Stronger Together

Federal funding and planning opportunities designed to promote sustainable economic development in rural America

Presented by:
U.S. Department of Agriculture | Rural Development
U.S. Department of Commerce | Economic Development Administration
Joint Planning Resource Guide

Strategic economic development revitalizes communities. Approached holistically, it attracts investments, builds wealth, and promotes sustainability. As a foundational first step, planning is crucial to successful economic development. It encourages us to leverage resources, build partnerships, advance the principles of equity, and strengthen systems to address global threats like climate change. By sequencing – or “stacking” – funding opportunities, you can effectively meet your community’s economic development goals. There is a wide range of federal resources available to help you identify complementary programs, but it can be daunting to know where to begin. Together, the U.S. Department of Commerce Economic Development Administration (EDA) and the U.S. Department of Agriculture Rural Development (USDA RD) are pleased to offer this joint planning resource guide, designed to help you eliminate barriers and encourage collaboration among your stakeholders.

The guide is separated into four key focus areas:

- Planning and Technical Assistance
- Infrastructure and High-speed Internet Expansion
- Entrepreneurship and Business Assistance
- Workforce Development and Livability

Additional program information is available at USDA RD (rd.usda.gov) and EDA (eda.gov). Use this guide as a launch point to begin discussions with USDA RD and EDA specialists. We stand ready to be your collaborative partner in prosperity, because when rural America thrives, all America thrives.
Complementary Programs by Investment Focus Area*

*Visible links to each program below are available in Appendix A beginning on page 28.

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<td>• Delta Health Care Services Grant below the Multifamily Housing Loan Guarantee</td>
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For information on other EDA programs and funding opportunities, visit eda.gov.
For information on other USDA RD programs and funding opportunities, including our Pandemic Resources, please visit rd.usda.gov.
A note about USDA rural area eligibility criteria:
By law, the definition of “eligible rural area” differs for each USDA Rural Development program, and the statutory rural area eligibility criteria can be complex. Additionally, statues can include exceptions for specific communities based on regional circumstances. Please use Rural Development’s Eligibility Tool (available at this link: eligibility.sc.egov.usda.gov) to help determine if your project is in an eligible rural area and you are otherwise eligible to apply.

### Investment Focus: Planning and Technical Assistance

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# EDA Programs

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| EDA Economic Adjustment Assistance (EAA) | Supports areas that have experienced or are under threat of serious structural damage to their economic base. Examples of funded projects include:  
• Planning, design and engineering to upgrade public infrastructure  
• Market and industry analyses  
• Feasibility studies for large-scale economic development projects  
• Long-term economic resilience and disaster recovery strategies | • Grants | • EDA-designated Economic Development District Organizations (EDDs)  
• Federally recognized Tribes  
• State and local governments  
• Institutions of higher education  
• Nonprofit organizations | Applications are accepted on an ongoing basis.  
EDA strongly suggests reaching out to your state Economic Development Representative before submitting (see contacts). | You will find your EDA state representative at this link: eda.gov/contact  
 tinyurl.com/3akpyrhk |
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| USDA RD Rural Placemaking Innovation Challenge (RPIC) | RPIC helps rural communities create plans to build broadband capacity and access, preserve cultural and historic structures, and support the development of transportation, housing, and recreational spaces. With RPIC, placemaking is defined as “a collaborative process among public, private, philanthropic and community partners to strategically improve the social, cultural, and economic structure of a community.” | Cooperative Agreements | • Federally recognized Tribes and Tribal organizations  
• Institutions of higher education, including 1862, 1890, and 1994 Land-grant and Hispanic-serving institutions, and Historically Black Colleges and Universities  
• Nonprofit organizations with 501(c)(3) IRS status  
• Public bodies or small, private entities that meet size standards established by the U.S. Small Business Administration | Applications are accepted after funding is announced through a Notice of Funding Availability (NOFA) in the Federal Register. Please refer to grants.gov. | Email the USDA RD Innovation Center at RD.RPIC@usda.gov  
go.usa.gov/xenP6 |
| Community Facilities Technical Assistance and Training (CF-TAT) Grants | CF-TAT grants help awardees identify and plan for community facility needs in their area. Once needs have been identified, the grantee can then work to find additional public and private resources to meet those needs. The maximum grant award is $150,000. | Grants | • Public entities  
• Private, nonprofit organizations  
• Federally recognized Tribes  
Eligible areas include rural cities, towns, villages, and townships, along with federally recognized Tribal lands outside the boundaries of cities with populations of 20,000 or more. | Application guidelines are announced annually through a Notice of Funding Availability (NOFA) or Notice of Solicitation of Applications (NOSA) in the Federal Register. Please refer to www.grants.gov. | Applications are accepted through the USDA RD state office where your project is located. You will find a list of state office-based CF contacts at this link: go.usa.gov/xeny2.  
go.usa.gov/xenmJ |
### USDA Rural Development Programs

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<td><strong>Rural Community Development Initiative Grants (RCDI)</strong></td>
<td>RCDI grants support housing, community facilities, and community and economic development projects in rural areas through technical assistance and training. Fund uses include training subgrantees to conduct home-ownership and minority business entrepreneur education, strategic plan development, accessing alternative funding sources, board training, and creating training tools such as videos, workbooks and reference guides. Grants range from $50,000 - $250,000. A match equal to the grant award is required, and must not come from in-kind contributions.</td>
<td>Grants</td>
<td>• Public bodies&lt;br&gt;• Nonprofit organizations&lt;br&gt;• Qualified private, for-profit organizations</td>
<td>Application guidelines are announced annually through a Notice of Funding Availability (NOFA) or Notice of Solicitation of Applications (NOSA) in the Federal Register. Please refer to grants.gov.</td>
<td>Applications are accepted through the USDA RD state office where your project is located. You will find a list of state office-based CF contacts at this link: go.usa.gov/xeny2. go.usa.gov/xenV5</td>
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<td><strong>Solid Waste Management Grants</strong></td>
<td>SWMGs reduce or eliminate the pollution of water resources by helping organizations that provide technical assistance or training improve the planning and management of solid waste sites.</td>
<td>Grants</td>
<td>• Public bodies&lt;br&gt;• Nonprofit organizations&lt;br&gt;• Federally recognized Tribes&lt;br&gt;• Academic institutions&lt;br&gt;Eligible areas include rural areas and towns with populations of 10,000 or fewer. To check your eligibility, visit go.usa.gov/xMwaC.</td>
<td>The application period is open annually from October 1 – December 31. Applications must be submitted using grants.gov.</td>
<td>Contact the national office Solid Waste Management Grant Program manager at <a href="mailto:Water-RD@usda.gov">Water-RD@usda.gov</a> go.usa.gov/xenVw</td>
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**Rural Cooperative Development Grants**

RCDG grants improve economic conditions in rural areas by helping people start, expand or improve rural cooperatives and other mutually-owned businesses through Cooperative Development Centers. Examples of fund usage include undertaking feasibility studies, providing leadership and operational improvement training, and facilitating strategic planning. A center can be located anywhere, but the people and businesses being helped must be located in eligible rural areas.

- **Grants**
- **Nonprofit corporations**
- **Institutions of higher education**

Public bodies, for-profit business and individuals are not eligible to apply.

These highly-competitive grants are awarded through a national competition. Each fiscal year, applications are requested through a notice published in the Federal Register and an announcement posted on [grants.gov](http://grants.gov).

Applications are accepted through the USDA RD state office where your project is located. You will find a list of RD state office contacts at this link: [go.usa.gov/xuxr2](http://go.usa.gov/xuxr2) [go.usa.gov/xenpr](http://go.usa.gov/xenpr).
**Investment Focus: Infrastructure and Broadband Expansion**

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| Economic Adjustment Assistance (EAA)          | Supports areas that have experienced or are under threat of serious structural damage to their economic base. Funding can be used for the construction, expansion, or upgrade of public infrastructure to support economic development. Examples include:  
• Water and waste treatment systems  
• Workforce development facilities and business incubators  
• High-speed internet infrastructure  
• High-performance and disaster-resilient infrastructure | • Grants                                                                                      | • EDA-designated Economic Development District Organizations (EDDs)  
• Federally recognized Tribes  
• State and local governments  
• Institutions of higher education  
• Nonprofit organizations | Applications are accepted on an ongoing basis. EDA strongly suggests reaching out to your state Economic Development Representative before submitting (see contacts). | You will find your EDA state representative at this link: eda.gov/contact  
[tinyurl.com/3akpvrhk]                                                                                                                                                  |
| Public Works                                 | Helps distressed communities build, design, or engineer critical infrastructure and facilities to help them become more economically competitive. Examples of funded projects include:  
• Land acquisition and development  
• Brownfield redevelopment  
• Design, engineering, construction, or improvement of public works facilities for commercial use, including the expansion of broadband internet capacity | • Grants                                                                                      | • EDA-designated Economic Development District Organizations (EDDs)  
• Federally recognized Tribes  
• State and local governments  
• Institutions of higher education  
• Nonprofit organizations | Applications are accepted on an ongoing basis. EDA strongly suggests reaching out to your state Economic Development Representative before submitting (see contacts). | You will find your EDA state representative at this link: eda.gov/contact  
[tinyurl.com/b5xr75r8]                                                                                                                                               |
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| **Rural Economic Development Loans (REDL) and Grants (REDG)** | REDLGs offer zero-interest loans to qualified local utilities. In turn, the utilities pass the loans through to local businesses for use in projects that create and keep employment in rural areas. In the REDG program, local utilities use grants to establish revolving loan funds to support projects that create or save rural jobs. Intermediaries can use funds to lend for projects in rural areas or towns with populations of fewer than 50,000. | • Loans  
• Grants | • Former Rural Utilities Service borrowers who prepaid or repaid an insured, direct or guaranteed loan  
• Nonprofit utilities eligible to receive assistance from Rural Development Electric or Telecommunication Programs | Applications are accepted on an ongoing basis. | Applications are accepted through the USDA RD state office where your project is located. You will find a list of RD state office contacts at this link: [go.usa.gov/xuxr2](http://go.usa.gov/xuxr2)  
[go.usa.gov/xenta](http://go.usa.gov/xenta) |
| **Community Facilities (CF) Direct Loan and Grant Program and Loan Guarantees** | CF funds can help offset the cost of constructing, expanding, or improving public service buildings. Examples include fire and first responder stations, health care clinics, hospitals, child care centers, assisted living and rehabilitation centers, schools, and libraries, among others. Financing also can cover the cost of land acquisition. A typical grant award ranges between 15 – 75 percent of eligible project costs. For loans, a project must be able to show cashflow and debt repayment ability. | • Loans  
• Grants  
• Loan Guarantees  
• Combination Loans and Grants | • Public bodies  
• Community-based nonprofit corporations  
• Federally recognized Tribes  
• Rural cities, towns, villages, and townships, along with federally recognized Tribal lands with no more than 20,000 residents according to the latest U.S. Census Data (link available here: [census.gov](http://census.gov))  
• The CF Loan Guarantee Program supports rural areas with populations of 50,000 or fewer. | Applications are accepted on an ongoing basis. | Applications are accepted through the USDA RD state office where your project is located. You will find a list of RD state office contacts at this link: [go.usa.gov/xuxr2](http://go.usa.gov/xuxr2)  
For Loan Guarantees, please also visit: [go.usa.gov/xentW](http://go.usa.gov/xentW)  
[go.usa.gov/xenzC](http://go.usa.gov/xenzC) |
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<td><strong>Electric Infrastructure Loans and Loan Guarantees</strong></td>
<td>This program finances the construction of electric distribution, transmission, and generation facilities, including system upgrades necessary to provide and improve rural electric service. It also supports demand-side management, energy conservation programs, and on- and off-grid renewable energy systems.</td>
<td>• Loans • Loan Guarantees</td>
<td>Electric distribution, generation, and transmission providers serving qualified rural areas, such as:</td>
<td>Applications are accepted year-round through state-based Electric General Field Representatives. You will find a GFR map and list at this link: go.usa.gov/xenuH.</td>
<td>Contact the Electric GFR representing the state in which your project is located: go.usa.gov/xenuH. go.usa.gov/xenuT</td>
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<td><strong>Water and Waste Disposal Loan and Grant Program</strong></td>
<td>WEP loans and grants provide funding for clean, reliable drinking water systems, wastewater and solid waste treatment systems, and storm water drainage systems to homes and businesses in eligible rural areas with populations of 10,000 or fewer.</td>
<td>• Loans • Grants • Loan Guarantees • Combination Loans and Grants</td>
<td>• Most state and local government entities • Private, nonprofit organizations • Federally recognized Tribes An eligibility map is available at this link: eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do</td>
<td>Applications are accepted on an ongoing basis through the USDA RD state or area office where your project is located.</td>
<td>You will find a list of RD state office contacts at this link: go.usa.gov/xuxr2. For Loan Guarantees, please also visit: go.usa.gov/xentW. Information about grants for Rural and Native Alaskan Villages is available at this link: go.usa.gov/xenJH go.usa.gov/xenJG</td>
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<td>Telecommunications Infrastructure Loan and Loan Guarantees</td>
<td>This program provides funding for direct loans and loan guarantees to construct, maintain, improve, and expand telephone and broadband services in rural areas.</td>
<td>• Loans • Loan Guarantees</td>
<td>Most entities that provide telecommunications in qualified rural area, such as: • State and local governments • Federally recognized Tribes • Nonprofits, including cooperatives and limited dividend or mutual associations. • For-profit businesses (must be a corporation or limited liability company). Eligible areas include rural areas and towns with populations of 5,000 or fewer, areas without telecommunications facilities or where the applicant is the recognized telecommunications provider.</td>
<td>Applications are accepted year-round in the national office.</td>
<td>Contact the Telecommunications General Field Representative (GFR) assigned to the state in which your project is located: go.usa.gov/xenSy go.usa.gov/xenSD</td>
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<td>Distance Learning and Telemedicine Grants</td>
<td>DLT grants help rural communities connect to each other and the world, overcoming the negative effects of remoteness and low population density. Grant funds can be used to acquire facilities, interactive audio-visual equipment, computer hardware, network components and related infrastructure. Funds also can be used for technical assistance and training on eligible equipment. A minimum 15 percent match (not from another federal source) is required.</td>
<td>• Grants</td>
<td>Eligible applicants include most entities that provide education or health care through telecommunications, along with: • Most state and local government entities • Federally recognized Tribes • Nonprofits • For-profit businesses</td>
<td>Grants are awarded through a national competition. Each fiscal year, applications are requested through a notice published in the Federal Register and on grants.gov.</td>
<td>Contact the Telecommunications GFR assigned to the state in which your project is located: go.usa.gov/xenSy Or, email: <a href="mailto:dltinfo@usda.gov">dltinfo@usda.gov</a> go.usa.gov/xenhm</td>
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| **Broadband ReConnect Program** | ReConnect helps fund the construction, acquisition, or improvement of facilities and equipment necessary to provide high-speed, fixed-terrestrial broadband service to eligible rural areas. | - Loans  
- Grants  
- Combination Loans and Grants | The types of funding and award amounts are determined by the most recent Funding Opportunity Announcement (FOA). For all funding categories, applicants must propose to build a network capable of providing service to all premises in the proposed funded service area at pre-defined speeds. | The ReConnect funding cycle varies, and the application window for the funding is posted in the Federal Register. | Contact the Telecommunications GFR assigned to the state in which your project is located: [go.usa.gov/xenSy](http://go.usa.gov/xenSy)  
[usda.gov/reconnect](http://usda.gov/reconnect) |
| **Community Connect Grants** | This program helps rural communities extend broadband access where service is least likely to be commercially available. Community Connect grants are for rural areas that lack existing broadband speeds of at least 10 megabits per second (Mbps) downstream and 1 Mbps upstream. A 15 percent match from non-federal sources is required. | - Grants | - Nonprofit organizations  
- Federally recognized Tribes  
- State and local governments  
- Cooperatives  
- For-profit corporations  
- Limited liability companies | Grants are awarded through a national competition. Applications are requested periodically through a notice published in the Federal Register and on grants.gov. | Contact the Telecommunications GFR assigned to the state in which your project is located: [go.usa.gov/xenSy](http://go.usa.gov/xenSy)  
Or, email: [community.connect@usda.gov](mailto:community.connect@usda.gov)  
[go.usa.gov/xeQUR](http://go.usa.gov/xeQUR) |
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<td>Business and Industry Loan Guarantees</td>
<td>This program provides loan guarantees to lenders to finance eligible rural businesses located in areas outside cities with populations greater than 50,000. Examples of eligible uses include business conversion, expansion, repair and modernization; the purchase and development of land, buildings and associated infrastructure for commercial or industrial properties, and the purchase and installation of machinery and equipment, supplies and inventory.</td>
<td>• Loan Guarantees</td>
<td>• For- or nonprofit businesses       • Cooperatives       • Federally recognized Tribes       • Public bodies       • Individuals engaged – or proposing to engage – in a business</td>
<td>Applicants work directly with approved lenders, and lender-generated applications are accepted in the state office where the rural business is located.</td>
<td>Contact the state office where the project is located: <a href="http://go.usa.gov/uxxr2">go.usa.gov/uxxr2</a>. You also can check eligible addresses for RD Business programs at this link: tinyurl.com/3pyscda5 <a href="http://go.usa.gov/xeQw3">go.usa.gov/xeQw3</a></td>
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Investment Focus: Entrepreneurship and Business Assistance

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<td>Economic Adjustment Assistance (EAA)</td>
<td>Supports areas that have experienced or are under threat of serious structural damage to their economic base. EAA funding can be used to capitalize Revolving Loan Programs that supply small businesses and entrepreneurs with gap financing to start or expand their business. Other examples include: • Development of commercialization and proof of concept centers • Supplier diversification, foreign direct investment or export initiatives</td>
<td>• Grants</td>
<td>• EDA-designated Economic Development District Organizations (EDDs) • Federally recognized Tribes • State and local governments • Institutions of higher education • Nonprofit organizations</td>
<td>Applications are accepted on an ongoing basis. EDA strongly suggests reaching out to your state Economic Development Representative before submitting (see contacts).</td>
<td>You will find your EDA state representative at this link: eda.gov/contact tinyurl.com/3akprhk</td>
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<td>Public Works</td>
<td>Helps distressed communities build, design, or engineer critical infrastructure and facilities to become more economically competitive. Examples of funded projects include: • Creation or expansion of industrial parks • Business incubator and accelerator facilities</td>
<td>• Grants</td>
<td>Eligible recipients are listed above.</td>
<td>Application information is listed above.</td>
<td>You will find your EDA state representative at this link: eda.gov/contact tinyurl.com/b5xr75r8</td>
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| **Build to Scale** | Strengthens regional economies by helping technology innovators and scalable startups with entrepreneurship, accelerated growth, and increased access to risk capital. Competitions include: **Venture Challenge**: Catalyzes innovation economies by supporting start-up development and commercialization programming for technology-driven businesses  | **Grants**          | • State and local governments  
• Federally recognized Tribes  
• Entities supported by a state or political subdivision of a state AND are among the following:  
  - a nonprofit organization  
  - an institution of higher education  
  - a public-private partnership - a science or research park  
  - a federal laboratory  
  - a venture or economic development organizations  
  - a consortium of any of the above | This is an annual competition. Program deadlines are available at this link: [eda.gov/oie](http://eda.gov/oie) | Information is available at this link: [eda.gov/oie](http://eda.gov/oie) Or, email EDA’s Office of Innovation and Entrepreneurship: [oie@eda.gov](mailto:oie@eda.gov) [tinyurl.com/dkaz3cez](http://tinyurl.com/dkaz3cez) |
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| Rural Economic Development Loans (REDL) and Grants (REDG) | REDLGs offer zero-interest loans to qualified local utilities. In turn, the utilities pass the loans through to local businesses for use in projects that create and keep employment in rural areas. In the REDG program, local utilities use grants to establish revolving loan funds to support projects that create or save rural jobs. Intermediaries can use funds to lend for projects in rural areas or towns with populations of fewer than 50,000. | Loans, Grants       | Former Rural Utilities Service borrowers who prepaid or repaid an insured, direct or guaranteed loan  
Nonprofit utilities eligible to receive assistance from Rural Development Electric or Telecommunication Programs | Applications are accepted on an ongoing basis.                                            | Applications are accepted through the USDA RD state office where your project is located. You will find a list of RD state office contacts at this link: go.usa.gov/xuxr2  
[go.usa.gov/xenta](go.usa.gov/xenta) |
| Rural Energy for America Guaranteed Loan and Grant Program (REAP) | REAP provides guaranteed loans and grants to qualified agricultural producers and rural small businesses for renewable energy systems and energy efficiency improvement projects. Agricultural producers also can apply for new energy efficient equipment and new system loans for agricultural production and processing. | Grants, Loan Guarantees | Grants: Agricultural producers with at least 50 percent of their gross income coming from agricultural operations, and small businesses in eligible rural areas.  
Loan guarantees: Rural small businesses and Agricultural producers. | Applications are accepted year-round in the RD state office in which your business or agricultural operation is located. Please visit grants.gov to learn when funding is available. | You will find a list of RD state office contacts at this link: go.usa.gov/xuxr2  
For Loan Guarantees, please also visit: go.usa.gov/xentW  
[go.usa.gov/xeQVd](go.usa.gov/xeQVd) |
| Rural Business Development Grant (RBDG)     | RBDGs support the development and expansion of rural small and emerging private businesses with fewer than 50 employees and less than $1 million in gross revenues. Funds can be used to acquire and develop land; for easements and rights-of-way, and for the construction, conversion, or renovation of buildings, among other things. | Grants              | Rural public entities including:  
- Towns and communities  
- State agencies  
- Nonprofit corporations  
- Institutions of higher education  
- Federally recognized Tribes  
- Rural cooperatives organized as private, nonprofit corporations | Grants are awarded through a national competition. Each fiscal year, applications are requested through a notice published in the Federal Register and on grants.gov. | Contact the state office where your project is located to learn about application timelines and local requirements. You will find a list of RD state office contacts at this link: go.usa.gov/xuxr2  
[go.usa.gov/xeQpU](go.usa.gov/xeQpU) |
## USDA Rural Development Programs

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| Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program | This program provides loan guarantees up to $250 million to assist in the development, construction and retrofitting of new and emerging renewable energy technologies, including advanced biofuels, renewable chemicals, and biobased products. Lenders must have legal authority, experience and expertise, and demonstrate they meet the FDIC definition of “well capitalized” upon application. | • Loan Guarantees | • Individuals  
• Public and private entities  
• State and local governments  
• Corporations  
• Federally recognized Tribes  
• Farm cooperatives and organizations  
• Associations of agricultural producers  
• National laboratories  
• Institutions of higher education  
• Public power entities | Applications are requested each fiscal year through a notice published in the Federal Register and on grants.gov. | Email: EnergyPrograms@usda.gov.  
[go.usa.gov/xeQdE](https://go.usa.gov/xeQdE) |
| Value-Added Producer Grant Program | The VAPG helps agricultural producers identify and start value-added activities related to processing and marketing new products. Program goals include generating new products, creating and expanding marketing opportunities, and increasing producer income. Maximum awards:  
• Planning grants: $75,000  
• Working Capital grants: $250,000 | • Grants | • Independent producers  
• Agricultural producer groups  
• Farmer and rancher cooperatives  
• Majority-controlled, producer-based business ventures | Grants are awarded through a national competition. Each fiscal year, applications are requested through a notice published in the Federal Register and on grants.gov. | Contact the state office where your project is located to learn about application timelines and local requirements.  
You will find a list of RD state office contacts at this link: [go.usa.gov/xuxr2](https://go.usa.gov/xuxr2).  
[go.usa.gov/xeQva](https://go.usa.gov/xeQva) |
## USDA Rural Development Programs

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| Business and Industry Loan Guarantees | This program provides loan guarantees to lenders to finance eligible rural businesses located in areas **outside** cities with populations greater than 50,000. Examples of eligible uses include business conversion, expansion, repair and modernization; the purchase and development of land, buildings and associated infrastructure for commercial or industrial properties, and the purchase and installation of machinery and equipment, supplies and inventory. | • Loan Guarantees                                           | • For- or nonprofit businesses  
• Cooperatives  
• Federally recognized Tribes  
• Public bodies  
• Individuals engaged – or proposing to engage – in a business  
**NOTE:** A borrower’s headquarters can be based in a larger city as long as the project itself is located in an eligible rural area. Lenders can be located anywhere in the United States.  
You can check eligible addresses for Business Programs at this link: [tinyurl.com/3pyscda5](tinyurl.com/3pyscda5) | Applicants work directly with approved lenders, and lender-generated applications are accepted in the state office where the rural business is located.  
Contact the state office where the project is located: [go.usa.gov/xuxr2](go.usa.gov/xuxr2).  
You also can check eligible addresses for RD Business programs at this link: [tinyurl.com/3pyscda5](tinyurl.com/3pyscda5) [go.usa.gov/xeQw3](go.usa.gov/xeQw3) |
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<td>Intermediary Relending Program</td>
<td>The IRP provides low-interest loans to local lenders (intermediaries) that re-lend to businesses (ultimate recipients) to improve economic conditions and create jobs in rural communities. Ultimate recipients can be individuals, public or private organizations, or other legal entities. Eligible areas include rural areas outside cities with populations fewer than 50,000. A borrower’s headquarters can be based in a larger city as long as the project itself is in an eligible rural area. Lenders can be located anywhere in the United States.</td>
<td>Loans</td>
<td>• Nonprofit organizations • Cooperatives • Federally recognized Tribes • Public agencies</td>
<td>Applications are accepted on an ongoing basis.</td>
<td>Contact the state office where your project is located to learn about application timelines and local requirements. You will find a list of RD state office contacts at this link: <a href="go.usa.gov/xuxr2">go.usa.gov/xuxr2</a>. <a href="go.usa.gov/xeQfc">go.usa.gov/xeQfc</a></td>
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<td>Rural Innovation Stronger Economy (RISE) Grants</td>
<td>RISE grants help build business incubators and provide training to create jobs. This program encourages a region to leverage existing community assets by establishing and operating job development and training innovation centers. RISE also supports new or improved broadband service for use by jobs accelerators. These competitively-awarded grants range from $500,000 - $2 million.</td>
<td>Grants</td>
<td>RISE grant applications are available to rural jobs accelerator partnerships with expertise in delivering economic and job training programs. Partner examples include: • Nonprofit organizations • State entities • Tribal entities • Institutions of higher education • Public bodies</td>
<td>Grants are awarded through a national competition. Each fiscal year, applications are requested through a notice published in the Federal Register and on <a href="grants.gov">grants.gov</a>.</td>
<td>Contact the state office where your project is located to learn about application timelines and local requirements. You will find a list of RD state office contacts at this link: <a href="go.usa.gov/xuxr2">go.usa.gov/xuxr2</a>. <a href="go.usa.gov/xeQfc">go.usa.gov/xeQfc</a></td>
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<td>Economic Adjustment Assistance (EAA)</td>
<td>Supports areas that have experienced or are under threat of serious structural damage to their economic base. Examples of funded projects include: • Workforce development activities directly connected to the hiring and skills needs of the business community • Environmentally sustainable economic development planning and projects</td>
<td>• Grants</td>
<td>• EDA-designated Economic Development District Organizations (EDDs) • Federally recognized Tribes • State and local governments • Institutions of higher education • Nonprofit organizations</td>
<td>Applications are accepted on an ongoing basis. EDA strongly suggests reaching out to your state Economic Development Representative before submitting (see contacts).</td>
<td>You will find your EDA state representative at this link: eda.gov/contact tinyurl.com/3akpvrhk</td>
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<td>Public Works</td>
<td>Helps distressed communities build, design, or engineer critical infrastructure and facilities to become more economically competitive. Examples include: • Construction or expansion of facilities for workforce education and skills training • Redevelopment of brownfield sites • Expansion or enhancement of public facilities to support high-speed internet</td>
<td>• Grants</td>
<td>• EDA-designated Economic Development District Organizations (EDDs) • Federally recognized Tribes • State and local governments • Institutions of higher education • Nonprofit organizations</td>
<td>Applications are accepted on an ongoing basis. EDA strongly suggests reaching out to your state Economic Development Representative before submitting (see contacts).</td>
<td>You will find your EDA state representative at this link: eda.gov/contact tinyurl.com/b5xr75r8</td>
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<td>STEM Talent Challenge</td>
<td>Funds projects that create and implement STEM (science, technology, engineering, and mathematics) work-based learning models that complement the region's innovation economy, and have a high likelihood of fast-tracking economic competitiveness and job creation</td>
<td>• Grants</td>
<td>• State and local governments • Federally recognized Tribes • Institutions of higher education • Nonprofit organizations • Public-private partnerships</td>
<td>This is an annual competition. Program deadlines are available at this link: eda.gov/oie</td>
<td>Information is available at this link: eda.gov/oie Or, email EDA's Office of Innovation and Entrepreneurship: <a href="mailto:oie@eda.gov">oie@eda.gov</a> tinyurl.com/3utxxvk5</td>
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| **Rural Community Development Initiative Grants** | RCDIs improve housing, community facilities, and community and economic development projects in rural areas. Funds can be used to train sub-grantees to conduct homeownership and minority business entrepreneur education. RCDIs also help sub-grantees with strategic plan development, identifying funding sources, and creating training tools such as videos, workbooks and reference guides. Awards range from $50,000 - $250,000. A match equal to the grant award is required, and must not come from in-kind contributions. | • Grants | • Public bodies  
• Nonprofit organizations  
• Qualified private, for-profit organizations | Application guidelines are announced annually through a Notice of Funding Availability (NOFA) or Notice of Solicitation of Applications (NOSA) in the Federal Register and on grants.gov. | Applications are accepted through the USDA RD state office where your project is located. You will find a list of state office-based CF contacts at this link: go.usa.gov/xuxr2.  
[grants.gov](http://grants.gov) |
| **Rural Business Development Grants (RBDG)** | RBDGs support targeted planning and technical assistance to develop and expand small and emerging rural businesses with fewer than 50 employees and less than $1 million in gross revenues. Funding uses include project planning, business counseling and training, market research, feasibility studies, professional and technical reports, and producer service improvements. | • Grants | • Towns and communities  
• State agencies  
• Authorities  
• Nonprofit organizations  
• Institutions of higher education  
• Federally recognized Tribes  
• Private, nonprofit rural cooperatives | Application guidelines are announced annually through a Notice of Funding Availability (NOFA) or Notice of Solicitation of Applications (NOSA) in the Federal Register. Please refer to grants.gov. | Applications are accepted through the USDA RD state office where your project is located. You will find a list of RD state office contacts at this link: go.usa.gov/xuxr2.  
[grants.gov](http://grants.gov) |
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| **Intermediary Relending Program**           | The IRP provides low-interest loans to local lenders (intermediaries) that re-lend to businesses (ultimate recipients) to improve economic conditions and create jobs in rural communities. Ultimate recipients can be individuals, public or private organizations, or other legal entities. Eligible areas include rural areas outside cities with populations fewer than 50,000. A borrower’s headquarters can be based in a larger city as long as the project itself is in an eligible rural area. Lenders can be located anywhere in the United States. | • Loans                                                          | • Nonprofit organizations  
• Cooperatives  
• Federally recognized Tribes  
• Public agencies                                                                 | Applications are accepted on an ongoing basis.                                                                 | Contact the state office where your project is located to learn about application timelines and local requirements.  
You will find a list of RD state office contacts at this link: [go.usa.gov/xuxr2](http://go.usa.gov/xuxr2). |
| **Rural Innovation Stronger Economy Grants** | RISE grants help build business incubators and provide training to create jobs. This program encourages a region to leverage existing community assets by establishing and operating job development and training innovation centers. RISE also supports new or improved broadband service for use by jobs accelerators. These competitively-awarded grants range from $500,000 - $2 million. | • Grants                                                        | RISE grant applications are available to rural jobs accelerator partnerships with expertise in delivering economic and job training programs. Partner examples include:  
• Nonprofit organizations  
• State entities  
• Tribal entities  
• Institutions of higher education  
• Public bodies                                                                 | Grants are awarded through a national competition. Each fiscal year, applications are requested through a notice published in the Federal Register and on [grants.gov](http://grants.gov). | Contact the state office where your project is located to learn about application timelines and local requirements.  
You will find a list of RD state office contacts at this link: [go.usa.gov/xuxr2](http://go.usa.gov/xuxr2). |
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| Rural Microentrepreneur Assistance Program | RMAPs offer loans and grants to eligible Microenterprise Development Organizations (MDOs) to help businesses start and grow using a Rural Microloan Revolving Fund. RMAPs also provide funding for training and technical assistance to microloan borrowers and microentrepreneurs. | • Loans  
• Grants | Examples of MDOs include:  
• Nonprofits  
• Federally recognized Tribes  
• Institutions of higher education.  
**Ultimate recipients**  
eligible to apply for a loan from an MDO include rural businesses with 10 or fewer full-time employees located in an eligible area.  
**Eligible areas** are rural areas **outside** cities or towns with populations fewer than 50,000. A borrower’s headquarters can be based in a larger city as long as the project service area is located in an eligible rural area. A lender can be located anywhere in the United States. | Grants are awarded through a national competition. Each fiscal year, applications are requested through a notice published in the *Federal Register* and on grants.gov. | Contact the state office where your project is located to learn about application timelines and local requirements. You will find a list of RD state office contacts at this link: [go.usa.gov/xuxr2](http://go.usa.gov/xuxr2). |
| Multifamily Housing Loan Guarantees | This program works with qualified private-sector lenders to finance qualified borrowers who develop affordable rental and workforce housing for low- and moderate-income individuals and families in eligible rural areas and towns with populations of 35,000 or fewer. | • Loan Guarantees | • Most state and local government entities  
• Nonprofit organizations  
• For-profit organizations  
• Limited liability corporations  
• Federally recognized Tribes and Tribal lands | Applications are accepted on an annual basis. A Notice of Funding Availability (NOFA) is posted in the *Federal Register* and on grants.gov. | You will find a list of Multifamily Housing Contacts at this link: [go.usa.gov/xeQPC](http://go.usa.gov/xeQPC). |
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| Delta Health Care Services Grant | This program provides financial assistance to promote cooperation among health care professionals, institutions of higher education, research institutions, and other entities in the Delta Region. | • Grants            | • Regional institutions of higher education  
• Academic health and research institutes  
• Economic development entities located in the Delta Region | Grants are awarded through a national competition. Each fiscal year, applications are requested through a notice published in the Federal Register and on grants.gov. | Contact the state office where your project is located to learn about application timelines and local requirements. You will find a list of RD state office contacts at this link: go.usa.gov/xuxr2.  
[go.usa.gov/xzjWA](go.usa.gov/xzjWA) |

*See Appendix A on Page 28 for visible links to all programs in this guide.*
About the U.S. Economic Development Administration (eda.gov)

An agency of the U.S. Department of Commerce, the U.S. Economic Development Administration (EDA) leads the federal economic development agenda by promoting competitiveness and preparing the nation’s regions for growth and success in the worldwide economy. EDA invests in communities and supports regional collaboration to create jobs for U.S. workers, promotes American innovation, and accelerates long-term, sustainable economic growth.

- Review EDA’s Investment Priorities at this link: tinyurl.com/um3bmsxj
- See more EDA Funding Opportunities at this link: tinyurl.com/yc5aahy7
- View EDA’s Recent Investments and Local Success Stories at this link: tinyurl.com/bp8schup
- Find the EDA Economic Development Representative or Regional Office for your area at this link: eda.gov/contact
- Check EDA’s Economic Development Directory to find your Economic Development District organization, University Center, Revolving Loan Fund and more, all at this link: tinyurl.com/yc5wpnsj
- Learn how to create a Comprehensive Economic Development Strategy (CEDS) and find useful links to regional CEDS plans and best practices at this link: eda.gov/ceds
- Access new EDA Tools, Data, and Research to help inform local development decisions at this link: eda.gov/resources/tools
- Check out EDA’s Communities of Practice to find ways to learn, contribute and stay in the know with regional economic development peers, at this link: eda.gov/communities
- Learn more about our Economic Development Integration (EDI) assistance and other cross-sector partnerships at this link: tinyurl.com/y3ua4h8j
- To receive the latest EDA Information and Funding Opportunities, subscribe to our newsletter at this link: tinyurl.com/69bekyep

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About USDA Rural Development (rd.usda.gov)

USDA Rural Development is committed to improving the economy and quality of life in rural America. We offer loans, grants and loan guarantees that help create jobs, support economic development, and bolster essential services such as health care, first responder services and equipment, and water, electric and communications infrastructure. We promote rural economic development by backing loans to businesses through banks, credit unions and community-managed lending pools. We support technical assistance and training to help agricultural producers and cooperatives get started or improve the effectiveness of their operations, and we also help rural residents buy or rent safe, affordable housing and make repairs necessary for health and safety to their homes.

- The Rural Development Summary of Programs is available at this link: go.usa.gov/xeQAq.
- Strategic Economic and Community Development (SECD) funding (available at this link: go.usa.gov/xeQAB) supports regional economic and community development planning
- USDA Rural Development Key Priorities (available at this link: go.usa.gov/xeQAN) offer information about how preference points are applied in specific programs
- USDA Rural Development Resource Guides (available at this link: tinyurl.com/ywpeny7s) are available for your community development needs
- OneRD Guarantee Loan Initiative (available at this link: rd.usda.gov/onerdguarantee) offers consistency and ease in applying
- USDA Rural Development Searchable Funding Opportunities: rd.usda.gov/newsroom/federal-funding-opportunities
- To stay current on USDA RD funding opportunities, events and other resources, subscribe to our newsletter, Innovation Matters, available at this link: tinyurl.com/ysn4zedv
- USDA National Institute of Food and Agriculture (NIFA) Regional Rural Development Centers (RRDC) (available at this link: tinyurl.com/5n857yht)

Stay connected with USDA Rural Development
Appendix A: How to Access USDA RD and EDA Programs and Resources

Alphabetical links to EDA Programs and Resources:

EDA Build to Scale: tinyurl.com/dkaz3cez
EDA Contacts: eda.gov/contact
EDA Economic Adjustment Assistance (EAA): tinyurl.com/3akpvrhk

EDA Build to Scale: tinyurl.com/dkaz3cez
EDA Investment Priorities: tinyurl.com/um3bmsxj
EDA Planning Program: tinyurl.com/yv2c85td
EDA Local Technical Assistance: tinyurl.com/42bznkzx

EDA Public Works: tinyurl.com/b5xr75r8
EDA Research and National Technical Assistance (RNTA): tinyurl.com/3s82uanp
EDA STEM Talent Challenge: tinyurl.com/3utxxvk5

Alphabetical links to USDA RD Programs and Resources:

Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program: go.usa.gov/xzp5B
Broadband ReConnect Program: usda.gov/reconnect
Business and Industry Loan Guarantees: go.usa.gov/xzp5N
Business and Industry Guaranteed Loan Program Local and Regional Food System Initiative: go.usa.gov/xzp5E
Community Connect: go.usa.gov/xzp5V
Community Facilities (CF) homepage: go.usa.gov/xzp5f
CF Guaranteed Loan Program: go.usa.gov/xzp5H
CF Technical Assistance and Training Grant (CF-TAT): go.usa.gov/xzp5e
CF Rural Community Development Initiative (RCDI) Grant Program: go.usa.gov/xzp5z
Delta Health Care Services Grant Program: tinyurl.com/3wafw8cu
Distance Learning and Telemedicine Grant Program go.usa.gov/xzpNc
Electric Infrastructure Loan and Loan Guarantee Program: go.usa.gov/xzpNg
Electric Programs Contacts: General Field Representative (GFR) go.usa.gov/xzpNZ, or email ElectricProgramCustomerService@rd.usda.gov
Electric Programs homepage: go.usa.gov/xzpNg
Federally recognized Tribes: www.bia.gov/bia/ois/tgs
Housing Preservation Grants: go.usa.gov/xzpRq
Intermediary Relending Program: go.usa.gov/xzpRc
Multifamily Housing Loan Guarantees: go.usa.gov/xzpRa
Multifamily Housing Program contacts: go.usa.gov/xzpRr
Rural Business and Cooperative Services homepage: tinyurl.com/4b7z27vf
Rural Business Development Grant (RBDG): go.usa.gov/xzpRb

Appendix A
Alphabetical links to USDA RD Programs and Resources (continued):

Rural Cooperative Development Grants (RCDG): go.usa.gov/xzpRb
Rural Economic Development Loan and Grant Program (REDLG): go.usa.gov/xzpRj
Rural Energy for America Guaranteed Loan and Grant Program: go.usa.gov/xzpRW
Rural Innovation Stronger Economy Grants: go.usa.gov/xzpR5
Rural Microentrepreneur Assistance Program (RMAP): go.usa.gov/xzpRn
Rural Placemaking Innovation Challenge (RPIC): go.usa.gov/xzpRP
Rural Utilities Service homepage: go.usa.gov/xzpRm
Solid Waste Management Grants: go.usa.gov/xzpRV
Telecommunications Programs: go.usa.gov/xzpRw
Telecommunications contacts General Field Representatives (GFRs): go.usa.gov/xzpR7
Telecommunications Infrastructure Loans and Loan Guarantees: go.usa.gov/xzpR6
USDA RD Innovation Center homepage: go.usa.gov/xzpRt
USDA RD list of programs: go.usa.gov/xzpRz
USDA RD state office contacts: go.usa.gov/xzpRJ
USDA RD Summary of Major Programs go.usa.gov/xzpnq (PDF)
USDA RD website landing page: rd.usda.gov
Value-Added Producer Grants: go.usa.gov/xzpnc
Water and Environmental Programs: go.usa.gov/xzpnY
Water and Waste Disposal Loan and Grant Program: go.usa.gov/xzpn4
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 or 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. Those with disabilities who need alternative means of communication (for example, Braille, large print, audiotape, and American Sign Language, among others) can 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. Program information also can be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, available at this link: go.usa.gov/xzzfW, and at any USDA office. Or, write a letter addressed to USDA and provide all of the information requested in the form. Call (866) 632-9992 to request a copy of the complaint form. Submit your completed form or letter to USDA by: (1) postal 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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