USDA United States Department of Agriculture
Rural Development

Together, America Prospers

USDA Rural Development

Wisconsin Program Guide

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USDA Rural Development Wisconsin State Office

5417 Clem's Way
Stevens Point, WI 54482

Phone: (715) 345-7600

E-mail: wi-rd-stateoffice@usda.gov

Single Family Housing Programs

Phone: 715-345-7611
Fax: 855-715-8496
E-mail: wi-rd-sfh-so@usda.gov

Multi-Family Housing Programs

Phone: 715-345-7624
Fax: 855-715-8496
E-mail: wi-rd-mfh-so@usda.gov

Rural Business & Cooperative Programs

Phone: 715-345-7646
Fax: 855-731-0161
E-mail: wi-rd-bcp-so@usda.gov

Rural Community Programs

Phone: 715-345-7635
Fax: 855-731-0161
E-mail: wi-rd-bcp-so@usda.gov

Rural Utility Programs

Andre Boening
E-mail: Andre.Boening@usda.gov

Wisconsin State Office Personnel

Frank Frassetto *State Director*	**Phone: (715) 345-7668** FAX: 855– 715-8495	**Frank.Frassetto@usda.gov**
Jessica Mancel Public Information Officer	Phone: (715) 345-7669 FAX: 855– 715-8495	Jessica.Mancel@usda.gov

PROGRAM DIRECTORS

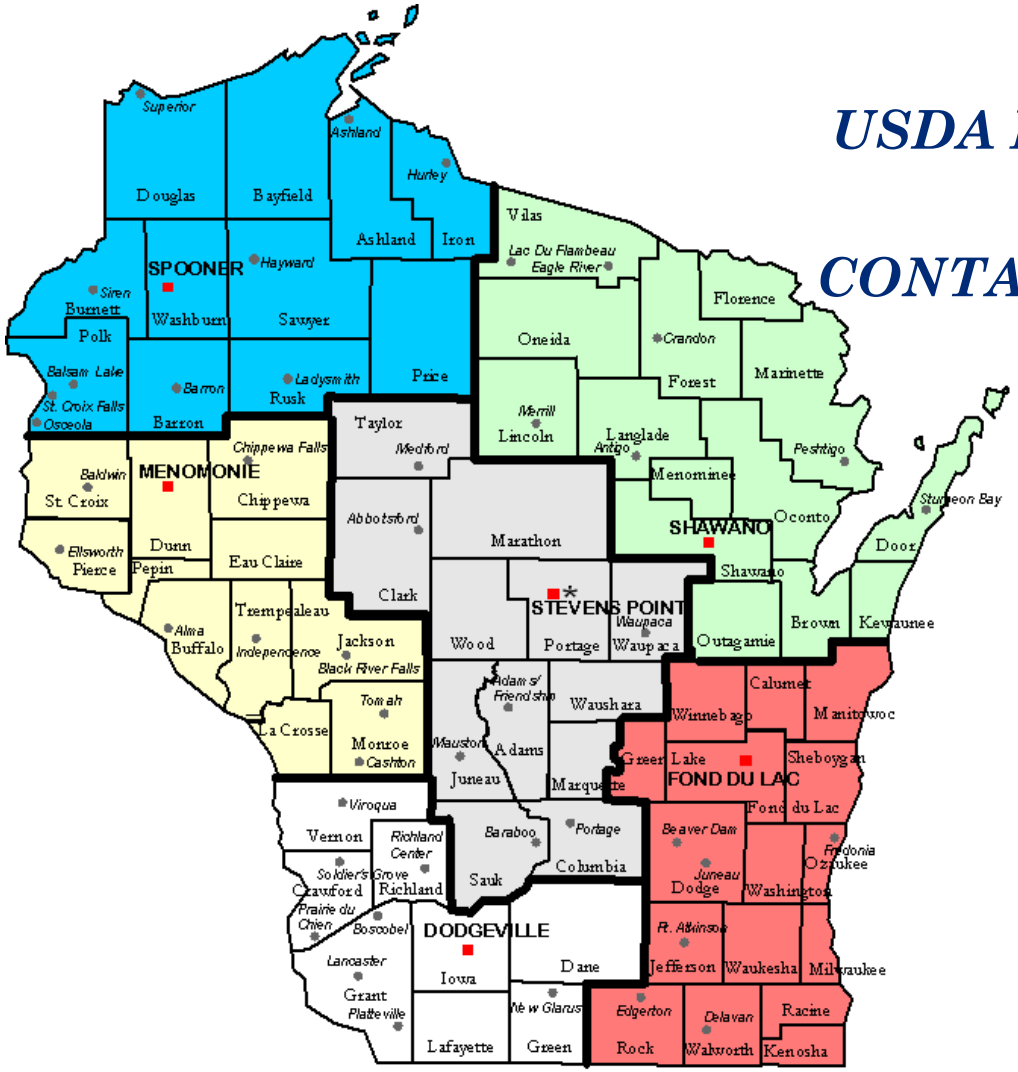
Justin Kirking Acting Rural Business & Cooperative Programs Director	Phone: (715) 345-7639 FAX: 855– 731-0161	Justin.Kirking@usda.gov
Nathan Billinghurst Community Programs Director	Phone: (715) 345-7650 FAX: 855– 731-0161	Nathan.Billinghurst@usda.gov
Dave Schwobe Single Housing Program Director	Phone: (715) 345-7612 FAX: 855– 715-8496	Dave.Schwobe@usda.gov
Donna Huebner Multi-family Housing Program Director	Phone: (715) 345-7625 FAX: 855– 715-8496	Donna.Huebner@usda.gov

AREA DIRECTORS

Sara Thieleke, Area Director			Sara.Thieleke@usda.gov
Dodgeville Area Office	Phone: (608) 935-2791	FAX: 855– 715-8479	wi-rd-dodgeville@usda.gov
Stevens Point Area Office	Phone: (715) 345-7601	FAX: 855– 715-8494	wi-rd-stevenspoint@usda.gov
Brian Hudson, Area Director			Brian.Hudson@usda.gov
Fond du Lac Area Office	Phone: (920) 907-2976	FAX: 855– 715-8480	wi-rd-fonddulac@usda.gov
Shawano Area Office	Phone: (715) 524-8522	FAX: 866– 296-9296	wi-rd-shawano@usda.gov
Kelley Oehler, Area Director			Kelley.Oehler@usda.gov
Menomonie Area Office	Phone: (715) 232-2614	FAX: 855– 715-8491	wi-rd-menomonie@usda.gov
Spooner Area Office	Phone: (715) 635-8228	FAX: 855– 715-8493	wi-rd-spooner@usda.gov

Wisconsin USDA Rural Development Area Office

CONTACT INFORMATION



Area 1: Dodgeville Area Office
1124 Professional Dr, Suite 100
Dodgeville, WI 53533
Phone: 608-935-2791
E-mail: wi-rd-dodgeville@usda.gov

Area 2: Shawano Area Office
603B Lakeland Road
Shawano WI 54166
Phone: 715-524-8522
E-mail: wi-rd-shawano@usda.gov

Area 3: Fond du Lac Area Office
W6529 Forest Avenue, Suite 200
Fond du Lac WI 54937
Phone: 920-907-2976
E-mail: wi-rd-fonddulac@usda.gov

Area 4: Menomonie Area Office
390 Red Cedar Street, Suite G
Menomonie WI 54751
Phone: 715-232-2614
E-mail: wi-rd-menomonie@usda.gov

Area 5: Stevens Point Area Office
5417 Clem's Way
Stevens Point WI 54482
Phone: 715-345-7601
E-mail: wi-rd-stevenspoint@usda.gov

Area 6: Spooner Area Office
800 N Front Street, Room 102
Spooner WI 54801
Phone: 715-635-8228
E-mail: wi-rd-spooner@usda.gov

USDA Rural Development Mission

To increase the economic opportunity and improve the quality of life for all rural Americans

Introduction:

Increasing economic opportunity and improving the quality of life for people in rural America is the goal of the U.S. Department of Agriculture's (USDA) Rural Development mission area. USDA believes rural Americans deserve the same services enjoyed by people in suburban and urban areas while retaining the advantages of small town living.

USDA is working to eliminate substandard housing in rural America by helping rural residents buy, build or rent decent housing. It also creates jobs by funding the growth and creation of rural businesses and cooperatives.

USDA Programs help rural communities build and improve community facilities, such as schools, health clinics and fire stations. USDA also has programs that help rural communities build or extend utilities, including water, electricity and telecommunications services.

Program assistance is provided through direct or guaranteed loans and grants, technical assistance, research and educational materials and is administered through three Program areas: 1) Rural Housing Programs, 2) Rural Business and Cooperative Programs and 3) Rural Utilities Programs.

To accomplish its mission, USDA Rural Development often works in partnership with state, local and tribal governments, as well as rural businesses, cooperatives and non-profit agencies.

This handbook is to provide you with information concerning how to access and effectively use the services provided by Wisconsin USDA Rural Development. These services are intended to aid rural communities of Wisconsin to improve to their quality of life.

We hope you, as our valued customer, are able to benefit from the information provided in this guide. We invite you to contact our State office or any local office with questions you may have, and find out how you can benefit from our services.

Rural Development's Vision:

A rural America that is a healthy, safe and prosperous place to live and work. And to serve as a catalyst to improve conditions in rural America.

Non-Discrimination Statement:

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, audiotape, 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:

mail: U.S. Department of Agriculture
Office of the Assistant Secretary for Civil Rights
1400 Independence Avenue, SW
Washington, D.C. 20250-9410;

fax: (202) 690-7442; or

email: program.intake@usda.gov.

USDA is an equal opportunity provider, employer and lender.

EQUAL HOUSING OPPORTUNITY

Single Family Home Loan Guarantees

Purpose: A guaranteed loan program to lenders serving families seeking financing for homeownership. A non-subsidized homeownership financing program targeting (but not limited to) first time home buyers. Loans may be up to 100 percent loan to value. Existing Rural Development Direct and Guaranteed loan borrowers are also able to refinance their existing loans.

Eligibility: Have ability to repay loan, live in the new residence, be a citizen or non-citizen admitted to the United States of America for permanent residence or on indefinite parole and other requirements. Applicant's income can not exceed 115 percent of the county median income. Applicant must demonstrate repayment ability (i.e. 29 percent Principal, taxes, insurance and interest; 41 percent total debt ratio). Lenders may exceed repayment ratio guidelines with compensating factors.

Fund Availability and Maximum Loan Amounts: Maximum loan amounts will be dictated by an applicant's income and loan repayment ability. Loan amounts cannot exceed the property's appraised value.

Terms: 30 year fixed rate mortgage.

Interest Rate: Negotiated between the lender and borrower.

Credit Requirements: Applicant family must have a credit record which reflects a history of meeting obligations as they become due.

Collateral: Mortgage on Real Estate Financed.

Fees: Guarantee Fee of one percent for purchase and refinance of loan amount; and a 0.35 percent annual fee is collected from the lender.

Special Features:

- No downpayment.
- Ability to finance home purchase, repairs and loan closing costs up to the property's appraised value.
- Flexible credit / qualifying ratios.

For More Information Contact:
USDA Rural Development Single Family Housing Guaranteed Loan Program Staff at
sfhgld.program@usda.gov

Single Family Direct Home Loans

Purpose: The direct home loan program is for families seeking financing to purchase (existing or new construction), repair or improve a home. This subsidized housing program offers loan benefits:

- as down payment assistance to enable purchase with a loan through a private lending source (Rural Development accepts a junior lien behind the primary lender).
- as a sole source of assistance for purchase, repair or improvement. Sole source assistance is limited to families who are unable to obtain any part of the needed credit from another lending source.

The USDA Rural Development loan or portion of the loan may be subsidized based on financial need in order to show repayment capacity.

Eligibility: Have ability to repay loan, live in the new residence, be a citizen or non-citizen admitted to the United States of America for permanent residence or on indefinite parole and other requirements. All requirements are subject to change. A family's income can not exceed 80 percent of the county median income.

Fund Availability and Maximum Loan Amounts: Funding is based upon annual appropriations. Loans may be made for up to 100 percent of the appraised value.

Terms: Maximum repayment typically is 33 years (subject to change based on applicant qualifications and security offered).

Interest Rate: Current Interest Rate is used; however, a subsidy is provided to reduce the effective interest rate to as low as one percent.

Credit Requirements: Applicant family must have a credit record which reflects a history of meeting obligations as they become due.

Collateral: Mortgage on Real Estate Financed.

For More Information Contact:
USDA Rural Development
Rural Housing Programs at
715-345-7611 or
email at sfhapplication@usda.gov

Single Family Home Repair Loan and Grants

Purpose: Low interest home improvement loans and grants, designed for very low-income individuals (50 percent or less of county median income). Funds can be used for making repairs, installing essential features or to remove health and safety hazards. Funding is based upon annual appropriations. The maximum loan limit at one time is $20,000. The lifetime grant maximum is $7,500.

Eligibility: Must be a rural resident or living in a town with a population of up to 10,000 (selected communities with populations of 10,000 - 20,000 are also eligible) and be within the designated income levels. In order to be grant eligible, the applicant must be at least 62 years old and be unable to repay a loan.

Fund Availability and Maximum Loan Amounts: Funding is based upon annual appropriations. Maximum loan limit at one time is $20,000. The lifetime grant maximum is $7,500.

Loans: Maximum term of 20 years.

Terms: Grants require a three year grant agreement.

Interest Rate: Interest rate is one percent A.P.R. on loans.

Credit Requirements: Reasonable credit history.

Collateral: Mortgage is required on loans of $7,500 or more.

For More Information Contact:
USDA Rural Development
Rural Housing Programs
715-345-7611 or
email at wi-rd-sfh-so@usda.gov

Multi-Family Housing Loan Guarantee

Purpose: A guaranteed loan program to lenders serving the rental housing needs of low and moderate income rural households by providing loan guarantees for newly constructed or rehabilitated rental property in eligible rural areas. Guarantees may be used in conjunction with other subsidy programs, such as the Low-Income Tax Credit, HOME and state rental assistance programs. Loans can be made for a variety of rental housing types, for example: family elderly, congregate housing and mobile homes. Loans can be made for new construction moderate or substantial rehabilitation, acquisition of buildings that meet "special housing needs" and combination construction and permanent loans.

Eligibility: Applicants may be individuals, non-profit or for profit organizations, partnerships, limited liability companies, trusts, state and local agencies and American Indian Tribes. Applicants should have the ability and experience to operate and manage a multi-family housing project successfully. Communities with a population of 10,000 or less (selected communities with a population between 10,000-20,000 are also eligible). Lenders eligible for approval include FHA, Fannie Mae and Freddie Mac approved multi-family lenders, other lenders with multi-family experience such as Federal Home Loan Bank system members and State or local Housing Finance Agencies.

Fund Availability: The application process and competitive criteria will be described in an annual Notice of Funding Availability (NOFA) published by RHS.

Terms: 25 year minimum, 40 year maximum.
25 year minimum for balloon with 40 year amortization.

Interest Rate: The interest rate must be fixed and cannot exceed the rate specified in the NOFA. Selected loans may be eligible to receive a subsidy to reduce the interest cost.

Credit Requirements: Loans to Government agencies and non-profits entities have a 3 percent capital contribution. Other entities have a 10 percent capital contribution requirement.

Collateral: Appraisal must indicate security value equal to or greater than the loan.

Income and Rent Restriction:

- Tenants income cannot exceed 115 percent of the area median income, adjusted for family size.
- Rent (including tenant-paid utilities) for any unit at initial occupancy cannot exceed 30 percent of 115 percent of the area median income, adjusted for family size.
- The average rent (including tenant-paid utilities) for all units in a project cannot exceed 30 percent of 100 percent of area median income.

Fees:

- Application fee $2500.
- Initial fee of one percent of guaranteed amount.
- Annual renewal fee of 0.5 percent of the outstanding balance on January 1 of each year thereafter.

For more Information Contact:
USDA Rural Development Multi-Family Housing Programs at 715-345-7624 or email at wi-rd-mfh-so@usda.gov

Multi-Family Housing Direct Loan

Purpose: USDA Rural Development's Rural Rental Housing Program provides loans for the development of affordable rental housing in rural communities for seniors, individuals and families. Low and very-low income households are targeted as tenants, but moderate income households are also eligible. To increase affordability, USDA may also provide Rental Assistance (RA) with its loan. RA is project-based tenant subsidy that pays a portion of tenant shelter costs, reducing them to an affordable level (30 percent of adjusted income).

Eligibility: Borrowers must have sufficient qualifications and experience to develop and operate the project and a good credit history, no delinquent federal debt, no federal housing violations and include the following:

- Individuals who are US citizens and permanent residents.
- General or Limited Partnerships.
- Corporations.
- Limited Liability Companies.
- Non-profits.
- Cooperatives.
- Public bodies (including housing authorities and Native American Indian Tribes).

Project:

- Project must be in a rural area, unincorporated areas and cities of less than 10,000-20,000 population.
- Project must be located in a community on Rural Development's "List of Designated Places" – which is issued annually and can be found on the Rural Development website www.rurdev.usda.gov/wi.
- Projects must consist of at least two rental units.
- Housing must be modest in size and design.
- **Ineligible** facilities include licensed to provide medical care and housing for transient residents.

Fund Availability: USDA Rural Development accepts 515 new construction proposals once a year through a Notice of Funding Availability (NOFA) published in the Federal Register.

Terms: 30-year term with 50-year amortization.

Interest Rate:

- Closed at current market rate.
- USDA Rural Development provides interest credit assistance to lower the effective interest rate to a one percent rate.

Credit Requirements: Loans can be made up to the value of the security as determined by an appraiser. Applicants contribute any difference between cost and security value.

Collateral: Appraisal must indicate security value equal to or greater than the loan.

Fees: None.

For more Information Contact:
USDA Rural Development
Multi-Family Housing Programs
at 715-345-7624 or email at wi-rd-mfh-so@usda.gov

Farm Labor Housing Loans and Grants

Purpose: USDA Rural Development's Farm Labor Housing (FLH) Program provides low cost financing for the development of affordable rental housing for both *year-round and migrant "domestic farm laborers" and their households*. These programs may be used to build, buy, improve or repair farm labor housing and provide related facilities, such as on-site child care centers.

Collateral: Each loan will be adequately secured to protect the Government's interest

Fees: None

Tenant Criteria:

- Tenancy is limited to low and moderate-income "domestic farm laborers" and their households.
- The primary tenant must be a US citizen or legally admitted for permanent residence.
- Retired or disabled domestic farm laborers are also eligible tenants.

OFF FARM

Housing developed for farm workers working on any farm operation.

Eligible Applicants: Broad based non-profit corporations, cooperatives, public bodies (including housing authorities and Native American Indian Tribes) and limited partnerships with a single, non-profit general partner.

Funding Availability: USDA Rural Development accepts FLH proposals once a year through a Notice of Funding Availability (NOFA) published in the Federal Register.

Maximum Loan/Grant Amount:

- Combined Section 514 loan and 516 grant assistance may not exceed $3 million. (This maximum is subject to change and published annually in the Federal Register).
- Section 516 grant funds are available only based on demonstrated need. Grants may not exceed 90 percent of the project's total development cost (TDC).

Rates and Terms:

- Loan: 33-year term fully amortized with monthly or annual payments.
- Grant: Grant with no repayment required.
- Prohibition on Prepayment.
- One percent on unpaid principal of loans.

ON FARM

USDA Rural Development can also provide one percent loans to growers who wish to build on farm housing. The on farm housing is available only to farm workers who work for the farmer borrowing the funds.

Eligible Applicants: Individual farm owner, family farm partnerships, family farm corporation or an association of farmers.

Funding Availability: Applications are continuously accepted and funded on a first come first serve basis.

Maximum Loan: Up to 100% of security value. Grants and Rental Assistance is not available to "ON FARM" Labor Housing.

Rates and Terms: 33 year: fully amortized at one percent interest Loan subject to a 20 year restrictive use period.

For more Information Contact:
USDA Rural Development
Multi-Family Housing Programs
at 715-345-7624 or
email at wi-rd-mfh-so@usda.gov

Housing Preservation Grants

Purpose: USDA Rural Development provides qualified public non-profit organizations and public agencies funding to assist very low and low-income homeowners repair and rehabilitate their homes in rural areas. Funding may also be used to assist rental property owners and cooperatives to repair and rehabilitate multi-family housing units which are available to very low and low-income persons. Financial assistance provided by grant recipients may include loans, grants and interest reduction on commercial loans or other comparable assistance.

Eligibility: A public body or a public or private non-profit organization with experience in similar programs.

Fund Availability and Maximum Loan Amounts:

- Funding is based upon annual appropriations. No more than 50 percent of the State's allocation may be obligated to a single entity.
- A Notice of Funding Availability (NOFA) is published on the Federal Register each year addressing the application cycle.

Credit Requirements: Demonstrate a need for repair and rehabilitation exists in the area for very low and low-income persons.

- The applicant has a feasible process for providing financial assistance which includes:
  - ✓ Selection of recipients.
  - ✓ Determining repair needs of the dwelling.
  - ✓ Performing the necessary repairs.
  - ✓ Monitoring/inspecting repairs performed.
  - ✓ Have support of local government(s) for the area served.
- Have matching/leveraged funds available to complement the funding provided by USDA Rural Development.

Terms: One or two year grant.

Interest Rate: None

Collateral: None.

Fees: None.

For more Information Contact:
USDA Rural Development
Multi-Family Housing Programs
at 715-345-7624 or
email at wi-rd-mfh-so@usda.gov

Self-Help Technical Assistance Grants

Purpose: Technical Assistance (TA) Grants to an organization pay the cost of developing and administering a program of technical and supervisory assistance to aid the very low and low-income families to build their own homes. The dual purpose of this program is to fund organizations that are willing to locate and work with families that otherwise do not qualify as homeowners and help those families learn the skills of maintaining a home by participating in its construction.

Eligible applicants may qualify for two separate grants under this program. In addition to the TA grant, an additional pre-development grant of up to $10,000 may be available, if the applicant organization lacks the financial resources to assemble the TA grant application.

Eligibility: Applicant organization must be a state, political subdivision, public non-profit corporation (including Indian Tribes or tribal corporations) or qualifying private non-profit corporation.

Fund Availability and Maximum Loan Amounts: Funding is based upon annual appropriations. The TA grant depends on the experience and capabilities of the applicant and must be justified based upon the number of families to be assisted.

Terms: A TA grant agreement may be for up to two years depending upon the size and complexity of the TA grant proposal.

Fees: None.

For More Information Contact:
USDA Rural Development
Rural Housing Programs
at 715-345-7611 or
email at wi-rd-sfh-so@usda.gov

Rural Housing Site Loans

Purpose: These are short term loans to finance development costs of subdivisions located in communities of 10,000 population or less (selected communities with a population between 10,000 and 20,000 are also eligible). Developed lots are to be sold to families with low to moderate household income (up to 115 percent of the county median income) using either Direct Home Loan financing or credit from other sources.

Eligibility: Loans can be made to public or private local non-profit organizations with legal authority to buy, develop and sell homesites to eligible applicants.

Fund Availability: Funding is held at the National level and the State Office must request an allocation for each loan.

Terms: Two years.

Interest Rate: Based upon market conditions. Loans for self-help participants have a 3 percent interest rate.

Credit Requirements: No down-payment required. Applicants should have resources available to put together a formal proposal with the final application.

Collateral: Each loan will be adequately secured to protect the Government's interests.

Fees: None.

For More Information Contact:
USDA Rural Development
Rural Housing Programs
at 715-345-7611 or
email at wi-rd-sfh-so@usda.gov

Rural Housing Programs

Community Facility Guaranteed Loans

Purpose: These loans provide funding for essential community facilities, i.e. those public improvements requisite to the beneficial and orderly development of a community. Examples include village and town halls, libraries, hospitals, medical clinics, dental clinics, adult and child care centers, assisted living facilities, nursing homes, homeless shelters, police stations, fire halls, fire trucks, police and emergency vehicles, private schools and colleges, museums, and air ports. This program also may be used to fund recreational facilities.

Eligibility: Applicants must be public bodies (cities, villages, townships, counties or special districts)*, federally recognized Indian Tribes, or non-profit organizations. Cities and villages must have a population of 20,000 or fewer inhabitants. Applicants other than public bodies must show broad based community support.
* Guarantees cannot be made on tax exempt financing.

Fund Availability: Applications are selected into the funding cycle based upon a statewide priority point system.

Loan Terms: Determined by the lender, and cannot be more than the expected life of the collateral or 40 years, whichever is less.

Interest Rate: Negotiated between the lender and borrower.

Credit Requirements: No marginal loans can be guaranteed. However, the borrower must be unable to obtain credit at reasonable rates and terms from other sources. No guarantee can be made to a Federal or State agency or for a tax-exempt obligation.

Collateral: Must be adequate and may be (but not limited to) revenue bonds, pledge of taxes or assessments, land, easements, rights, buildings, machinery and equipment, accounts receivable and assignment of leases. Appraisals are required.

For More Information Contact:
USDA Rural Development
Rural Community Programs
at 715-345-7635 or email at wi-rd-bcp-so@usda.gov

Rural Housing Programs

Community Facility Direct Loans and Grants

Purpose: These loans and grants provide funding for essential community facilities, i.e. those public improvements requisite to the beneficial and orderly development of a community. Examples include village and town halls, libraries, hospitals, medical clinics, dental clinics, adult and child care centers, assisted living facilities, nursing homes, homeless shelters, police stations, fire halls, fire trucks, police and emergency vehicles, private schools and colleges, museums, and airports.

Eligibility: Applicants must be public bodies (cities, villages, townships, counties or special districts), federally recognized Indian Tribes, or non-profit organizations. Cities and villages must have a population of 20,000 or fewer inhabitants. Grant recipients must have a median household income less than $50,795. Applicants other than public bodies must show broad based community support. Applicants must be unable to borrow the money elsewhere at reasonable rates and terms to make the project affordable.

Fund Availability: Applications are scored on a priority point system based upon populations, median household incomes, and if health and safety needs are being met by the proposal. Leveraging is highly recommended due to limited funds.

Grant Specific: The amount of grant funds provided for a facility shall not exceed 75 percent of the cost of developing the facility. Grants are limited to no more than 50 percent of the State allocation or $50,000, whichever is greater.

Terms: Maximum loan term is for 40 years or the useful life of the security, whichever is less.

Interest Rate: Dependant on the median household income of the borrower. The rate can be as low as 3 percent, and will usually be no higher than commercial bonds.

Collateral: Usually a revenue bond if the loan is to a public body otherwise a note and a mortgage. Repayment is from revenue use of the facility and backed by taxes if a public body.

For More Information Contact:
USDA Rural Development
Rural Community Programs
at 715-345-7635 or email at wi-rd-bcp-so@usda.gov

Rural Community Development Initiative (RCDI)

Purpose: The Rural Community Development Initiative (RCDI) program 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.

Eligibility: Qualified organizations can be public or private (including tribal organizations) that have been legally organized for at least three years and have experience working with eligible recipients. Recipients of assistance from the intermediary can be non-profit organizations, low-income communities, or federally recognized tribes, based on the definitions of the Notice of Funds Availability (NOFA).

Funding: The RCDI grant, which has a dollar-for-dollar matching funds requirement, is made to an intermediary. Matching funds must be in the form of cash or confirmed funding commitments and be least equal to the grant amount. In-kind contributions cannot be used as matching funds.

For More Information Contact:
USDA Rural Development
Rural Community Programs
at 715-345-7635 or
email at wi-rd-bcp-so@usda.gov

Business and Industry Loan Guarantees

Purpose: These are loan guarantees of commercial loans. Loan purposes include purchase and expansion of land, equipment, buildings, working capital, aquaculture, commercial nurseries, tourist and recreation facilities, hotels, motels, community facility projects, housing development sites, apartment buildings and the purchase of stock in a cooperative where commodities are being produced by the members for processing by the cooperative. Loan funds cannot be used for lines of credit, gambling, golf courses and agricultural production over $1 million or more than 50 percent of a project and when not part of an integrated agriculture processing business.

Eligibility: Loans are made to businesses which save or create jobs in rural areas (cities under 50,000 in population). Borrowers may be an individual, partnership, cooperative, for-profit or non-profit corporation, Indian Tribe or public body.

Maximum Amounts: The maximum guarantee is generally 80 percent for loans up to $5 million, 70 percent for $5-10 million and 60 percent for $10-25 million.

Terms: Typically 20 years for real estate, seven to 10 years for machinery and equipment (depends on useful life) and five to seven years for working capital.

Interest Rate: Negotiated between the lender and borrower and may be fixed or variable.

Collateral: All collateral must secure the entire loan and personal and corporate guarantees are required.

For more Information Contact:
USDA Rural Development
Rural Business and Cooperative Programs Staff at
715-345-7646 or email at wi-rd-bcp-so@usda.gov

Intermediary Relending Program

Purpose: Intermediaries (or borrowers) are private non-profit corporations, any state or local government, an Indian Tribe or a cooperative. Intermediary Relending Program money is lent to an previously mentioned group, which in turn is re-lent by the intermediary to the ultimate recipients. The ultimate recipient must be unable to obtain credit elsewhere at reasonable rates and terms. The ultimate recipient may be a business, non-profit organization, or public body. Loan funds may be used for new business start up, business expansion, public facilities, or community infrastructure.

Eligibility: Service area must be under 25,000 in population.

Maximum Amounts: Maximum USDA Rural Development funding is $2 million per intermediary. Maximum loan to any ultimate recipient is $150,000.

Terms: Maximum term is 30 years.

Interest Rate: Rates to intermediary is one percent. Rates to ultimate recipients will be negotiated with lower rates encouraged.

Collateral: Can be real or personal property or pledged securities of intermediary or ultimate recipient.

For more Information Contact:
USDA Rural Development
Rural Business and Cooperative Programs at
715-345-7646 or email at wi-rd-bcp-so@usda.gov

Rural Business Development Grants (RBDG)

Purpose: The Rural Business Development Grant (RBDG) is a competitive grant designed to support targeted technical assistance, training and other activities leading to the development or expansion of small and emerging private businesses in rural areas that have fewer than 50 employees and less than $1 million in gross revenues. Programmatic activities are separated into enterprise or opportunity type grant activities.

Eligibility: Applicants are Rural public entities including, but not limited to: Towns, Communities, State agencies, Authorities, Nonprofit Corporations, Institutions of Higher Education, Federally-recognized Tribes, or Rural Cooperatives. RBDG funds must be directed for projects benefitting rural areas or towns outside the urbanized periphery of any city with a population of 50,000 or more.

For more Information Contact:
USDA Rural Development
Rural Business and Cooperative Programs at
715-345-7646
or email at wi-rd-bcp-so@usda.gov

Rural Economic Development Loans and Grants (REDLG)

Purpose: Purpose is to develop projects that will result in a sustainable increase in economic productivity, job creation and incomes in rural areas. Projects may include business start-ups and expansion, community development, incubator projects, medical and training projects and public facilities. The initial use of grant funds must be to finance a public facility project.

Eligibility: Applicants/intermediaries are current or pre-paid Rural Utility Service electricity and telephone borrowers. The project does not have to be within their service area. .

Fund Availability and Maximum Amounts: Funding is either a zero interest loan or grant to the borrower which in turn is re-lent as a zero interest loan. The maximum amount varies each fiscal year.

Terms: For a zero interest loan, the borrower will sign a promissory note with a term not to exceed 10 years. Principal may be deferred up to two years. All loans will be secured. The applicant/intermediary must have a specific loan recipient at the time of application. Repayment of the loans will equal the term of the loan to the intermediary.

Grant Funds must be matched 20 percent up front by the intermediary. These accounts will be used initially as zero interest revolving loans. Funds from other sources must at least equal 20 percent of the loan or grant amount.

For more Information Contact:
USDA Rural Development
Rural Business and Cooperative Programs at
715-345-7646 or email at wi-rd-bcp-so@usda.gov

Rural Business & Cooperative Programs

Value-Added Producer Grant Program (VAPG)

Purpose: The primary purpose of the Value-Added Producer Grant Program (VAPG) is to enable eligible agricultural producers to develop businesses that produce and market value-added agricultural products.

Eligibility: Applicants must be an independent producer, agricultural producer group, farmer or rancher cooperative, or majority controlled producer-based business venture. The project must show evidence of a high likelihood of creating added value for an agricultural product. Value-added is the incremental value that is realized by the producer from an agricultural commodity or product as a result of a change in it's physical state, differentiated production or marketing as demonstrated in a business plan, product segregation or the economic benefit realized from the production of farm or ranch-based renewable energy. Incremental value may be realized by the producer as a result of either an increase in value to buyers or expansion of the overall market for the product.

Maximum Amounts: The maximum amount is no more than $300,000 for working capital or $100,000 for planning purposes, per project, per fiscal year.

Matching Funds:
Equal to the awarded grant amount.

Fund Availability:
Determined each fiscal year.

Application Deadline:
Determined each fiscal year.

For more Information Contact:
USDA Rural Development
Rural Business and Cooperative Programs at
715-345-7646 or email at wi-rd-bcp-so@usda.gov

Rural Microentrepreneur Assistance Program (RMAP)

Purpose: To provide direct loans, technical assistance grants, and technical assistance-only grants to Microenterprise Development Organizations (MDOs) to support the development and ongoing success of rural microentrepreneurs and microenterprises in rural areas.

Loans: Microlender providing fixed interest rate microloans to rural microentrepreneurs for startup and growing microenterprises. Loan size to MDO ≤ $500,000.

Eligible Microloan Purposes
Agency loan funds may be used to make microloans for any legal business purpose not identified as an ineligible purpose. Microlenders may make microloans for qualified business activities and expenses including, but not limited to working capital; purchase of furniture, fixtures, supplies, inventory or equipment; debt refinancing; business acquisitions; and the purchase/lease of real estate

Grants: Microlender technical assistance grants to Microlenders participating in RMAP with an active rural microloan revolving fund or applying to participate under RMAP. Once an MDO receives an RMAP loan and grant, grant funding will continue annually.

Technical assistance grants to a microlender will be made based on a percentage of the outstanding microloans owed to the microlender under this program.

Technical Assistance-only grants will not exceed $130,000 (FY 2010)

Eligible Grant Purposes:

- **TA Grant** – provide technical assistance and training to eligible microentrepreneurs and microenterprises.
- **TA-Only Grant** – provided to eligible MDOs that seek to provide business-based technical assistance and training to eligible microentrepreneurs and microenterprises. *(Entities receiving microlending TA Grants will not be eligible to apply for TA-Only grants.)*

MDO Eligibility: Must meet definition of an MDO: nonprofit entity; Federally recognized Indian tribe; or a public institution of higher education. Applicants must be citizens of the United States and its territories. For potential microlenders: the applicant must also provide evidence that it: has demonstrated experience in management of a revolving loan fund; or Certifies that is, or its employees, have received education and training from a qualified microenterprise development training entity so that the applicant has the capacity to manage such a revolving loan fund; or is actively and successfully participating as an intermediary lender in good standing under the U.S. Small Business Administration (SBA) Microloan Program or other similar loan programs as determined by the Administrator.

Microenterprise/ Microentrepreneur Eligibility:
Business located in a rural area that employs not more than 10 FTEs and is seeking a loan(s) of not more than $50,000. A sole proprietorship/business entity located in a rural area Inadequate credit elsewhere

Applications: Applicants must submit an original complete application to the USDA Rural Development State Office in the state where the applicant's project is located.

For more Information Contact:
USDA Rural Development
Rural Business and Cooperative Programs at
715-345-7646 or email at wi-rd-bcp-so@usda.gov

Renewable Energy For America Program Grants
(REAP)

Purpose:

Energy Efficiency: Installation of energy efficient equipment and improvements to a facility, building or process, or that reduces energy consumption.

Renewable Energy: Purchase and installation of a system that produces, or produces and delivers usable energy derived from wind, solar, biomass, geothermal, or hydrogen derived from these sources.

Eligibility:

Agricultural Producers and Rural Small Businesses
(Excludes residential purposes)

Agricultural Producer: Individual or entity directly involved in the production of agricultural products and 50% or greater of their gross income is derived from the operations.

Rural: All areas other than a city with a population of greater than 50,000 and urbanized area contiguous and adjacent to such city.

Small Business: A private entity including a sole proprietorship, partnership, corporation, and a cooperative, municipal, or Indian Tribal electric utility. Must meet SBA small business size standards including aggregate or affiliated and subsidiary entities; excludes other non-profit entities. Facility must be located in a rural area.

Use of Grant Funds:

Construction of buildings, real estate improvements, and purchase and installation of equipment that are an integral and necessary part of the renewable energy system or an energy efficiency improvement project.

Energy audits, feasibility study, and business plans.

Professional fees, design fees, permits, etc.

Amounts:

Renewable: $2,500 minimum - $500,000 maximum.
Efficiency: $1,500 minimum - $250,000 maximum.
Grant cannot exceed 25 percent of eligible project costs.

Fund Availability:

NOFA will announce the application cycle annually.

For more Information Contact:

USDA Rural Development
Rural Business and Cooperative Programs at
715-345-7646 or email at wi-rd-bcp-so@usda.gov

Renewable Energy For America Program Loan Guarantee

Purpose:

Energy Efficiency: Installation of energy efficient equipment and improvements to a facility, building or process, or that reduces energy consumption.

Renewable Energy: Purchase and installation of a system that produces, or produces and delivers usable energy derived from wind, solar, biomass, geothermal, or hydrogen derived from these sources.

Eligibility:

Agricultural Producers and Rural Small Businesses (Excludes residential purposes)

Agricultural Producer: Individual or entity directly involved in the production of agricultural products and 50% or greater of their gross income is derived from the operations.

Rural: All areas other than a city with a population of greater than 50,000 and urbanized area contiguous and adjacent to such city.

Small Business: A private entity including a sole proprietorship, partnership, corporation, and a cooperative, municipal, or Indian Tribal electric utility. Must meet SBA small business size standards including aggregate or affiliated and subsidiary entities; excludes other non-profit entities. Facility must be located in a rural area.

Use of Grant Funds:

Construction of buildings, real estate improvements, and purchase and installation of equipment that are an integral and necessary part of the renewable energy system or an energy efficiency improvement project.

Energy audits, feasibility study, and business plans.

Professional fees, design fees, permits, etc. Expansions or improvements to existing renewable energy systems.

Loan Information:

$5,000—$25 Million loan amount

- 1.0% guarantee fee
- 1/4% annual renewal fee
- 70-85% guarantee of loss
- Loan amount (including grant funds if applicable) cannot exceed 75% of eligible project cost

Fund Availability:

NOFA will announce the application cycle annually.

For more Information Contact:

USDA Rural Development
Rural Business and Cooperative Programs at
715-345-7646 or email at wi-rd-bcp-so@usda.gov

Cooperative Development Technical Assistance

Purpose: Assist rural residents form new cooperative businesses or to use the cooperative model to address unmet social or economic needs.

Eligibility: All rural residents of Wisconsin.

What is a Cooperative? A ***cooperative (co-op)*** is a business owned and democratically controlled by the people who use its services. Cooperatives operate for the benefit of members rather than earn profits for external investors.

Types of Assistance:

- Present general information on what is a co-op.
- Organize a steering committee and board of directors.
- Guide a steering committee and members through the steps of organizing a co-op.
- Conduct a potential membership survey.
- Draft by-laws, articles of incorporation and marketing agreements.
- Research portions of a feasibility study.
- Assist with the creation of a business plan.
- Explore an equity drive and financing options.
- Provide initial and ongoing board of directors training.

Through collaboration with state, midwest, national and international cooperative development organizations, we keep abreast of current research in the co-op field and help people apply this evolving knowledge base to their particular needs. Currently, we are working with groups to establish cooperatives in the following sectors:

- Home health care co-ops (worker owned or consumer/ worker owned)
- Shared services co-ops (for small businesses, non-profits and local governments to purchase supplies in bulk, to jointly market and to distribute goods or services).
- Consumer purchasing co-ops.
- Rural Housing and senior housing co-ops.
- Craft producers co-ops.
- Day care co-ops.
- Niche marketing co-ops for family farmers.

For More Information Contact:
USDA Rural Development
Rural Business and Cooperative Programs at
715-345-7646 or email at wi-rd-bcp-so@usda.gov

Water and Waste Disposal Loans and Grants

Purpose: These are funds for community water, sewer, storm sewer and solid waste systems.

Eligibility: Applicants are public bodies (city, township, county or special district), Indian Tribes, cooperatives or other non-profit organizations. Applicants must be unable to borrow money elsewhere at reasonable rates and terms to make the project affordable. Service area must be under 10,000 in population. Grants may be available if the median household income of the borrower is at or below $56,439 (per 2010 Federal Census) and if needed to reduce annual costs of the system to what similar communities are paying.

Fund Availability: Applications are scored on a priority point system based upon population, median household incomes and if health and sanitary needs are being met by the proposal.

Terms: Loan term is up to 40 years. Security is usually a revenue or special assessment bond. Repayment is by user fees or special assessments.

Interest Rate: Dependant on the median household income of the borrower. The rate may be as low as 3 percent and will usually be no higher than commercial bond rates.

For more Information Contact:
USDA Rural Development
Rural Community Programs at
715-345-7635 or
email at wi-rd-bcp-so@usda.gov

Technical Assistance

Technical Assistance and Training Grants

Purpose: Grants under this program can be used to identify and evaluate solutions to water and waste disposal problems in rural areas, to assist in preparation of USDA Rural Development grants, to improve operation and maintenance of existing water and waste disposal in rural areas.

Eligibility Requirements: Applicants should be a private non-profit organization and possess the ability and experience to provide technical assistance and/or training to water and sewer utilities.

Fund Availability: Technical Assistance and Training Grants are made available from at least one percent and not more than three percent of the funds appropriated for Water and Waste Disposal Grants. Applications are accepted October 1 through December 31.

For more Information Contact:
USDA Rural Development
Rural Community Programs at
715-345-7635 or email at wi-rd-bcp-so@usda.gov

Rural Water Circuit Rider Technical Assistance

Purpose: Provide on-site technical assistance to help assure cost effective operation of rural water systems. The assistance is provided at no charge. It compliments supervisory assistance provided by USDA Rural Development personnel.

Eligibility: The assistance may be requested by officials of rural water systems or by USDA Rural Development personnel.

For more Information Contact:
USDA Rural Development
Rural Community Programs at
715-345-7635 or email at wi-rd-bcp-so@usda.gov

Solid Waste Management / Emergency Community Water Assistance

Solid Waste Management Grants

Purpose: Grant money to help reduce or eliminate pollution of water resources and to improve planning and management of solid waste sites.

Eligibility: Applicants are private, non-profit, tax-exempt organizations with proven experience and ability to provide such technical assistance. Grant funds may not be used for recruiting of applications or to duplicate services already provided by the organization.

Fund Availability: Applications are accepted October 1 through December 31.

For more Information Contact:
USDA Rural Development
Rural Community Programs at
715-345-7635 or
email at wi-rd-bcp-so@usda.gov

Emergency Community Water Assistance Grants

Purpose: These grants may be available to rural communities when disaster strikes. Congress may appropriate funds for the program after a flood, earthquake or other disaster if the county or area has been designated eligible under a presidential emergency declaration.

Eligibility: Applicants must have a decline in quantity or quality of water. Public bodies, Indian Groups and non -profit corporations serving rural areas, including cities or towns whose population does not exceed 10,000 people may be eligible.

Funding Availability: Subject to funding.

For more Information Contact:
USDA Rural Development
Rural Community Programs at
715-345-7635 or
email at wi-rd-bcp-so@usda.gov

Rural Utilities Programs

Distance Learning and Telemedicine

Purpose: This program is used to create or improve telecommunications, computer networks and related technology for rural communities to improve access to education and/or medicinal services.

Eligibility: Applicants are rural schools, libraries, hospitals, health care clinics and related organizations which operate educational or heath care facilities, Indian Tribes, consortiums or partnerships and other organizations that operate educational or health care facilities in rural areas. Funds will not be provided to State or Local governments.

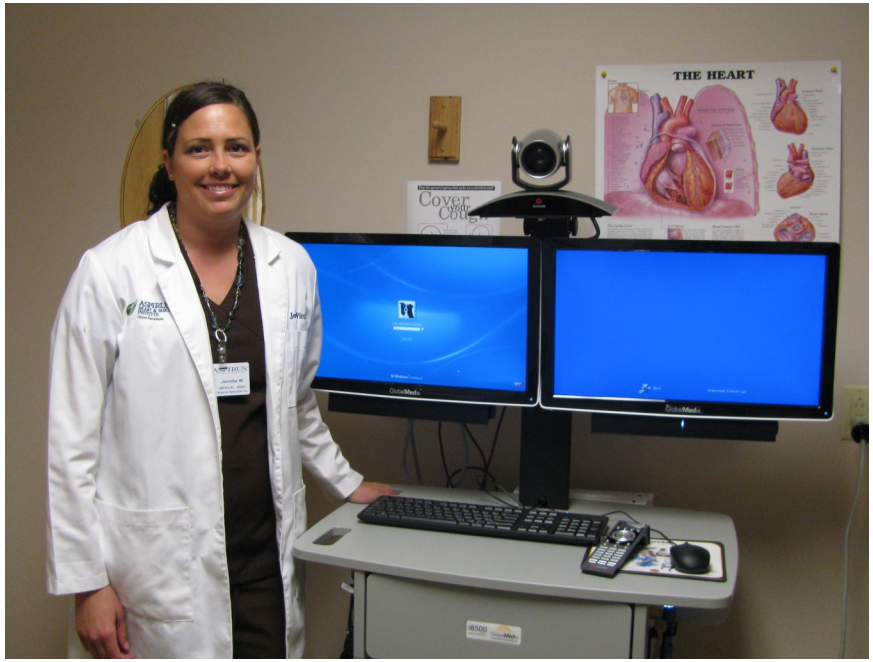
Fund Availability and Maximum Amounts: Funding for loans and grants is based on annual appropriation. Maximum amount of a grant can not exceed 10 percent of any fiscal year appropriation. The minimum amount for both is $50,000. The maximum amount for a loan is $3,000,000 and for a grant $500,000. Up to 70 percent of the cost of acquiring eligible equipment can be funded under a grant or up to 90 percent of costs under a loan.

Matching Funds: Minimum 15% of total amount of financial assistance requested.

Funds Available: Determined each fiscal year.

Application Deadline: Determined each year.

For more Information Contact:
USDA Rural Development
WI General Field Representative
Andre Boening
E-mail: Andre.Boening@usda.gov



Rural Electrification Loans and Grants

Reliable, affordable electricity is essential to rural Americans for their economic well-being and quality of life. The USDA Rural Development electric program provides leadership and capital to upgrade, expand, maintain, and replace America's vast rural electric infrastructure. Under the authority of the Rural Electrification Act of 1936, USDA makes direct loans and loan guarantees to electric utilities to serve customers in rural areas.

The Electric Program makes loans and loan guarantees to finance the construction of electric distribution, transmission and generation facilities -- including system improvements and replacements required to furnish and import electric service in rural areas -- and for demand-side management, energy conservation programs, and on- and off-grid renewable energy systems.

USDA Rural Development makes loans to corporations, states, territories and subdivisions, and agencies such as municipalities, people's utility districts, and cooperative, nonprofit, limited-dividend, or mutual associations that provide retail electric service to rural areas or supply the power needs of distribution borrowers in rural areas. USDA Rural Development also provides financial assistance to rural communities with extremely high energy costs to acquire, construct, extend, upgrade, and otherwise improve energy generation, transmission, or distribution facilities. USDA Rural Development services approximately 700 active electric borrowers in 47 states.

Most USDA financed systems have a two-tiered organizational structure. Retail consumers are members of the distribution cooperative that provides electricity directly to their homes and businesses. Most distribution cooperatives, in turn, are members of power supply cooperatives, also called "generation and transmission" or "G&T" cooperatives, which generate and/or procure electricity and transmit it to the distribution member systems.

Direct and Guaranteed Loans and Grants
The USDA Rural Development Electric Program offers the following sources of financing assistance: Hardship Loans, Municipal Rate Loans, Treasury Rate Loans, Guaranteed Loans, and Assistance to Rural Communities with Extremely High Energy Costs (loans and grant assistance). The primary differences between the programs are the qualifying criteria and the interest rate for each type of financing.

Assistance to Rural Communities with Extremely High Energy Costs provides grants and loans to be used to acquire, construct, extend, upgrade, and otherwise improve energy generation, transmission, or distribution facilities serving communities in which the average residential energy expenditure for home energy is at least 275 percent of the national average. Eligible entities are persons, State and local governments, and federally recognized Indian tribes and tribal entities.

Renewable Energy Projects, including renewable energy systems, such as solar, wind, hydropower, biomass, or geothermal, can be financed through Guaranteed Loans.

For more Information Contact:

WI General Field Representative
Andre Boening
E-mail: Andre.Boening@usda.gov

Freedom of Information and Privacy Act

Freedom of Information Act (FOIA) and Privacy Act:

In accordance with the Freedom of Information Act (FOIA) and USDA regulations (7 Code of Federal Regulations, Part 1, Subpart A), any person can request access to Rural Development records.

Requests should be made in writing to the appropriate Rural Development FOIA/Privacy Act Coordinator in the state where the records reside or to the Rural Development FOIA/Privacy Act Officer in Washington, D.C. if the records reside either in the National Office or in the Finance Office in St. Louis, MO. If you are not sure where the requested records reside, contact the Washington, D.C. FOIA Officer/ Privacy Act Officer. Requests may be sent by mail or fax. *Requests will not be accepted through e-mail since a signature needs to be affixed to the request*. Please indicate that you are making a request under the FOIA and/or Privacy Act. Include the mailing address to which the records should be sent. We also suggest that you provide your phone number so that USDA employees may contact you if needed for clarification of your request.:
USDA Rural Development FOIA/Privacy Act/Torts Unit
USDA South Building Stop 0742, 1400 Independence Avenue, SW
Washington D.C. 20250-0742
Telephone (202) 692-0031
Fax Number (202) 692-0013

Requests for information pertaining to Wisconsin should be directed to the attention of :

Sara Thieleke
USDA Rural Development
Wisconsin State Office
5417 Clem's Way
Stevens Point, WI 54482
TELEPHONE: (715) 345-7602
E-mail: Sara.Thieleke@usda.gov

Programs at a Glance

Agency	Business Loans	Business Counseling	SFH Loans & Grants	Multi-Family Loans	Economic Development	Water and Waste	Community Facility Loans	General Community Development	Natural Resource	Community Planning
USDA Rural Development & Revolving Loan Funds for Business (by County)	X		X	X	X	X	X			X
Wisconsin Local Development Organizations	X	X			X			X		X
Wisconsin Department of Administration www.doa.state.wi.us	X				X	X	X	X		
UWEX-Cooperative Extension www.uwex.edu/ces/		X			X			X	X	X
WHEDA www.wheda.com	X		X	X	X		X			
WISCAP Member Agencies www.wiscap.org	X	X	X	X	X	X	X	X		X
Wisconsin RPC- Regional Planning Commissions www.dot.wisconsin.gov/projects/planorg/rpc.htm	X				X			X		X
USDA-Resource Conservation and Development (RC&D) www.nrcs.usda.gov/programs/rcd					X				X	
Small Business Administration www.sba.gov/wi	X	X			X					
SCORE-Counselors to America's Small Business www.score.org		X								
Wisconsin Department of Natural Resources www.dnr.wi.gov						X				
Wisconsin Small Business Development Center www.wisconsinsbdc.org		X								
HUD- US Dept. of Housing and Urban Development www.hud.gov			X	X	X		X	X		X

Information regarding specific programs administered by the above Agencies can be obtained by contacting the agency directly or visiting their website.

USDA Rural Development

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United States
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Rural Development

Committed to the future of rural communities.

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Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, 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.

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