of smaller enterprises located in such areas. USDA licenses newly formed for-profit investment fund entities as Rural Business Investment Companies (RBIC)s. RBIC's use the equity raised in capitalizing their fund to make equity, and equity-like, investments mostly in smaller enterprises located primarily in rural areas.

Value-Added Producer Grants (VAPG)

The primary objective of the VAPG program is to help farmer or rancher cooperatives (and veteran farmer or ranchers), enter into value-added activities related to the processing and/or marketing of bio-based value-added products. Generating new products, creating and expanding marketing opportunities, and increasing producer income are the end goals of this program. You may receive priority if you are a beginning farmer

or rancher, a socially-disadvantaged farmer or rancher, a veteran farmer or rancher, a small or medium-sized farm or ranch structured as a family farm, a farmer or rancher cooperative, or are proposing a mid-tier value chain, as defined in the program regulation. Grants are awarded on a competitive basis.

Rural Cooperative Development Grants (RCDG)

The RCDG Program is designed to improve the economic condition of rural areas by assisting individuals or entities in the startup, expansion or operational improvement of rural cooperatives and other business entities. Grants are awarded competitively, annually, to Rural Cooperative Development Centers, which provide technical assistance to individuals and entities. Grant funds may be used to pay for 75% of the cost of establishing and operating centers for rural cooperative development.

Small Socially-Disadvantaged Producer Grant (SSDPG)

This program provides technical assistance to small, socially-disadvantaged agricultural producers through eligible cooperatives and cooperative development centers. Cooperatives and Cooperative Development Centers are eligible to apply for the SSDPG Program. Grant funds must be used to provide technical assistance to socially-disadvantaged agricultural producers in rural areas.

Rural Development Energy Programs

USDA Rural Development is at the forefront of renewable energy financing, with options including grants, guaranteed loans and payments. Funding is available to complete energy audits, complete renewable energy development assistance, make energy efficiency improvements and install renewable energy systems. Additionally, BCP has programs that help convert older heating sources to cleaner technologies, produce advanced biofuels, install solar panels, build biorefineries, and much more. USDA Rural Development Energy Programs, authorized through the Agriculture Act of 2014, fall into four categories:

Biorefinery, Renewable Chemical, & Biobased Product Manufacturing Assistance Program provides loan guarantees for the development, construction, and retrofitting of commercial-scale biorefineries. The program was established to assist in energy independence of the United States, the promotion of resource conservation, public health, and the environment, to diversify markets for agricultural and forestry products and agricultural waste materials, and create jobs and enhance economic development in rural America.

Repowering Assistance Program provides payments to eligible biorefineries to replace fossil fuels used to produce heat or power to operate the biorefineries with renewable biomass.

The program encourages the use of renewable biomass as a replacement fuel source for fossil fuels used to provide process heat or power in the operation of eligible biorefineries.

Advanced Biofuel Payment Program provides payments to producers to support and expand production of advanced biofuels refined from sources other than corn kernel starch. Advanced biofuels are produced from renewable biomass crops such as cellulose, sugar and starch (other than ethanol derived from corn kernel starch), hemicelluloses, lignin, waste materials, biogas, butanol, diesel-equivalent fuel, sugarcane, and non-food crops such as poplar trees or switchgrass.

Rural Energy for America Program (REAP)

Provides assistance to agricultural producers and rural small businesses to complete a variety of projects, including renewable energy systems, energy efficiency improvements, renewable energy development assistance and energy audits.

The REAP program is comprised of the following components:

The Renewable Energy System and Energy Efficiency Improvement Guaranteed Loan and Grant provides financial assistance to agricultural producers and rural small businesses to purchase, install, and construct renewable energy systems; make energy efficiency improvements; use renewable technologies that reduce energy consumption; and participate in energy audits, renewable energy development assistance, and feasibility studies.

The Energy Audit Renewable Energy Development Assistance Grant Provides grant assistance to entities that will assist agriculture producers and small rural businesses by conducting energy audits and providing information on renewable energy development assistance.

Cosecha Court is a new Farm Worker Labor housing property in Granger, Yakima County. This 10-unit project has a solar panel garden hooked into the grid, saving money for the property. Photo by Tammy Repine.





Nisqually Indian Tribe's new Admin Building. Photo by Bruce Whittle.

Native American Programs

USDA Rural Development is committed to the future of rural communities, including Native American tribes, communities, and individuals. This commitment is long term in nature and transcends annual appropriations and funding cycles.

In Washington State, USDA Rural Development offers grants and loans to retain or create jobs, enable individuals to own homes and start businesses and improve the quality of life

for people in tribal communities. Tribal communities are an integral part of rural America. They have unique challenges and needs not only on a national level, but at the local level among individual tribes. To respond to these individual needs, USDA Rural Development allocates funding specifically for tribes and tribal colleges.

USDA Rural Development portfolio of financial programs addresses the most basic of community needs -- such as

water and sewer systems, electricity, telecommunications, and housing. Furthermore, USDA Rural Development offers community facilities programs that fund fire and police stations, community centers and other special initiatives.

USDA Rural Development can help Native Americans become full partners in the American economy, so their children and grandchildren can have an equal opportunity at pursuing the American dream and so their tribal communities

may continue to exist and thrive for generations to come. Staff are committed to faithfully work with and serve the needs of the 29 federally recognized Native American tribes, tribal organizations, and individuals in Washington State to ensure that all relevant programs are accessible.

To obtain contact information, or for go more information, go to www.rurdev.usda/AI_AN.html or call 1-800-670-6553.



*Annual Tribal Canoe Journey is a celebrated event for the Native American peoples of the Pacific Northwest Coast.
Photo by Bonny Rigley.*

Community Economic Development



The Gritman Building in downtown Ritzville, Adams County. Photo by Phil Eggman.

Community Economic Development includes programs and initiatives that assist communities and regions realize their long-term goals through provision of technical assistance and grants that supports strategic planning and community visioning in order to provide a foundation for economic development. Grant programs directly related to Community Economic Development include:

Community Facilities - To fund the development of essential community facilities for public use in rural areas and may include hospitals, fire protection, safety, as well as many other community-based initiatives

Rural Community Development Initiative - Provides technical assistance and training funds to qualified intermediary organizations to develop their capacity to undertake housing, community facilities, and community and economic development projects in rural areas.

Rural Economic Development Loan and Grant (REDLG) Provides funding to rural projects through local utility organizations. Grant funds to local utility organizations are used to establish revolving loan funds. REDLoans are zero interest loans to local utilities which they, in turn, pass through to local busi-

nesses (ultimate recipients) for projects that will create and retain employment in rural areas.

Self-Help Technical Assistance Grants - Provides financial assistance to qualified nonprofit organizations and public bodies that will aid needy very low and low-income individuals and their families to build homes in rural areas by the self-help method. Any State, political subdivision, private or public non-profit corporation is eligible to apply. Section 523 Grants are used to pay salaries, rent, and office expenses of the non-profit organization. Pre-development grants up to \$10,000 may be available to qualified organizations

Technical Assistance and Training Grants for Rural Waste Systems - Makes grants to non-profit organizations to provide technical assistance and/or training to associations on a wide range of issues relating to delivery of water and waste disposal service, for rural areas or cities and towns with a population of 10,000 or less.

Pre-Development Planning Grants - Predevelopment planning grants may be available, if needed, to assist in paying costs associated with developing a complete application for a proposed water and waste project.

State Contacts

State Office

1835 Black Lake Blvd., SW
Olympia, WA 98512-5715
(360) 704-7740 (Ph)
(855) 843-6124 (FAX)

Administrative Programs

(360) 704-7703 (Ph)
(855) 843-6124 (FAX)

Single Family Housing

(360) 704-7767 (Ph)
(855) 843-6125 (FAX)

Multi-Family Housing

(360) 704-7762 (Ph)
(855) 843-6125 (FAX)

Business & Cooperative Programs

(360) 704-7778 (Ph)
(855) 847-5488 (FAX)

Energy Programs

(360) 704-7778 (Ph)
(855) 847-5488 (FAX)

Community Programs

(360) 704-7737 (Ph)
(855) 847-5488 (FAX)

Broadband Program

Eastern Washington
(208) 288-1435 (Ph)
Western Washington
(360) 574-9768 (Ph)

Western Washington Olympia Area Office

*Serves rural residents living in Clark,
Cowlitz, Grays Harbor, Lewis, Mason,
Pacific, Pierce, Thurston, & Wahkiakum
Counties.*

1835 Black Lake Blvd., SW Suite C
Olympia, WA 98512-5716
(360) 704-7760 (Ph) (Ph)
(855) 847-5490 (FAX)

Mount Vernon Area Office

*Serves Island, King, San Juan, Skagit,
Snohomish, & Whatcom Counties*

2021 E. College Way, Suite 216
Mt. Vernon, WA 98273-3610
(360) 428-4322 Ext. 4 (Ph)
(855) 847-5490 (FAX)

Brush Prairie Office

*Serving rural residents in Clark, Cowlitz,
Pacific & Wahkiakum Counties.*

11104 NE 149th Street, Suite C-300
Brush Prairie, WA 98606-9558
(360) 883-1987 Ext. 4 (Ph)
(855) 847-5490 (FAX)

Port Angeles Office

*Serving rural residents in Clallam,
Jefferson and Kitsap Counties.*

1601 E. Front Street, Bldg. A, Suite B
Port Angeles, WA 98362
(360) 452-8994 Ext. 4 (Ph)
(855) 847-5489 (FAX)



Eastern Washington

Wenatchee Area Office

*Serves rural residents living in Chelan,
Douglas, Ferry, Grant, Lincoln, Okano-
gan, Pend Oreille, & Spokane Counties.*

Room 317, Federal Building
301 Yakima Street
Wenatchee, WA 98801-2998
(509) 663-4019 (Ph)
(855) 847-5491 (FAX)

Spokane Satellite Office

*Serves Spokane, Pend Oreille, and
Stevens counties.*

8815 East Mission, Ste B
Spokane Valley, WA 99212
(509) 924-7350 Ext. 115 (Ph)
(855) 847-5491 (FAX)

Yakima Area Office

*Serves rural residents living in, Adams,
Asotin, Benton, Columbia, Franklin, Gar-
field, Kittitas, Klickitat, Skamania, Walla
Walla, Whitman, & Yakima Counties*

1606 Perry Street, Suite D
Yakima, WA 98902-5769
(509) 454-5740 (Ph)
(855) 847-5491 (FAX)

State Website

www.rurdev.usda.gov/wa

Housing & Income Eligibility

[http://eligibility.sc.egov.usda.gov/
eligibility/welcomeAction.do](http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do)

Business & Cooperative Programs

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
B&I	Create jobs/stimulate economy	Individual, public body, Native American Tribe, Cooperative, corporation, partnership.	Most business purposes except production agriculture	All areas except cities more than 50,000	Loan Guarantee	Lender/Borrowers negotiate terms. Interest rate tied to published rate (may change quarterly).
IRP	Finance community development projects in rural areas	Public bodies, non-profits, Native American tribes, and cooperatives.	Establish./expand businesses. Save/create jobs	Rural areas w/ pop 25,000 or less.	Direct Loan	Intermediary makes small loans to businesses from revolving loan fund on terms consistent with security
*RBEG	Finance/facilitate development of small and emerging businesses	Public bodies, private non-profit corporations, and federally recognized Native American tribes	Buy/develop land, RLF, new construction, equipment, streets/roads/parking, utilities, distance learning.	All areas except cities more than 50,000	Grant	When grant used for revolving loan fund (RLF), the intermediary makes loans to businesses from RLF on terms consistent with security offered. No matching funds required but help the project score competitively.
*RBOG	Finance technical assistance (TA) for business development planning in rural areas	Public bodies, private non-profit corporations, Native American tribes & cooperatives with rural members	Technical assistance, training, establishment of business support centers, economic development plans.	All areas except cities more than 50,000	Grant	Must be completed within two years after project has begun. Matching funds are not required, but help the project score more competitively
REDLG	Finance economic development and job creation in rural areas	Rural Utilities Service finance electric and telephone utilities. Apply to Rural Development	Business startups or expansion projects that create rural jobs	All areas except cities more than 50,000	Direct loan/grant	The intermediary makes loans to profit or nonprofit business and public bodies for rural economic development and/or job creation projects. zero interest for 10-years
VAPG	Assist independent ag producers enter activities that add value to crops	Ag producer/farmer/rancher, veteran farmer/rancher, cooperative, ag producer group, etc.	Planning, feasibility studies, business plans, working capital	No population restriction	Grant	Applicants must meet specific criteria. Grants awarded competitively. Funds cannot be used to build facilities or purchase equipment. Matching funds required.
SSDPG	TA to small, socially-disadvantaged ag producers	Cooperatives, groups of cooperatives, and cooperative development centers where a majority of the board of directors or governing board is comprised of individuals who are members of socially-disadvantaged groups	Technical assistance only	All areas except cities more than 50,000	Grant	Applicants must meet specific criteria. Grants awarded competitively. Matching funds required.
RCDG	Establish/operate center for cooperative development to improve rural economy.	Non-profit corporations and institutions of higher education.	Establish operating centers for the development of rural cooperatives	No population restriction	Grant	Applicants must meet specific criteria, including a minimum 25 percent fund match. Grants are awarded competitively.
RMAP	Support rural microentrepreneurs/microenterprises	Eligible Microenterprise Development Organizations (MDOs) who will assist microentrepreneurs and microbusinesses.	Business-based training and technical assistance grants to rural micro-borrowers and potential micro-borrowers	All areas except cities more than 50,00	Grant and/or loan guarantee	A match of no less than 15 percent of the total amount of the grant in the form of matching funds, indirect costs, or in kind goods or services. Loans are for 20 years at 2 percent interest.
Rural Energy for America Program (REAP)	Provides assistance for renewable energy systems & energy efficiency improvements.	Rural small businesses & agricultural producers	Renewable Energy Systems & Development; Energy Audits; Energy Efficiency Improvements	All areas except cities more than 50,000	Grants and/or loan guarantees	Applicants must meet specific selection criteria. Grants are awarded on a competitive basis. Grants cannot exceed 25 percent of eligible project costs. Loans or loan/grant combinations cannot exceed 75% project costs.
Advanced Biofuel Payment Program	Payments to producers to support/expand production advanced biofuels refined from other than corn	Individual, corporation, company, foundation, or non-profit entity that produces and sells an advanced biofuel.	Payments to producers to support/expand production of advanced biofuels refined from sources other than corn kernel starch	All areas except cities more than 50,000	Actually payment	Payment will be for the actual quantity of eligible advanced biofuel produced and sold during the quarter.

Single & Multi-Family Housing Programs

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
SFH Section 502	Safe, affordable homes for rural Americans.	Households or individuals	Buy, build (via Self-Help or contractor method), repair/rehabilitate rural home for applicant primary residence.	Rural areas with populations of 20,000 or less	Direct loan/Loan Guarantee	Direct - 100% market value or cost, whatever less. Loans amortized for 33/38 years. Payment assist may be available. Guarantee - 30 year, fixed interest, up to 100% value plus fee.
SFH Section 504	Help very low income applicants repair homes/remove hazards	Households/individuals who currently own home	Repair health/safety issues or make home more accessible or improvement	Rural areas with populations of 20,000 or less	Loan/Grant	Loan up to \$20,000, 20 years, 1 percent interest. Grants for applicant 62 years or older who cannot pay back loan
Self-Help Section 523	Assist very-low and low income households to build their own homes via self-help method	Public bodies,private non-profit corporations, and federally recognized Native American tribes	Technical assistance to qualify and supervise groups of households who build homes via self-help method	Rural areas with populations of 20,000 or less	Grant	Grant agreement
MFH Section 515/538	Safe, well-built, affordable rental housing for very-low income individuals and households	Individuals, limited profit and non-profit organizations	New construction or substantial rehabilitation of rural rental housing property	Rural areas with populations of 20,000 or less	Direct loan or grant	Up to 100% development cost (non-profit); 97% (for-profit); 30-year term with up to 50-year amortization; 95% development cost for-profit with low income housing tax credits.
MFH Section 533	Repair/rehabilitate housing owned/occupied by very-low and low-income households	Public bodies/non-profits/Native American tribes or tribal organizations.	Operation of a program which finances repair/rehabilitation activities for single family and small rental properties	Rural areas with populations of 20,000 or less	Direct loan/grant	Grant agreement
Farm Labor (514/516)	Safe, well-built, affordable rental housing for farm workers	Individuals, public and private non-profit organizations.	New construction or substantial rehabilitation of rural rental housing property	No population restriction	Direct loan/grant	Up to 102% of total development cost. Up to 33 yeras to repay at 1% interest.

Community Programs

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Community Facilities	Provide essential community facilities for rural communities	Public bodies/non-profits/Native American tribes or tribal organizations.	Build facilities & purchase equipment for first responders, schools, hospitals.	Rural areas with populations of 20,000 or less	Direct loan/grant Loan Guarantee	Up to 100% of market value. Up to 40 years or life of security. Maximum grant 75% of project cost.
Water/Waste Disposal Direct	Provide infrastructure for rural areas.	Public bodies/non-profits/Native American tribes or tribal organizations.	Build, repair, and improve public water systems, and waste collection treatment systems	Rural areas with populations of 10,000 or less	Direct loan/grant	Interest rates are set quarterly based on an index of current market yields for municipal obligations. Repayment period is a maximum of 40 years. Grant funds may be available.
Water/Waste Disposal Guarantee	Provide infrastructure for rural areas.	Public bodies/non-profits/Native American tribes or tribal organizations.	Build, repair, and improve public water systems, and waste collection treatment systems	Rural areas with populations of 10,000 or less	Loan guarantee	Eligible lenders obtain up to a 90% guarantee on loans they make and service.
Solid Waste Management Program	Provide technical assistance and/or training to help communities reduce their solid waste stream.	Public bodies/non-profits/Native American tribes or tribal organizations.	Provide technical assistance/training to reduce pollution of water resources improve solid waste management	Rural areas with populations of 10,000 or less	Grant	Projects are funded based on selection at the National Level. Applications are accepted from October 1 to December 31 annually.
Rural Broadband Program	Deploy broadband to eligible rural areas.	Legally organized entities. Cannot serve more than 2% telephone subscribers in U.S.	Construction, acquisition, improvement of broadband transmission facilities & equipment.	Eligible rural areas with population less than 20,000. No SMA.	Loans & Guarantees	Loans made at the Treasury rate of interest at time of the advance for a period equal to expected composite economic life of the assets financed. Loans guaranteed no more than 80% of principal. Interest set by private lender.
Electric & Telecommunications Program	Provide financial aid for electric and telecommunications services.	Non-profit and cooperative associations, public bodies, and other utilities. Apply directly to RD National Office.	Generation, bulk transmission facilities, & distribution of electric power. Enhanced 911 emergency service.	Electric: Rural Area Telecom: Rural area with 5,000 population.	Direct loan & Loan Guarantee	Interest rates are established in accordance with 7 CFR 1745.
Distance Learning & Telemedicine Program	Development/deployment of advanced telecommunication services to improve rural education and health care.	Incorporated entities, municipal, for profit and not for profit, that operate schools, libraries, health care clinics, etc.	Equipment for classrooms: cameras, video monitors, computers, and LAN. Also for physician consultation, radiology, x-ray, etc.	Rural areas with populations of 20,000 or less..	Direct loan and/or grant	Matching funds required



www.rurdev.usda.gov/wa



USDA is an equal opportunity provider and employer. To file a complaint of discrimination, write: USDA, Office of the Assistant Secretary for Civil Rights, Office of Adjudication, 1400 Independence Ave., SW, Washington, DC 20250-9410 or call (866) 632-9992 (Toll-free Customer Service), (800) 877-8339 (Local or Federal relay), (866) 377-8642 (Relay voice users).