USDA Rural Development
U.S. DEPARTMENT OF AGRICULTURE

ILLINOIS PROGRAM SUMMARY

COMMUNITY PROGRAMS (Community Facilities & Water/Waste Programs): Direct Loans/Grants - Apply to Rural Development. Loan Guarantees - Apply to intermediary (approved lenders)

PROGRAM	APPLICANT	USES	POPULATION	PROGRAM TYPE	TERMS/CONDITIONS
Community Facilities Direct Loans and Grants (CF)	Government organizations, public bodies, community-based nonprofits, and federally recognized Tribes	Provides funds to improve, construct, develop, or finance essential community facilities for rural communities such as hospitals, clinics, nursing homes, certain schools, childcare centers, fire and rescue, public safety facilities, libraries, and town halls	Rural areas with populations of 20,000 or fewer; facilities must primarily serve rural residents.	Direct Loan, Grant	Direct -. Low, fixed interest rates. Direct repayment - up to 40 years or the useful life. Grant – May be available; eligibility based on income, population and need.
Guaranteed Community Facilities Loans (GCF)	Government organizations, public bodies, community-based nonprofits, and federally recognized Tribes	Funds used to improve, construct, develop, or finance essential community facilities for rural communities such as hospitals, clinics, nursing homes, certain schools, childcare centers, fire/rescue, public safety facilities, libraries, and town halls.	Areas with populations of 50,000 or fewer; facilities must primarily serve rural residents.	Loan Guarantee	Guarantee - up to 80% of lender's total loan to the borrower; rate set by lender; useful life not to exceed 40 years. Percent of loan guarantee published in Federal Register.
Community Facilities Technical Assistance and Training Grants (CF TAT)	Government organizations, public bodies, nonprofits, and federally recognized Tribes	Funds used to identify and plan for community facility needs, identify public and private financial resources, prepare reports, surveys, and applications, and improve the operational and financial management of existing community facilities.	Rural areas with populations of 20,000 or fewer	Grant	Maximum grant award is $150,000, with no match required. However, award preference is given to applicants who can provide cash matching funds.
Rural Community Development Initiative Grants (RCDI)	Government organizations, public bodies, nonprofits, and certain private for-profit organizations	Facilitates housing, community facilities, & community economic development projects. Examples include subgrantee trainings on homeownership or entrepreneur education, technical assistance on strategic plan development, help find alternative funding sources, board training, and training tool creation	Rural areas with populations of 50,000 or fewer, including any urbanized area neighboring it	Grant	Grants range from $50,000 - $500,000. A matching fund equal to the amount of the grant award is required. Awarded on a competitive basis. 3 year grant agreement
Tribal College Initiative Grants	Tribal Colleges listed in Section 7402 of the Agricultural Act of 2014	Funds capital improvements to educational facilities and for cultural projects at 1994 Land Grant Institutions (Tribal Colleges). Funds can be used for infrastructure development or upgrades, along with equipment purchases for schools, libraries, and dormitories.	N/A	Grant	Grants of up to $250,000. A minimum of 5% match is required. Partnerships with other federal, state, local, private, and nonprofit organizations are encouraged
Circuit Rider Program – Technical Assistance for Rural Water Systems	Public bodies, nonprofits, or Tribes with legal authority to own and operate the water facility	Provides technical assistance to rural water systems experiencing day-to-day operational, financial, or managerial issues	Rural areas with populations of 10,000 or fewer	Grant	Rural water system officials can request assistance from the National Rural Water Association State Association or their local Rural Utilities Service office.
Emergency Community Water Assistance Grants (ECWAG)	Government organizations, public bodies, nonprofits, and federally recognized Tribes.	Helps eligible communities prepare for – or recover from – an emergency that threatens the availability of safe, reliable drinking water. Grants can be used for maintenance, to build water line extensions, repair breaks or leaks in existing distribution lines, and to build intake or treatment facilities.	Rural areas, towns and tribal lands with population of 10,000 or fewer and qualifying median household income.	Grant	Water transmission line grants up to $150,000. Water source grants up to $1,000,000.

ILLINOIS PROGRAM SUMMARY

PROGRAM	APPLICANT	USES	POPULATION	PROGRAM TYPE	TERMS/CONDITIONS
Revolving Funds for Financing Water and Wastewater Projects	Nonprofits	Provides revolving loan funds to extend and improve water and waste disposal systems. Funds can be used for predevelop-ment costs, and for short-term, small capital improvement projects, not part of regular operations and maintenance.	Rural areas with populations of 10,000 or fewer	Loan	Maximum loan per borrower is $200,000. Maximum term is 10 years. Interest rate determined by the nonprofit that manages the revolving loan fund.
Rural Decentralized Water Systems Grant Program	Nonprofits with expertise in individually owned water well systems or decentralized wastewater systems.	Increases access to clean, reliable water and septic systems for households in eligible rural areas including tribal lands. Funds can be used to create a revolving loan to eligible subgrantees.	Rural areas with populations of 50,000 or fewer	Grant	A 10% match is required and cannot be an in-kind match
Water and Waste Disposal Loans, and Grants (WEP)	Government organizations, public bodies, nonprofits, and federally recognized Tribes	Funds can be used to buy, build, repair, and improve public water and waste treatment and collection systems, and related costs.	Rural areas with populations fewer than 10,000 and Tribal lands	Direct Loan; Grant	Direct -. Low, fixed interest rates. Direct repayment - up to 40 years or useful life. Grant – May be available to keeps rates affordable; eligibility based on income, population, and need.
Water and Waste Disposal Loan Guarantees (WEP)	Government organizations, public bodies, community-based nonprofits, and federally recognized Tribes	Funds can be used to build or improve facilities for drinking water, wastewater treatment and solid waste disposal, and storm water drainage	Rural areas with populations of 50,000 or fewer	Loan Guarantee	Guarantee - up to 90% of lender's total loan to the borrower; rate set by lender; term not to exceed 40 years. Percent of loan guarantee published in Federal Register
Predevelopment Planning Grants (PPG)	Government organizations, public bodies, nonprofits, and federally recognized Tribes	Predevelopment costs, (e.g., preliminary engineering and environmental report) for application of USDA RD Water and Waste Disposal Direct Loan, Grant or Loan Guarantee	Rural areas with populations of 10,000 or fewer	Grant	Median household incomes (MHI) for the service area must be below the poverty line or less than 80% of the statewide nonmetropolitan MHI of the service area. Grants up to $60,000 or 75% percent of the pre-development planning costs.
Special Evaluation Assistance for Rural Communities and Households (SEARCH)	Government organizations, public bodies, nonprofits, and federally recognized Tribes	Used to help pay for predevelopment feasibility studies, design, and technical assistance on proposed water and waste disposal projects.	Rural areas with populations of 2,500 or fewer	Grant	MHI for the service area must be below the poverty line or less than 80% of the statewide nonmetropolitan MHI of the service area. Grants available up to 100% of eligible costs; $30,000 maximum grant.
Solid Waste Management Grants (SWMG)	Government organizations, public bodies, nonprofits, federally recognized Tribes, and academic institutions	Provides funding for technical assistance and training to improve the planning and management of solid waste sites. Funds also can be used to evaluate and improve current landfill conditions to protect against threats to nearby water resources.	Rural areas with populations of 10,000 or fewer	Grant	Projects must be completed in 12 months. Matching funds are not required, however, applicant and in-kind contributions are recommended. Projects are funded based on selection at the National level.
Water and Waste Disposal Grants to Alleviate Health Risks on Tribal Lands	Local governments, nonprofits, utility districts serving federally recognized Tribes	Funds can be used to build basic drinking water and waste disposal systems, including systems to handle storm-water drainage.	Rural areas with populations fewer than 10,000, Tribal lands	Grant	Partnerships with other federal, state, or local entities are encouraged, however, under some circumstances, when funding is available, a 100% grant is possible.
Water and Waste Disposal Technical Assistance and Training Grants (TAT)	Nonprofits	Funds technical assistance and training for water and waste disposal operators to identify solutions to sourcing, storage, treatment, distribution, collection, and disposal.	Rural areas with populations of 10,000 or fewer	Grant	This is a reimbursement grant.

For information relating to Electric and Telecommunications programs, please contact the individuals listed on the last page.
***For further details regarding program eligibility please refer to links listed at https://www.rd.usda.gov/**

ILLINOIS PROGRAM SUMMARY

BUSINESS AND COOPERATIVE PROGRAMS: Direct Loans and Grants - Apply to Rural Development. Loan Guarantees - Apply to intermediary (regulated lenders and Agency approved non-regulated lenders)

PROGRAM	APPLICANT	USES	POPULATION	PROGRAM TYPE	TERMS/CONDITIONS
Business and Industry Guaranteed Loans (B&I)	Businesses apply through Federal or State chartered banks, credit unions, savings & loan associations.	Most legal business purposes except production agriculture. Uses include real estate, equipment, acquisition, start-up and expansion of businesses that create rural employment.	Any area or town that has a population of less than 50,000 inhabitants and/or is not contiguous to an urbanized area.	Loan Guarantee	Lender and borrower negotiate terms. Variable interest rates must be tied to a published rate and may change no more often than quarterly.
Intermediary Relending Program Loans (IRP)	Public bodies, non-profit corporations, Native American tribes, and rural cooperatives.	Community development projects, establishment or expansion of businesses, creation or saving of rural jobs.	Any area or town that has a population of less than 50,000 inhabitants and/or is not contiguous to an urbanized area.	Direct Loan	The intermediary makes loans to businesses from its revolving loan fund on terms consistent with security offered. Loan term to intermediary is 1% interest for 30 years.
Rural Business Development Grants (RBDG)	Public bodies, private non-profit corporations, and federally recognized Native American tribal groups.	Buy and develop land, revolving loan funds, construct buildings, equipment, streets, parking areas, utility extensions, adult job training, rural distance learning networks, technical assistance, and economic development planning.	Any area or town that has a population of less than 50,000 inhabitants and/or is not contiguous to an urbanized area.	Grant	Applicants must meet specific selection criteria. Grants are awarded on a competitive basis. There are no matching funds required for this program, though matching funds will improve competitive scoring.
Rural Economic Development Loans and Grants (REDLG)	Electric and telephone utilities eligible for financing from the Rural Utilities Service	Promote rural economic development and/or job creation projects by financing private businesses or economic development projects.	Any area or town that has a population of less than 50,000 inhabitants and/or is not contiguous to an urbanized area.	Direct Loan and Revolving Loan Fund Grant	The intermediary makes loans to businesses and public bodies for rural economic development and/or job creation projects. Loan term to intermediary is 0% interest for 10 years.
Rural Microentrepreneur Assistance Program (RMAP)	Non-profits, institutions of higher education, and federally recognized tribes	Loans for working capital, debt refinancing, purchasing of equipment and supplies, and improving real estate; Grants to provide technical assistance	Any area or town that has a population of less than 50,000 inhabitants and/or is not contiguous to an urbanized area.	Direct Loan and/or Grant	The intermediary makes microloans to qualified businesses from its revolving loan fund on terms consistent with security offered. Loan term to intermediary is 2% interest for 20 years.
Section 9007, Rural Energy for America Program (REAP)	Agricultural producers & small rural businesses for RE & EEI. Energy audit & renewable energy assistance applicants are public bodies, institutions of higher learning, rural electric co-ops & others.	Energy producing improvement projects such as hydropower, geothermal, ethanol, anaerobic digesters, etc. Installation and construction of energy efficiency improvements projects.	Any area or town that has a population of less than 50,000 inhabitants and/or is not contiguous to an urbanized area. Agricultural production projects may be located in urban areas as well as rural areas.	Loan Guarantee and Grant	Applicants must meet specific selection criteria. Loans cannot exceed 75 percent of eligible project costs. Grants are awarded on a competitive basis. Grant cannot exceed 25 percent of eligible project costs.
Value-Added Producer Grants (VAPG)	Independent producers, farmer and rancher coops, agricultural producer groups, and majority-controlled producer-based business ventures.	Planning purposes such as feasibility studies, business plans, or marketing analyses; or as working capital to help cover the post-harvest operating costs of a value-added venture.	No population restriction.	Grant	Applicants must meet specific selection criteria. Grants are awarded on a competitive basis. Funds cannot be used to build facilities or purchase equipment. Funds must be matched on a dollar-for-dollar basis.

ILLINOIS PROGRAM SUMMARY

HOUSING PROGRAMS: Direct Loans and Grants - Apply to Rural Development. Loan Guarantees - Apply to intermediary (approved banks, mortgage companies)

PROGRAM	APPLICANT	USES	POPULATION	PROGRAM TYPE	TERMS/CONDITIONS
Single Family Housing Direct Loans (502)	Families and individuals.	Buy, build, improve, repair or rehabilitate a rural home as the applicant's permanent residence.	See Note Below*	Direct Loan	Up to 100% of market value or cost, whichever is less. Loan term of 33/38 years, fixed rate. Applicant may be eligible for payment assistance (subsidy) on the loan.
Single Family Housing Guaranteed Loans (502)	Families and individuals.	Purchase new or existing homes and refinance existing Rural Development guaranteed or direct loans.	See Note Below*	Loan Guarantee	30-year, fixed rate. Interest rate negotiated between lender and borrower. Loans up to 100% of market value plus a guarantee fee.
Single Family Housing Direct Repair Loans and Grants (504)	Families and individuals who currently own their home.	Repair or replace roof, winterizing, purchase or repair heating system, structural repair, and water, sewage connect fees, etc.	See Note Below*	Direct Loan and Grant	Loans up to 20 years at 1%; may not exceed $40,000. Grants up to $10,000 only available to very-low-income applicants 62 or older unable to pay 1% loan.
Self-Help Technical Assistance Housing Grants (523)	Non-profits, public bodies, and federally-recognized Tribes	Technical assistance to qualify and supervise small groups of families to build each other's homes.	See Note Below*	Grant	Two year grant agreement. Homeowners must provide 65% of the necessary labor.
Rural Rental Housing Direct Loans (515)	Individuals, trusts, associations, limited partnerships, for-profit and non-profit organizations, tribes, public bodies.	New construction or substantial rehabilitation of rental housing.	See Note Below*	Direct Loan; Rental Assistance	Non-profit up to 100% of total development cost; for-profit up to 97%. (30-year term with up to 50 year amortization.) For-profit organizations with Low-Income Housing Tax Credits: 95% of total development costs.
Rural Rental Housing Guaranteed Loans (538)	For profit and non-profit lenders.	Build or rehabilitate affordable rental housing.	See Note Below*	Loan Guarantee	For-profit loan guarantees up to 90% of the principal. Repayment: 25 to 40 year fixed rates.
Housing Preservation Grants (533)	Non-profits and public bodies.	Operation of a program which finances repair and rehabilitation activities for single family and small rental properties.	See Note Below*	Grant	Applicants must meet specific selection criteria. Grants awarded on a competitive basis annually. Up to two year grant agreement.
Farm Labor Housing Loans and Grants (514 & 516)	Public and private non-for-profit (NFP) organizations, farm owners, farm partnerships, farm corporations and LLCs.	New construction or substantial rehabilitation of housing for farm workers and agricultural processing workers.	No population restriction.	Direct Loan And Grant	Loans up to 102% of total development cost at 1% for up to 33 years. Grants to NFPs for up to 90% of total development cost. Resident farm workers and processing workers must be permanent residents or US citizens.

***Population: Rural areas with populations of up to 35,000 or less (depending on county size). To check location eligibility go to: https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do**

ILLINOIS PROGRAM SUMMARY

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Ottawa
815.433.0551 x 4

AREA 2 OFFICES

Pontiac
815.844.6127 x 4
Champaign
217.352.3536 x 4
Effingham
217.347.7107 x 4

AREA 3 OFFICES

Mt. Vernon
618.244.0773 x 4
Marion
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AREA 4 OFFICES

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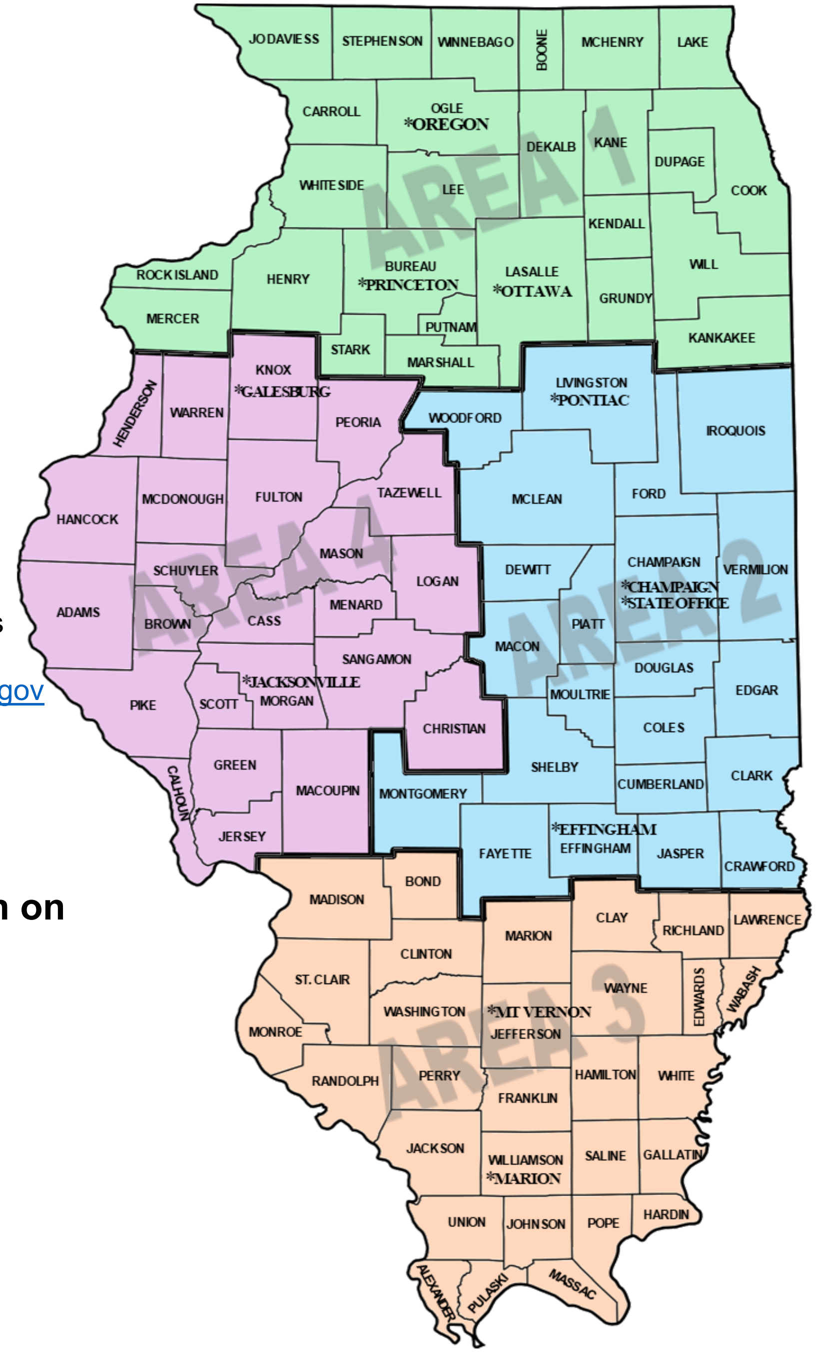

All other program contacts, programs, and additional information on all programs can be found at https://www.rd.usda.gov/

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