



USDA Rural Development Summary of Programs

Together, America Prospers



Western Welding Academy supports a community historically associated with the coal, oil, and gas industries. The Gillette-based academy used \$1.32 million in USDA Rural Development Business and Industry (B&I) Loan Guarantees to help get the school off the ground. Among other things, B&I funding supported the purchase of commercial real estate.

Western Welding Academy welcomes students from all 50 U.S. states, with about 95 percent of the current student body coming from outside of Wyoming. This influx of students brings much-welcomed rural economic development to the region.

The academy's 1,100 alumni work at power plants, computer chip manufacturing facilities, dairies, breweries, refineries, and even NASA.

USDA Rural Development at a Glance

Rural America's Partner in Prosperity

USDA Rural Development invests in rural America with loan, grant, and loan guarantee programs because we understand a strong community is rooted in its people. The commitment and resources we bring to rural communities helps drive economic security and prosperity. Our programs expand access to high-speed internet, electric, and transportation infrastructure, and support business growth, health care, education, housing, and other community essentials.

We stand ready to be your partner in prosperity for rural America. Contact us today to learn more and connect with the local USDA Rural Development team that serves your area:

Website: www.rd.usda.gov

Phone: 1-800-670-6553

X: @usdaRD

Facebook: facebook.com/usdard

We have more than 70 programs to support rural America.



Single Family Housing



Multifamily Housing



Community Programs



Energy and Electric Programs



Telecommunications Programs



Water and Environmental Programs



Business and Cooperative Programs

Programs for Rural Homes

Stable, affordable housing helps America's small towns prosper, and lets rural families build generational wealth. If you want to buy, build, or repair a home, our Single Family Housing programs offer eligible applicants easy-access financing and low-interest rates, with no down payment required. If you're not in the market to buy, our Multifamily Housing programs can help you find decent, affordable rental housing.

Single Family Housing Programs

Housing Preservation Grants

Information is available at this link:

tinyurl.com/SFHPreservation

This program provides grants to qualified sponsoring organizations to repair or revitalize housing for eligible lower-income people. Among other things, funds can be used to repair or replace roofs, insulation, heating and cooling systems, or water and waste disposal systems. You can also build or improve accessibility features such as entrance ramps.

Who can apply?

The program is open to most state and local government organizations, nonprofits, and federally recognized Tribes in rural areas with populations of 20,000 or fewer. Individual homeowners must work with HPG recipients rather than applying on their own. Rental property owners also can apply through HPG recipients as long as they agree to

make their apartments available to low- and very-low-income renters. You can contact your local Rural Development Housing office for a list of current HPG recipients. A state-based list is available at this link: tinyurl.com/RDStateOffices. Applications are accepted annually through a Notice in the Federal Register (available at this link: federalregister.gov).

Individual Water and Wastewater Grants for Colonias

Information is available at this link:

tinyurl.com/SFHColonias

Among other things, this program provides funding to offset the cost of connecting residential water and waste service lines, pay utility hookup fees, and install plumbing and related fixtures. It's available only in designated Colonias in Arizona, California, New Mexico, and Texas.



Who can apply?

To be considered for this program, you must own and occupy a home in an eligible-area Colonia recognized prior to October 1989, and have a taxable income below the most recent poverty guidelines established by the U.S. Department of Health and Human Services (available at this link: go.usa.gov/xzDHM). The Colonia must be located in an unincorporated rural area with a population of 10,000 or fewer, and there is a cumulative, lifetime maximum grant total of \$5,000. Applications are accepted year-round in our local offices. You'll find a state-based list at this link: tinyurl.com/RDStateOffices.

Mutual Self-Help Housing Technical Assistance Grants

Information is available at this link: tinyurl.com/SFHSelfHelp

This innovative program provides funding for technical and supervisory assistance to qualified organizations that support rural self-help housing construction. Technical Assistance grant recipients

help eligible homeowners repair their homes, and also supervise small groups of individuals and families as they build their own – and each other's – homes.

Who can apply?

This program is open to private, nonprofit organizations, government organizations, and federally recognized Tribes in eligible rural areas with populations up to 20,000. (In limited circumstances, communities with populations up to 35,000 can apply.) Applications are accepted year-round in our local offices. You'll find a state-based list at this link: tinyurl.com/RDStateOffices.

Single Family Housing Direct Home Loans

Information is available at this link: tinyurl.com/SFHDirectLoans

With this program, USDA directly finances mortgages for low-and very-low income applicants to buy, build, improve, or repair an eligible rural home as their principal residence. Loans can

cover up to 100 percent of the home's market value or cost, with terms of 33 – 38 years. Eligible applicants also qualify for loan repayment assistance (a type of subsidy that must be repaid upon the sale of the property).

Who can apply?

To be eligible, you must have an adjusted income at- or below the low-income limit for the area in which you'd like to buy, and you must demonstrate your ability and willingness to repay a debt. You also must be unable to get a loan from other credit sources. Homes financed with this program must be modest in size and nature, and not have a market value in excess of the established area loan limit.

- A map designating Direct Home Loan Income Limits is available at this link: tinyurl.com/RDIncomeLimits - PDF
- A list of Direct Home Loan Area Loan Limits is available at this link: go.usa.gov/xhqCN - PDF
- To find out whether the home in which you're interested is located in an eligible rural area, check our Property Eligibility map at this link: go.usa.gov/xhqCT
- A Single Family Housing Self-Assessment tool is available at this link: tinyurl.com/8uxymah9

Single Family Housing Guaranteed Loan Program

Information is available at this link: tinyurl.com/SFHGuaranteed

With this program, you work with a Rural Development-approved lender to finance a modest home in an eligible rural area, and then USDA guarantees 90 percent of the loan. No down payment is required. Eligible applicants can get up to 100 percent financing to buy, build, improve, or even relocate a dwelling. Certain existing Rural Development Direct or Guaranteed Home Loan program participants can use this program to refinance.

Who can apply?

To apply, your income must not exceed 115 percent of the median household income for the

eligible area in which you'd like to live, and the home must be your primary residence. The loan guarantee program is available in rural areas with populations up to 20,000. (In limited circumstances, communities with populations up to 35,000 can apply.) Applications are accepted year-round through USDA Rural Development's network of approved lenders.

A searchable list of lenders is available at this link: rd.usda.gov/resources/lenders. (Note: We do NOT endorse specific private-sector lenders. We encourage you to comparison shop to find the financial options best suited to your needs.)

- An income eligibility tool is available at this link: go.usa.gov/xhq4T.
- To find out whether the home in which you're interested is located in an eligible rural area, check our Property Eligibility map at this link: go.usa.gov/xhqCT.

Single Family Housing Repair Loans and Grants

Information is available at this link: tinyurl.com/SFHRepairs

This program provides 1-percent-interest loans up to \$40,000 to very-low income homeowners to repair, improve, or modernize their homes. Among other things, loan funds can be used to repair or replace a roof, a heating and cooling system, or to make necessary structural repairs or offset the cost of water or waste disposal connection fees. Grants of up to \$10,000 (in lifetime assistance) used to remove health or safety hazards are available to eligible very-low income homeowners, ages 62 and older.

Who can apply?

To qualify, you must be the homeowner, occupy the house, and have a household income that does not exceed the very-low income limit in the county in which your home is located.

- An income limits map is available at this link: tinyurl.com/RDIncomeLimits - PDF.
- To see if your home is located in an eligible rural area, check our Property Eligibility map at this link: go.usa.gov/xhqCT.

Rural Housing Site Loans

Information is available at this link:
tinyurl.com/SFHSiteLoans

This revolving loan fund provides site loans for applicants below the moderate income limit using conventional construction methods **or** the self-help housing method, in which families build each other's homes. Conventional building sites can be sold and developed to low- and moderate-income applicants using USDA Rural Housing Service programs or any other mortgage financing program that serves those applicants below the moderate income limit. Self-help method loans are for 2 years at a 3-percent, fixed-interest rate. Conventional construction method loans are published monthly and fixed at closing.

Who can apply?

For conventional building sites, applicants are private or public nonprofit organizations. For self-help method sites, applicants must be private or public nonprofit organizations solely dedicated to self-help housing. Nonprofits must have the legal authority to operate a revolving loan fund, and comply with federal and state regulations. Federally recognized Tribes also are eligible to apply. The USDA Rural Development Income and Property Eligibility site is available at this link: go.usa.gov/xhqbC. Applications are accepted year-round in our local offices. You'll find a state-based list at this link: tinyurl.com/RDStateOffices.

Are You Looking for a Place to Rent?

You can search USDA Rural Development-financed multifamily properties by state, county, town, zip code, property name, or management agency name on the interactive map at this link: go.usa.gov/xh3p3.



Multifamily Housing Programs

Housing Preservation Grants (multifamily component)

Information is available at this link:
tinyurl.com/SFHPreservation

HPGs provide funds to qualified sponsoring organizations to repair or revitalize housing for lower-income people. Among other things, grants can be used to repair or replace roofs, insulation, heating and cooling systems, or water and waste disposal systems. You can also build or improve accessibility features such as entrance ramps.

Who can apply?

The program is open to most state and local government organizations, nonprofits, and federally recognized Tribes in rural areas with populations of 20,000 or fewer. Individual homeowners must work with HPG recipients rather than applying on their own. Rental property owners also can apply through HPG recipients as long as they agree to make their apartments available to low- and very-low-income renters. You can contact your local Rural Development Housing office for a list of current HPG recipients. A state-based list is

available at this link: tinyurl.com/RDStateOffices. Applications are accepted annually through a Notice of Solicitation of Application (NOSA) published in the Federal Register (available at this link: federalregister.gov).

Multifamily Housing Direct Loans

Information is available at this link: tinyurl.com/MFHDirect

This program provides competitive financing for affordable rental housing meant for low-income, elderly (ages 62 and older), or disabled people and families in eligible rural areas. Funds can be used to buy and improve land, and to build, improve, or purchase existing multifamily housing. Loan terms are up to 30 years, with interest rates locked either at the time of loan approval or closing – whichever is lower. Borrowers must be unable to get commercial credit on terms that allow them to charge affordable rents.

Who can apply?

Along with most state and local government organizations and federally recognized Tribes, individuals, trusts, associations, partnerships, limited partnerships, for- and nonprofit organizations, and consumer-based cooperatives are eligible to apply. Borrowers must have the legal authority to build, operate and maintain proposed facilities and services. Applications are accepted annually through a Notice of Funding Availability (NOFA) published in the Federal Register (available at this link: federalregister.gov). A list of designated

eligible rural places and RD Multifamily Housing contacts is available at this link: go.usa.gov/xh3mB.

Multifamily Housing Loan Guarantees

Information is available at this link: tinyurl.com/MFHGuarantees

With this program, we collaborate with qualified private-sector lenders (such as those already active in U.S. Housing and Urban Development or state and local housing finance agencies, among others) to provide financing to eligible borrowers to improve the availability of affordable rental housing for low- and moderate-income people and families in eligible rural areas with populations of 35,000 or fewer. Funds can be used to buy and improve land, and to build, rehabilitate, or purchase existing multifamily housing.

Who can apply?

Private lenders can apply for a 90-percent guarantee on loans made to eligible borrowers, which include most state and local government organizations, for- and nonprofit organizations, and federally recognized Tribes. Applications are accepted annually through a Notice of Funding Availability (NOFA) published in the Federal Register (available at this link: federalregister.gov). A list of designated eligible rural places and RD Multifamily Housing contacts is available at this link: go.usa.gov/xh3mB.



Multifamily Preservation and Revitalization Loans and Grants

Information is available at this link:

tinyurl.com/MFHPreservation

This program restructures loans for existing USDA Rural Rental and Off-Farm Labor Housing projects to improve and preserve safe, affordable rental housing for lower-income residents. Loan and grant funds can be used for debt deferral, soft-second mortgages (a subordinate loan used to cover down payment and closing costs) or zero-interest loans. There are no population restrictions associated with this program.

Who can apply?

Current owners of USDA Multifamily Direct or Farm Labor Housing properties, and – under certain conditions – prospective buyers of such properties – can apply. Among other requirements, borrowers must agree to provide affordable rental housing for 20 years – or for the remaining term of any existing USDA Multifamily loan – whichever is later. A two-phase application process begins with pre-applications accepted annually through a Notice of Solicitation of Applications (NOSA) published in the Federal Register (available at this link: federalregister.gov).

A list of USDA Rural Development Multifamily Housing servicing specialists by property name is available at this link: go.usa.gov/xh3dj. If you have questions about the MPR Loan and Grant program, email RD.MPR@usda.gov

Multifamily Nonprofit Transfer Technical Assistance Grants

Information is available at this link:

tinyurl.com/MFHNonprofitTA

This competitive program gives technical assistance grants to eligible nonprofit organizations and public housing authorities (PHAs) helping preserve affordable rental housing by transferring existing RD Multifamily Housing Direct Loan properties from current owners to nonprofits or PHAs. Examples of things for which funding can be used include consultation, advisory and nonconstruction services,

as well as for soft costs such as financial analysis, appraisals, and market surveys. There are no population restrictions associated with this grant.

Who can apply?

Eligible applicants include public and private organizations, nonprofit organizations, public housing authorities, Tribal housing nonprofits, and Tribally designated housing organizations. Applications are accepted through a Notice of Funding Availability (NOFA) published in the Federal Register (available at this link: federalregister.gov). If you have questions about this program, email npta.rfp@usda.gov.

Multifamily Housing Rental Assistance

Information is available at this link:

tinyurl.com/MFHRental

This program provides payments directly to the owners of USDA-financed Rural Rental or Farm Labor Housing projects on behalf of eligible tenants who cannot afford to pay their full rent.

Who can apply?

Rental assistance is available only to new or existing, nonprofit or limited-profit USDA-financed properties. If you have questions, a list of RD Multifamily Housing contacts by region is available at this link: go.usa.gov/xh3mB.

Multifamily Tenant Voucher Program

Information is available at this link:

tinyurl.com/MFHVoucher

This program provides rent vouchers to help protect eligible tenants in USDA Rural Development-financed Multifamily Housing Direct Loan properties who face hardship when a property loan is repaid or goes through foreclosure. Vouchers can be used to supplement tenant rent payments at the former USDA-financed property, or at any unsubsidized rental unit in the United States that meets USDA standards and agrees to accept the voucher. Funds are paid directly to property owners on the tenant's behalf.

Who can apply?

This program is open only to tenants living in rental properties in which a USDA-financed Multifamily Housing Direct Loan ended earlier than its original maturity date. If you have questions, a list of RD Multifamily Housing contacts by region is available at this link: go.usa.gov/xh3mB.

Off-Farm Labor Housing Direct Loans and Grants

Information is available at this link:
tinyurl.com/MFHOffFarmDirect

This program offers affordable financing to eligible applicants to develop housing for year-round and migrant or seasonal domestic farm workers. Funds can be used to buy or improve land, for new construction, to rehabilitate existing rental housing in lower-income areas, or to purchase household furnishings. As long as there's an evident need for it, farm labor housing can be built in rural or urban areas. Loans can cover up to 100 percent of total development costs, with 33-year terms at 1-percent interest. Grants are need-based and cannot exceed 90 percent of the total project cost.

Who can apply?

This program is open to farmers and family farm corporations, farmers' or farm workers' associations, nonprofit organizations, most state and local government organizations, and federally recognized Tribes. A two-phase application process begins with pre-applications accepted annually through a Notice of Funding Availability (NOFA) published in the Federal Register (available at this link: federalregister.gov).

Off-Farm Labor Housing Technical Assistance Grants

Information is available at this link:
tinyurl.com/MFHOffFarmTA

This competitive program provides technical assistance funding to applicants for USDA RD Farm Labor Housing loans and grants. Funds can be used to pay for technical assistance during the application process, loan underwriting and closing, and to

help offset certain Rural Development-approved transaction costs. Grants cannot be used to pay for construction costs, transaction costs normally covered by an FLH loan, or in instances in which an "identify of interest" – such as a relationship between a buyer and seller – exists.

Who can apply?

Public and private nonprofit organizations are eligible to apply. There is no population size restriction associated with this grant. The application period is announced through a Notice of Funding Availability (NOFA) published in the Federal Register (available at this link: federalregister.gov). If you have questions about this program, email rd.flhta@usda.gov.

On-Farm Labor Housing Loans

Information is available at this link:
tinyurl.com/MFHOnFarmHousing

This program provides financing to develop or rehabilitate rental housing for lower-income domestic, migrant, and seasonal farm laborers. Borrowers must not otherwise be able to get commercial credit. There is no loan minimum. The loan maximum is up to 100 percent of the allowable total development cost, and is repayable over 33 years at a fixed, 1 percent interest rate. There are no population size restrictions associated with this program.

Who can apply?

Eligible loan applicants include individuals, partnerships, and family farm corporations. Eligible tenants include domestic farm laborers, people who earn a substantial portion of their income from farm labor, and retired or disabled farm laborers. The families of eligible tenants also are included. Tenants must be U.S. citizens, or legally-admitted and authorized to perform work in agriculture. Funds are available on a first-come, first-served basis until exhausted. A two-phase application process begins with pre-applications accepted annually through a Notice of Funding Availability (NOFA) published in the Federal Register (available at this link: federalregister.gov). If you have questions, a list of RD Multifamily Housing contacts by region is available at this link: go.usa.gov/xh3mB.



Programs for Rural Communities

We understand a strong community is rooted in its people. That's why USDA Rural Development invests heavily in Community Programs funding. America's rural towns are gathering places where neighborhood schools teach our kids, first responders help keep us safe, and hospitals care for us when we're sick. USDA Community Programs investments help ensure rural people have access to the foundational infrastructure that supports America's gathering places. We'll partner with you to bring clean water, modern wastewater treatment, reliable electricity, and high-speed internet to your community.

Community Programs

Community Facilities Direct Loans, Grants and Loan Guarantees

Direct loan and grant information is available at this link: tinyurl.com/CFDirectLoansandGrants

Loan Guarantee Information is available at this link: tinyurl.com/CFGLoans

Note: This program is part of the OneRD Guarantee Loan initiative (information is available at this link: go.usa.gov/xhcse).

This program helps finance construction of – or improvements to – essential community facilities such as hospitals, clinics, nursing homes, certain schools, child care centers, libraries, and town halls, among others. Funds also can be used to purchase necessary equipment and pay for related project expenses. Although CF program funds

cannot support private, commercial, or business undertakings, in some instances, loans and grants can be combined with commercial financing to support a project.

Who can apply?

Eligible applicants include government organizations, community-based nonprofit corporations, and federally recognized Tribes. Direct loans and grants are available in rural areas with populations of 20,000 or fewer. Loan guarantees are available in rural areas with populations of 50,000 or fewer.

Lenders interested in learning more about the loan guarantee program can contact the USDA Rural Development Community Programs director in the state in which the proposed project is located. You'll find a state-based list at this link: tinyurl.com/RDStateOffices. Applications are accepted year-round in our local offices.



Community Facilities Technical Assistance and Training Grants

Information is available at this link:
tinyurl.com/CFTechAssist

This competitive program provides funds for technical assistance and training to help eligible CF applicants identify and plan for community facility needs in their area. Grant funds also can be used to identify public and private financial resources, prepare reports, surveys, and applications, and to improve the operational and financial management of existing community facilities. The maximum grant award is \$150,000, with no match required. However, award preference is given to applicants who can provide cash matching funds.

Who can apply?

Eligible applicants include government organizations, nonprofit organizations, and federally recognized Tribes in rural areas outside the boundaries of a city or town of 20,000 or more. Applications are accepted annually through a Notice of Funding Availability (NOFA) published

in the Federal Register (available at this link: [federalregister.gov](https://www.federalregister.gov)). Contact your local USDA Rural Development Community Programs team for more information. You'll find a state-based list at this link: tinyurl.com/RDStateOffices.

Rural Community Development Initiative Grants

Information is available at this link:
tinyurl.com/CFCommDevGrants

This competitive program helps nonprofit housing and community development organizations, lower-income rural communities, and federally recognized Tribes support housing, essential community facilities, and economic development in rural areas. Examples of things grant funds can cover include training subgrantees to conduct homeownership or minority business entrepreneur education, providing technical assistance to subgrantees on strategic plan development, researching and identifying alternative funding sources, preparing boards of directors, and



creating training tools such as videos, workbooks or reference guides. Grants range from \$50,000 - \$250,000, and there is a matching fund requirement equal to the amount of the grant award.

Who can apply?

Eligible applicants include government organizations, nonprofit organizations, and certain private, for-profit organizations in rural areas. For the purposes of this program, “rural area” is defined as any area other than a city or town with a population greater than 50,000, and the urbanized area neighboring it. Applications are accepted annually through a Notice of Funding Availability (NOFA) published in the Federal Register (available at this link: [federalregister.gov](https://www.federalregister.gov)). Contact your local USDA Rural Development Community Programs team for more information. You’ll find a state-based list at this link: tinyurl.com/RDStateOffices.

Tribal College Initiative Grants

Information is available at this link:
tinyurl.com/CF TribalCollege

This program provides funding to 1994 Land Grant Institutions (Tribal Colleges – information is available at this link: go.usa.gov/xhczq) to make capital improvements to educational facilities. Funds can be used for infrastructure development or upgrades, along with equipment purchases for schools, libraries, and dormitories. Funding also can support educational and cultural projects.

Who can apply?

TCIGs are open only to Tribal Colleges listed in Section 7402 of the Agricultural Act of 2014 (available at this link: go.usa.gov/xzDAK - PDF) Grants of up to \$250,000 for each Tribal land grant institution are available, and funds can be used to pay up to 95 percent of project costs. A 5-percent match is required, and partnerships with other federal, state, local, private, and nonprofit organizations are encouraged. Applications are accepted year-round in your local USDA Rural Development office. You’ll find a state-based list at this link: tinyurl.com/RDStateOffices.

Rural Utilities Service | Electric

Denali Commission High Energy Cost Grants

Information is available at this link:

tinyurl.com/RUSDenali

This program helps the Denali Commission – an independent federal agency that supports Alaska’s remote communities (information is available at this link: denali.gov) lower energy costs for people who live in areas with exceptionally high, per-household energy bills – at least 275 percent higher than the national average. Grants can be used to finance energy generation, transmission, and distribution in rural areas served by the commission.

Who can apply?

Eligible applicants include legally organized for- or nonprofit organizations, sole proprietors, local or state government organizations, and federally recognized Tribes, among others. You can visit the Denali Commission website for additional eligibility details. Applications for this program are accepted through the USDA Rural Development national office. A list of Rural Utilities Service Electric Programs contacts is available at this link: go.usa.gov/xhrVH.

Distributed Generation Energy Project Financing

Information is available at this link:

tinyurl.com/RUSDisGen

This program offers loans and loan guarantees to eligible developers of distributed energy projects that provide wholesale or retail electricity to existing USDA RD Electric Program borrowers, or to rural communities serviced by other utilities. Distributed generation projects – including those using renewable resources – provide crucial, additional power supply options for rural communities. Loans typically are used in these three situations:

- An existing Rural Utilities Service Electric Program borrower – a cooperative – owns and

operates the project

- A project developer builds and operates the project with Power Purchase Agreements (PPAs) to serve rural customers, including existing RUS borrowers or other rural utility providers
- A wholly owned subsidiary of an existing RUS borrower owns and operates the project, and has a PPA with the RUS borrower to handle the entire energy output

Who can apply?

Eligible applicants include energy project developers for distributed energy projects, and USDA RD Electric Program borrowers or other utilities that serve rural areas. Applications for this program are accepted through the USDA Rural Development national office. A list of Rural Utilities Service Electric Programs contacts is available at this link: go.usa.gov/xhrVH.

Electric Infrastructure Loans and Loan Guarantees

Information is available at this link:

tinyurl.com/RUSElectricInfra

This program helps rural communities access affordable, high-quality electric service. Loans and loan guarantees are used to finance the construction of electric distribution, transmission, and generation facilities. This includes system upgrades, as well as demand-side management, energy conservation programs, and on- and off-grid renewable energy systems.

Who can apply?

Eligible applicants include state and local government organizations, federally recognized Tribes, nonprofits – including cooperatives and limited dividend or mutual associations – and for-profit corporations and limited-liability companies. The area must be served by an existing rural electric borrower in a city or town with a population of 20,000 or fewer.

Energy Efficiency and Conservation Loans

Information is available at this link:
tinyurl.com/RUSEnergyEfficiency

This program provides pass-through funding for energy efficiency and conservation projects for residential, commercial, and industrial consumers. Funds can be used by eligible utilities – including existing Rural Utilities Service Electric Program borrowers – to develop and deliver new, diverse energy service products in their service territories. For example, an existing RUS borrower can set up on-bill financing in which customers undertake energy efficiency improvements “behind the meter,” and then repay the loan to the utility.

Who can apply?

Eligible applicants include utility systems that directly or indirectly provide retail electric service in rural areas with populations of 20,000 or fewer, or in any area in which an existing RUS Electric Program borrower has an active loan. Eligible communities can combine into service territories with populations greater than 20,000. You can contact the Electric Program General Field Representative that serves the state in which your service area is located to learn more about program requirements. A state-based list is available at this link:
tinyurl.com/RDEnCoor - PDF.

Energy Resource Conservation Program

Information is available at this link:
tinyurl.com/RUSEnergyConservation

This program allows current Rural Utilities Service Electric Program borrowers to make funds available to their consumers for energy conservation and renewable energy projects through principal and interest payment deferrals. The deferred amounts can then be used to cover the cost of labor and materials for energy conservation measures, and to finance approved renewable energy projects. Deferment terms vary, and are based on the principal balance of the existing loan.

Who can apply?

Participation in this program is limited to existing RUS Electric Program borrowers with direct loans. Federal Financing Bank (information is available at this link:

ffbt.treasury.gov) guaranteed loans are not eligible. There are no population restrictions associated with this program. Applications are handled by the Electric Program General Field Representative in your area. A

state-based list is available at this link:
tinyurl.com/RDEnCoor - PDF.

High Energy Cost Grants

Information is available at this link:
tinyurl.com/RUSHighEnergy

This program helps energy providers and other eligible organizations lower energy costs for people in areas with extremely high (275 percent or more above the national average) per-household energy costs. Among other things, funds can be used to finance the acquisition, construction, or improvement of electric generation and transmission facilities, and to implement renewable energy generation and energy efficiency and conservation measures.

Who can apply?

Eligible areas must be located in the United States, its territories, or areas otherwise legally determined eligible to participate in USDA Rural Development Rural Utilities Service programs. Applicants must demonstrate their area meets high-energy cost benchmarks detailed on grants.gov. There are no population restrictions associated with this grant. Applications are accepted through the USDA Rural Development national office. A list of Rural Utilities Service Electric Programs contacts is available at this link: go.usa.gov/xhrVH.

Rural Energy Savings Program

Information is available at this link:
tinyurl.com/RUSSavings



This program provides loans to rural utilities and other companies that offer energy efficiency loans to qualified consumers. Funds can be used to implement energy efficiency measures that decrease energy use or costs for rural families and small businesses. Loan terms are 20 years at 0-percent interest, and up to 5-percent interest for relending to qualified consumers for up to 10 years.

Who can apply?

Eligible applicants include current and former USDA Rural Development Rural Utilities Service Electric Service program borrowers or their subsidiaries, and businesses or cooperatives that provide retail electric service to rural areas. RESP applications are accepted on a first-come, first-served basis until funds are exhausted. For more information, see the Notice of Funding Availability (NOFA) under the “To Apply” tab at the link above. A list of Rural Utilities Service Electric Programs contacts is available at this link: go.usa.gov/xhrVH.

State Bulk Fuel Revolving Loan Fund

Information is available at this link:
tinyurl.com/RUSBulkFuel

This program helps state governments establish revolving loan funds to provide a cost-effective way to purchase bulk fuel for remote communities not served year-round by standard surface transportation such as highways, railways, or waterways.

Who can apply?

Eligible applicants are state governments in areas qualified as “rural.” Applications for this program are accepted through the USDA Rural Development national office. A list of Rural Utilities Service Electric Programs contacts is available at this link: go.usa.gov/xhrVH.

Rural Utilities Service | Telecommunications

Community Connect Grants

Information is available at this link:

tinyurl.com/RUSCommC

This program offers financial assistance to eligible applicants to provide broadband service in economically challenged rural areas where service does not exist. Funds can be used to build broadband infrastructure to serve residential and business customers in a proposed funded service area (PFSA), and to cover the costs of providing broadband service free of charge to critical community facilities (such as public schools, fire stations, and public libraries) for two years.

Who can apply?

Eligible applicants include incorporated organizations, federally recognized Tribes, state and local governments, cooperatives, private corporations, and for- or nonprofit, limited liability companies in rural areas without down- and upstream broadband speeds defined in the most recent Funding Opportunity Announcement.

Distance Learning and Telemedicine Grants

Information is available at this link:

tinyurl.com/RUSDLT

This competitive program helps rural communities use advanced telecommunications technology to connect to each other – and the world – overcoming the effects of remoteness and low-population density. Funds can be used to buy end-user equipment (such as interactive video or audio hardware, computer hardware, network components, and software, or similar infrastructure) used to deliver distance learning and telemedicine services in eligible areas. Funds also can pay for certain types of instructional programming or technical assistance and training. You will find a map of recently-funded DLT projects at this link: tinyurl.com/RD-DLT-MAP

Who can apply?

Eligible applicants include most state and local government organizations, federally recognized Tribes, for-profit businesses, and nonprofit organizations. Groups of eligible organizations also can apply together. DLT grants require a minimum 15-percent match that can't come from other federal sources. Applications are accepted on grants.gov during an announced application window. To learn more, email dlinfo@usda.gov or contact the Telecommunications General Field Representative in the state in which your proposed project is located. A state-based list is available at this link: go.usa.gov/xhrux.

ReConnect Loans and Grants

Information is available at this link:

usda.gov/reconnect

This program offers loans, grants, and loan-grant combinations to eligible recipients to get fixed, terrestrial broadband to areas of rural America that currently lack sufficient access. Funds can be used to build, improve, or acquire existing broadband and terrestrial satellite broadband facilities and equipment. Reasonable pre-application expenses also can be covered. Loan funding (100 percent loan requests, only) also can support the acquisition of an existing system that currently provides insufficient broadband access. The minimum request for funding across all ReConnect categories is \$100,000. A 100 percent grant requires a 25 percent cash match. The 50-50 loan and grant combination interest rate is set by the U.S. Treasury at the time of each advance of funds. A 100 percent loan has a fixed-interest rate of 2 percent. Matching funds are not required for 100 percent grants to Alaska Native corporations, Tribal governments, Colonias, Persistent Poverty areas, and Socially Vulnerable communities, or for projects in which 90 percent of all households lack sufficient broadband access.

Who can apply?

Eligible applicants include corporations, limited liability companies and limited liability partnerships, cooperatives or mutual associations, state or local government organizations, territories or possessions of the U.S., and federally recognized Tribes. For a geographic area to be eligible, it must be rural, and — depending on the funding category — 50 - 90 percent of the households in the area must lack sufficient broadband access. Applications are accepted only through USDA Rural Development's online application system. Forms and other application resources are available at this link: go.usa.gov/xhYc8. For questions, use the fillable "contact us" tab available at this link: go.usa.gov/xhYcU. Or, you can contact the Telecommunications General Field Representative in the state in which your proposed project is located. A state-based list is available at this link: go.usa.gov/xhrux.

Rural Broadband Loans, Loan and Grant Combinations, and Loan Guarantees

Information is available at this link: tinyurl.com/RUSRBB

This program offers loans, loan and grant combinations, and loan guarantees to eligible applicants for the construction, improvement, or purchase of facilities and equipment needed to provide service at the broadband lending speed (the minimum bandwidth requirement) in eligible rural areas. In certain instances and with some restrictions, funds also can be used to refinance existing USDA Rural Development Rural Utilities Service debt. For loan and grant combinations, at least 90 percent of the households in the proposed service area must not have access to broadband service. For loans and loan guarantees, the service threshold is 50 percent.

Who can apply?

Eligible applicants include state and local government organizations, federally recognized Tribes, nonprofits, cooperatives, and for-profit corporations and limited liability companies. Proposed Funded Service Areas (PFSAs) must

be completely contained within an eligible rural area, or composed of multiple eligible rural areas. Application periods for this program are announced by the USDA Rural Development national office. To learn more, contact the Telecommunications General Field Representative in the state in which your proposed project is located. A state-based list is available at this link: go.usa.gov/xhrux.

Telecommunications Infrastructure Loans and Loan Guarantees

Information is available at this link: tinyurl.com/RUSTelcolnfra

This program provides funds to build, maintain, improve, or expand telephone and broadband service in rural areas. In certain instances, funds also can support refinancing. Direct loans are fixed at current U.S. Treasury rates depending on loan maturity at the time of each advance. Loan guarantees (up to 80 percent) encourage private lenders to extend credit. And – at the sole discretion of USDA Rural Development Rural Utilities Service – hardship loans can help applicants meet financial feasibility requirements in certain areas.

Who can apply?

Eligible applicants include state and local government organizations, federally recognized Tribes, nonprofits, cooperatives, limited dividend or mutual associations, for-profit businesses organized as corporations or limited liability companies, and others that provide telecommunications services in qualified rural areas with populations of 5,000 or fewer. Areas without telecommunications facilities or areas in which the applicant is the recognized telecommunications provider also are eligible to apply. Check with your local USDA Rural Development office to see if your proposed service area qualifies. A state-based list is available at this link: tinyurl.com/RDStateOffices. Applications are accepted year-round. To learn more, contact the Telecommunications General Field Representative in the state in which your proposed project is located. A state-based list is available at this link: go.usa.gov/xhrux.

Rural Utilities Service | Water and Environmental Programs

Circuit Rider Program – Technical Assistance for Rural Water Systems

Information is available at this link:
tinyurl.com/WEPCRTAG

This program provides technical assistance to rural water systems experiencing day-to-day operational, financial or managerial issues. Among other things, the Circuit Rider program can help with board training, management, finance, operations, maintenance, leak detection, water treatment, regulatory compliance, facility security, disaster and emergency assistance, loan application, and reporting requirements. Rural water system officials can request assistance from the National Rural Water Association or their local Rural Utilities Service office.

Who can apply?

To receive technical assistance under the Circuit Rider program, you must serve an area with a population of 10,000 or fewer and be either a government organization, nonprofit corporation, or a Tribe with legal authority to own and operate the water facility. Check to see if your area is eligible at this link: go.usa.gov/xhWZ2. This program is operational year-round and does not require an application. Contact your local RD office (available at this link tinyurl.com/RDStateOffices) or NRWA state association (available at this link: nrwa.org/state-associations) for more information.

Emergency Community Water Assistance Grants

Information is available at this link:
tinyurl.com/WEPECWAG

This program helps eligible communities prepare – or recover from – an emergency that threatens the availability of safe, reliable drinking water. Grants can be used to build water line extensions, repair

breaks or leaks in existing distribution lines, and to build intake or treatment facilities.

Who can apply?

The ECWAG is open to most state and local government organizations, private nonprofit corporations, and federally recognized Tribes serving areas with populations of 10,000 or fewer. Check eligible addresses at this link: eligibility.sc.egov.usda.gov. The area must also have a median household income less than the state's median household income for nonmetropolitan areas. Applications are accepted year-round at our local offices. You'll find a state-based list at this link: tinyurl.com/RDStateOffices.

Grants for Rural and Native Alaskan Villages

Information is available at this link:
tinyurl.com/WEPRAVG

This program helps remote Alaskan villages provide safe, reliable drinking water and waste disposal systems to households and businesses. The grant must be used to improve dire sanitation conditions. Examples include recurring instances of waterborne communicable disease, or residents hauling water to – or human waste from – their homes, or using outhouses because no community-wide water and sewer system exists. Funds can pay up to 75 percent of project costs to provide safe drinking water or waste disposal services.

Who can apply?

The program is open to Rural Alaskan villages or hubs with populations of 10,000 or fewer. The state of Alaska also can apply on behalf of eligible villages or hubs. Certain other eligibility restrictions apply. You can check to see if your area is eligible at this link: go.usa.gov/xz7kz.



Revolving Funds for Financing Water and Wastewater Projects

Information is available at this link:
tinyurl.com/WEPRFP

This program helps qualified nonprofits create revolving loan funds that provide financing to extend and improve water and waste disposal systems in rural areas. Funds can be used for predevelopment costs for water and wastewater treatment projects, and for short-term, small capital improvement projects not part of regular operations and maintenance.

Who can apply?

This program is open to nonprofits with the legal authority to operate a revolving loan fund and the financial, technical and managerial capacity to comply with relevant state and federal laws and regulations. Projects must be in areas with populations of 10,000 or fewer, including Tribal lands and Colonias. You can check to see if your area is eligible at this link: go.usa.gov/xz7kz. Applications are accepted annually at grants.gov (available at this link: grants.gov).

Rural Decentralized Water Systems Grant Program

Information is available at this link:
tinyurl.com/WEPDWSG

This program helps qualified nonprofit organizations create revolving loan funds to increase access to clean, reliable water, and decentralized wastewater systems for households in eligible rural areas. Funds can be used to build, refurbish, or service individually owned household water well and wastewater systems.

Who can apply?

The program is open to nonprofit organizations in rural areas with populations of 50,000 or fewer, Colonias, and federally recognized Tribes in rural areas. Individual homeowners must apply to eligible nonprofits that participate in the program. Contact your local USDA Rural Development office for details. You'll find a state-based list at this link: tinyurl.com/RDStateOffices. Applications are accepted annually at grants.gov.

Special Evaluation Assistance for Rural Communities and Households

Information is available at this link:
tinyurl.com/WEPSEARCH

SEARCH grants help small, financially distressed rural communities pay for predevelopment feasibility studies, design, and technical assistance on proposed water and waste disposal projects. Funds can be used to support projects to build, enlarge, extend or improve rural water, wastewater, solid waste disposal, or storm water disposal facilities, or to make public or private improvements necessary for their successful operation or protection.

Who can apply?

The program is open to government agencies and organizations, nonprofits, and federally recognized Tribes in areas with populations of 2,500 or fewer, and with median household incomes below the poverty line or less than 80 percent of the statewide nonmetropolitan median household income. Applications are accepted year-round at our local offices. You'll find a state-based list at this link: tinyurl.com/RDStateOffices.

Solid Waste Management Grants

Information is available at this link:
tinyurl.com/WEPSWMG

This program reduces or eliminates water pollution by providing funding to eligible organizations that provide technical assistance or training to improve the planning and management of solid waste sites. Funds can be used to provide technical assistance and training to decrease the solid waste stream through reduction, recycling, and reuse; to evaluate current landfill conditions to identify threats to water resources, and provide technical assistance and training on the operation, maintenance, closure, and future use of landfills.

Who can apply?

This program is open to most state and local government agencies and organizations, private nonprofit organizations, federally recognized Tribes, and academic institutions that serve rural areas with

populations of 10,000 or fewer. Check to see if your area is eligible at this link: go.usa.gov/xz7kz.

Special consideration is given to projects that prioritize areas serving populations with fewer than 5,500 or 2,500 residents; to regional, multistate, or national areas, and to lower-income populations. Applications are accepted annually at grants.gov (available at this link: grants.gov).

Water and Waste Disposal Grants to Alleviate Health Risks on Tribal Lands and Colonias

Information is available at this link:
tinyurl.com/WEPColonias
tinyurl.com/WEPTribal

Through this program, low-income communities that face significant health risks can gain access to safe, reliable drinking water and waste disposal facilities and services. Grant funds can be used to build basic drinking water and waste disposal systems, including storm water drainage systems.

Who can apply?

This program is open to state and local governments, nonprofit organizations, utility districts serving Colonias, and federally recognized Tribes. Projects must be in eligible rural areas with populations of 10,000 or fewer, in Colonias, or on Tribal lands. You can check to see if your area is eligible at this link: go.usa.gov/xz7kz. Applications are accepted year-round in our local offices. You'll find a state-based list at this link: tinyurl.com/RDStateOffices.

Water and Waste Disposal Loans and Grants

Information is available at this link:
tinyurl.com/WEPWWD

This program provides funding for clean and reliable drinking water systems, sanitary wastewater and solid waste disposal, and storm water drainage to households and businesses in eligible rural areas. Funds can be used to buy, build, repair, and improve public water and waste treatment and collection systems.

Who can apply?

This program is open to most state and local government agencies and organizations, nonprofits, and federally recognized Tribes in rural areas with populations of 10,000 or fewer. Applications are accepted year-round and can be filed electronically using RD Apply at this link: go.usa.gov/xhWBk, or at the USDA Rural Development office where your proposed project is located. You'll find a state-based list of offices at this link: tinyurl.com/RDStateOffices.

Water and Waste Disposal Loan Guarantees

Information is available at this link: tinyurl.com/WEPWDLG

This program helps private lenders provide affordable financing to qualified borrowers to improve access to clean, reliable water and waste disposal systems for households and businesses in rural areas. Among other things, funds can be used to build or improve facilities for drinking water, wastewater treatment and solid waste disposal, and storm water disposal.

Who can apply?

This program is open to lenders with the legal authority, financial strength, and experience to operate a successful lending program. Examples include federal- and state-chartered banks, savings and loans institutions, farm credit banks with direct lending authority, and credit unions. Eligible borrowers include government organizations, federally recognized Tribes, and nonprofit businesses in rural areas with populations of 50,000 or fewer. Contact your local USDA Rural Development state office before you start your application. You'll find a state-based list at this link: tinyurl.com/RDStateOffices.

Water and Waste Disposal Predevelopment Planning Grants

Information is available at this link: tinyurl.com/WEPWPPG

This program helps low-income communities with the initial planning and development of applications for USDA Rural Development Water and Waste Disposal

Direct Loan and Grant or Loan Guarantee programs. The maximum grant amount is \$60,000, or 75 percent of predevelopment planning costs.

Who can apply?

This program is open to most state and local governments, nonprofit organizations and federally recognized Tribes in rural areas with populations of 10,000 or fewer. The area must also have a median household income below the poverty line, or less than 80 percent of the statewide nonmetropolitan median household income. You can check to see if your area is eligible at this link: go.usa.gov/xz7kz. Applications are accepted year-round in our local offices. You'll find a state-based list at this link: tinyurl.com/RDStateOffices.

Water and Waste Disposal Technical Assistance and Training Grants

Information is available at this link: tinyurl.com/WEPTATG

This program helps qualified nonprofit organizations provide technical assistance and training to water and waste disposal operations to identify and evaluate solutions to rural water and waste challenges related to sourcing, storage, treatment, distribution, collection, and disposal. It also helps applicants prepare their water and waste disposal loan and grant applications, and helps associations improve the operation and maintenance of water and waste facilities in eligible rural areas.

Who can apply?

The program is open to nonprofits with the proven ability, background, experience and capacity to provide technical assistance or training on a national, regional or state basis for rural areas with populations of 10,000 or fewer, and on Tribal lands in rural areas. Single-state applications are accepted annually through our local offices. You'll find a state-based list at this link: tinyurl.com/RDStateOffices. Multistate or national applications are accepted at grants.gov (available at this link: grants.gov). If you have questions, you can contact the Technical Assistance and Training Grant Manager by email at Water-RD@usda.gov.

Programs for Rural Businesses and Cooperatives

Main Street businesses give rural communities character. That's why USDA Rural Development works closely with rural businesses and the organizations that support them. We help ensure people have the resources they need to build and grow successful local businesses. Our Rural Business-Cooperative Service investments help communities create — and keep — jobs, so rural people can afford to live comfortably. We strongly support the cooperative model; developing businesses owned and shared by people who know — and can best serve — their community's unique needs.

Rural Business-Cooperative Service

Agriculture Innovation Center Program

Information is available at this link:

tinyurl.com/RBCSAICP

The AICP awards technical assistance grants to eligible agriculture innovation centers to help develop and market value-added agricultural products. Funds can be used for:

- Agriculture innovation center operations
- Business development, such as creating feasibility studies and business plans
- Marketing plans and branding
- Financial advisory services and preparation of financial statements
- Process development, engineering services, scale production assessments, and systems development

- Organizational assistance, and legal and technical advisory services
- Connecting agricultural producers to a distribution system, processing facility, or commercial kitchen
- Product development such as concept testing, feasibility and cost analysis, product taste-testing, consumer and production analysis, or evaluation of packaging and labeling options

Who can apply?

This program is open to government organizations, federally recognized Tribes, higher education, and for- or nonprofit organizations and corporations. There are no population or location restrictions. To learn more or to apply, contact the USDA Rural Development office in the state in which your project or program is located. You'll find a state-based list at this link: tinyurl.com/RDStateOffices.



BioPreferred Program

Information at this link: tinyurl.com/BioPref

The BioPreferred Program's goal is to spur economic development, create new jobs, and provide new markets for farm commodities by increasing the purchase and use of biobased products. Using biobased products helps reduce our nation's reliance on petroleum, increases the use of renewable agricultural resources, and helps mitigate adverse environmental and health risks. The BioPreferred Program includes mandatory purchasing requirements for federal agencies and their contractors, along with a voluntary labeling initiative for biobased products. While the program doesn't provide direct financial support for participants, USDA RD offers other loan and grant programs that might help.

Training and resources

Federal agencies and contractors are required by law to purchase biobased products. The BioPreferred Program Training and Resources webpage (available at this link: tinyurl.com/BioPrefTx) will help you understand

federal requirements and product categories. It also offers guidance to biobased businesses that want to access the federal marketplace. For additional information, email help@usdabiopreferred.net.

Business and Industry Loan Guarantees

Information is available at this link: tinyurl.com/RBCSBILG

This program offers loan guarantees to lenders for their loans to rural businesses. Funds can be used for business conversions, expansion, repair, modernization, or development. Funds also can be used to purchase land, buildings, equipment, supplies, and inventory, and to develop infrastructure. Certain debt refinancing and business and industrial acquisitions are also permitted.

Who can apply?

This program is open to lenders with the legal authority, financial strength, and sufficient experience to operate a successful lending program. This includes federal and state-chartered

banks, savings and loans, farm credit banks, and credit unions lending to a business in rural areas with populations of 50,000 or fewer. The borrower's headquarters can be based in a larger city if the project is in an eligible rural area. The lender can be located anywhere in the U.S. Certain food system projects can be funded in rural and urban areas. Applications are accepted in our local offices year-round. You'll find a state-based list at this link: tinyurl.com/RDStateOffices.

Delta Health Care Services Grants

Information is available at this link: tinyurl.com/RBCSDelta

This program provides financial assistance to address ongoing, unmet health needs in the Delta Region. Grants are awarded to promote cooperation among health care professionals, institutions of higher education or research, and other regional stakeholders. Funds can be used to develop health care services, education, job training programs, and to develop or expand public health-related facilities in the region.

Who can apply?

To apply for this grant, you must be a regional institution of higher education, an academic health and research institute, or an economic development organization in the Delta Region. A list of Delta Region states is available at this link: go.usa.gov/xzTf7. Individuals are not eligible for this program. Applications are accepted annually. Contact your local USDA Rural Development office for help with your application. You'll find a state-based list at this link: tinyurl.com/RDStateOffices.

Fertilizer Production Expansion Program

Information is available at this link: tinyurl.com/RBCSFPEP

FPEP provides grants to help eligible applicants increase or expand the manufacturing and processing of fertilizer, nutrient alternatives, and other nutrient management products and

technologies in the United States and its territories. Grant funds must be used to increase or expand the manufacturing and processing of fertilizer, nutrient alternatives, and other nutrient management products and technologies.

Among other things, funds can support activities such as:

- Building or buying a facility, or purchasing land
- Covering predevelopment costs like engineering and other professional fees
- Providing working capital to expand capacity
- Modernizing or expanding an existing facility
- Purchasing or modernizing equipment
- Developing, customizing, and installing equipment, devices, and technology to improve processing functions, worker conditions, or safety
- Installing or updating equipment that reduces greenhouse gas emissions, increases fertilizer use efficiency, or improves air and water quality.
- Ensuring legal compliance with packaging and labeling requirements such as sealing, boxing, labeling, and conveying, among others
- Engaging in workforce recruitment, training, apprenticeships, and retention.

Who Can Apply

The program is open to for-profit businesses and corporations, nonprofit entities, Tribes and Tribal organizations, producer-owned cooperatives and corporations, certified benefit corporations, and state or local governments. Private entities must be independently owned and operated. Because the program's goal is to increase competition, market share restrictions apply. Applications are accepted at grants.gov (available at this link: grants.gov).



Food Supply Chain Guaranteed Loan Program

Information at this link: tinyurl.com/RBCSFOOD

This program provides financial support to qualified lenders whose loan applicants want to start or expand middle-of-the-food-supply-chain activities such as aggregation, processing, manufacturing, storage, transportation, wholesale, or distribution of food. The program's goal is to increase capacity and help create a more resilient, diverse, and secure U.S. food supply chain. Projects can be located in both rural and urban areas, and approved lenders can be located anywhere in the United States. Examples of fund usage include business conversion, expansion, repair, modernization, or development; the purchase and installation of necessary machinery and equipment, and working capital, among others.

Who can apply?

This program is open to food supply chain entrepreneurs, state and local governments and their designated agencies, for- or nonprofit businesses,

cooperatives, and federally recognized Tribes. Interested borrowers can work with their own lenders, and USDA RD will accept applications from lenders until funds are expended. Lenders can find additional information about underwriting and loan terms at tinyurl.com/RBCSFOOD. You can email rdfoodsupplychainloans@usda.gov for help.

Intermediary Relending Program

Information is available at this link: tinyurl.com/RBCSIRP

This program provides 1-percent loans to local lenders ("intermediaries") that then relend to businesses to improve economic conditions and create jobs in rural communities. Funds can be used to finance rural businesses and community development projects. The maximum loan to borrowers is \$400,000.

Who can apply?

This program is open to government organizations, nonprofit corporations, federally recognized Tribes,



and cooperatives located in rural areas with populations of 50,000 or fewer. Applications are accepted quarterly in our local offices. You'll find a state-based list at this link: tinyurl.com/RDStateOffices.

Rural Business Development Grants

Information is available at this link: tinyurl.com/RBCSRBDG

These grants fund public economic development activities to help small and emerging private businesses and nonprofits in rural communities start or expand. Among other things, funds can be used to purchase or develop land, buildings, and equipment; to cover costs for feasibility studies and business plans and provide other technical assistance; to improve rural transportation, establish revolving loan funds, and support rural distance learning programs that provide training.

Who can apply?

This program is open to towns, communities, state agencies, nonprofits, institutions of higher education, federally recognized Tribes and rural cooperatives, among others. Funds must be used for projects that benefit rural areas outside of cities with populations of 50,000 or more. You can check to see if your area is eligible at this link: go.usa.gov/xz7kz. Applications are accepted annually through USDA Rural Development's local or state offices. You'll find a state-based list at this link: tinyurl.com/RDStateOffices.

Rural Business Investment Program

Information is available at this link: tinyurl.com/RBCSRBIP

This program provides Rural Business Investment Company (RBIC) licenses to newly formed

developmental capital organizations to help meet equity capital investment needs in rural communities.

The program works with for-profit developmental capital funds. A list of certified RBICs can be found at this link: go.usa.gov/xzTv6 - PDF.

Who can apply?

This program is open to newly formed, for-profit developmental capital organizations (or their subsidiaries) with relevant experience in venture capital or community development financing. Applicants must raise a minimum of \$10 million in private equity capital, and can be structured as limited partnerships, limited liability companies or corporations. There are no restrictions on the location of eligible applicants for RBIC licenses. Applications are accepted year-round.

Rural Cooperative Development Grants

Information is available at this link: tinyurl.com/RBCSRCDG

This program helps establish and operate cooperative development centers. Among other things, cooperative development centers provide technical assistance, conduct feasibility studies, develop business plans, provide training, and facilitate strategic planning.

Who can apply?

Centers can be headquartered in any area, but must serve areas with populations of 50,000 or fewer. Applications are accepted annually at grants.gov (available at this link: grants.gov).

Rural Economic Development Loan and Grant Program

Information is available at this link: tinyurl.com/RBCSREDLG

The REDLG program supports economic development and job creation in rural areas by providing zero-interest loans to eligible local utilities. Funds are then used to establish revolving loan funds (RLFs) that make pass-through funding

available to ultimate recipients that back projects to create or retain rural jobs. Among other things, RLFs can support:

- Business incubators
- Technical assistance
- Job creation or enhancement
- Facilities and equipment for rural medical care

Grant terms are 10 years and require a 20-percent match from the utility. The grant must be repaid when the RLF is expended or terminated.

Who can apply?

This program is open to USDA Rural Utilities Service-eligible electric and telephone utilities that serve rural areas with populations of 50,000 or fewer. Priority is given to places with populations of 2,500 or fewer. Applications are accepted year-round in your local USDA Rural Development office. You'll find a state-based list at this link: tinyurl.com/RDStateOffices.

Rural Innovation Stronger Economy (RISE) Grant Program

Information is available at this link: tinyurl.com/RBCSRise

The RISE Grant Program helps create and augment high-wage jobs and accelerate the formation of new businesses. It also supports industry clusters and maximizes the use of local assets in eligible, lower-income rural areas. Grants can be used to build or support a business incubator facility, provide trainings, and improve opportunities for workers to get high-wage jobs in new or existing local industries. Grants range from \$500,000 - \$2 million with four-year-terms.

Who can apply?

This program is open to rural jobs accelerator partnerships with expertise delivering economic and job training programs. You must be a government organization, nonprofit organization, state, Tribe, or institution of higher education that serves a rural region small enough to allow close collaboration among partners. Your RISE project also must include important elements of your

region's prioritized industry cluster (concentrations of related industries). Applications are accepted annually at grants.gov (available at this link: grants.gov).

Rural Microentrepreneur Assistance Program

Information is available at this link: tinyurl.com/RBCSRMAP

The RMAP helps establish revolving microloans for small, rural businesses. Funds can be used to start and grow microenterprises, and to provide training and technical assistance to microloan borrowers and microentrepreneurs. Loan uses include working capital, debt refinancing, equipment and supplies, and real estate improvements.

Who can apply?

This program is open to nonprofits, federally recognized Tribes, and institutions of higher education in rural areas except cities with populations greater than 50,000, and their neighboring urbanized areas. Applications are accepted year-round in our local offices. You'll find a state-based list at this link: tinyurl.com/RDStateOffices.

Socially Disadvantaged Groups Grants

Information is available at this link: tinyurl.com/RBCSSDGG

The SDGG provides financial support to eligible co-ops and their associations or development centers for technical assistance to small, socially disadvantaged groups in rural areas. Funds can be used to provide technical assistance such as feasibility studies, business plans, strategic planning, and training. The maximum grant award is \$175,000.

Who can apply?

This program is open to rural cooperatives and co-op development centers that serve socially disadvantaged groups located in areas with populations of 50,000 or fewer, and where a

majority of the governing board is comprised of people who themselves are members of socially disadvantaged groups.

Note: The cooperative or development center can be located anywhere, but the groups being helped must be located in eligible rural areas. Applications are accepted annually at grants.gov (available at this link: grants.gov). You can learn more about SDGGs by contacting the USDA Rural Development office in the state in which your cooperative or development center is located. You'll find a state-based list at this link: tinyurl.com/RDStateOffices.

Strategic Economic and Community Development

Information is available at this link: tinyurl.com/RBCSSECD

SECD bolsters participating USDA Rural Development program funds by supporting projects that promote and implement strategic community investment plans. Funds can be used to help amplify a rural community's unique strengths, identify additional resources, convene partners, and leverage other federal, state, local, and private funding.

Who can apply?

To be eligible for SECD, a project must also be eligible for a participating, covered RD program, be carried out in a rural area, and support a multijurisdictional and multisectoral strategic community investment plan.

The application process varies depending on the Rural Development program under which you are applying. The following RD programs participate:

- Community Connect Grants (high-speed internet)
- Community Facilities Direct Loans, Grants, and Loan Guarantees
- Water and Waste Disposal Direct Loans, Grants, and Loan Guarantees
- Rural Business Development Grants

Applications are accepted year-round in our local offices. You'll find a state-based list at this link:



tinyurl.com/RDStateOffices. Note: If you are applying for SECD funding through a participating loan guarantee program, you can submit forms using the OneRD Guarantee Loan Initiative (available at this link: go.usa.gov/xhWU3). You can email your questions to rd.secd@usda.gov.

Value-Added Producer Grants

Information is available at this link:
tinyurl.com/RBCSVAPG

The VAPG helps independent agricultural producers begin processing and marketing activities that add value to their products. Grant and matching funds can be used for planning activities, or for working capital expenses related to producing and marketing a value-added agricultural product. Examples include conducting feasibility studies, developing business plans, offsetting processing costs, handling marketing and advertising expenses, and paying certain inventory and salary expenses.

Who can apply?

This program is open to independent producers, farmer and rancher cooperatives, producer groups, and majority-controlled, producer-based business ventures in any area. Priority is given to the following types of applicants:

- Beginning farmers and ranchers
- Socially disadvantaged farmers or ranchers
- Small or medium-sized farms
- Ranches structured as family farms
- Farmer or rancher cooperatives

Priority also is given to projects proposing mid-tier value chains (information is available at this link: go.usa.gov/xhWPK - PDF). Your local Rural Business-Cooperative Service staff can answer questions. You'll find a state-based list at this link: tinyurl.com/RDStateOffices. Applications are accepted annually at grants.gov (available at this link: grants.gov).



Rural Business-Cooperative Service | Energy

Advanced Biofuel Payment Program

Information is available at this link:
tinyurl.com/RBCS9005

The ABPP increases production of advanced biofuels through quarterly payments to eligible producers. This program helps increase American energy independence and the private-sector supply of renewable energy.

Who can apply?

The program is open to advanced biofuels producers and sellers, including individuals, corporations, companies, foundations, associations, governments, and schools, among others. Buyers and sellers must

act independently and have no relationship to each other. Eligible advanced biofuels must be:

- A liquid, gas, or solid
- Derived from renewable biomass, other than corn kernel starch
- A final (finished) product
- Produced in the United States

NOTE: A producer that combines advanced biofuels into a blended biofuel is not considered an advanced biofuel producer under this program. You'll find the formal definition of "advanced biofuel" at this link: go.usa.gov/xh3ND.) Applications are accepted annually. For more information, contact your state's USDA Rural Development Energy Coordinator. A list of coordinators can be found at this link: tinyurl.com/RDEnCoor - PDF.

Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program

Information is available at this link:
tinyurl.com/RBCS9003

This program provides loan guarantees up to \$250 million to develop, build, or retrofit facilities to support new and emerging technologies, and produce advanced biofuels, renewable chemicals, and biobased products. Projects must be in a U.S. state or territory. The maximum federal participation (encompassing all federal loans or grants) is 80 percent of all eligible project costs. The borrower and other involved principals must make a significant cash equity contribution investment.

Who can apply?

The program is open to individuals, federally recognized Tribes, state and local governments, farm cooperatives, associations of agricultural producers, national laboratories, institutions of higher education, rural electric co-ops, public power organizations, credit unions examined or supervised by a state agency or the National Credit Union Administration, or combined groups of any of the above. Applications are accepted biannually.

Higher Blends Infrastructure Incentive Program

Information is available at this link:
tinyurl.com/RBCSHBIIP

The HBIIP is designed to increase the sale and use of higher blends of ethanol (such as E15) and biodiesel (B20) by expanding the infrastructure supporting fuels created from U.S. agricultural products. This program helps offset the cost of upgrading gas and diesel fuel dispensers, related equipment, and infrastructure needed to ensure the availability of certain ethanol blends. HBIIP grants also support convenience stores, hypermarket fueling stations, and fleet and fuel distribution facilities, including terminal operations and home

heating oil distribution centers. Funds can cover up to half of total eligible costs up to \$3 million.

Who can apply?

Transportation fueling facilities such as fueling stations, convenience stores, hypermarket fueling stations, and fleet facilities. Fuel distribution facilities such as terminal operations, depots, and midstream partners can also apply. Applications are accepted annually through our online application system. For more information, email HigherBlendsGrants-access@usda.gov.

Rural Energy for America Program Energy Audit and Renewable Energy Development Assistance Grants

Information is available at this link:
tinyurl.com/RBCSREAPEA

REAP provides technical and renewable energy assistance to rural small businesses and agricultural producers. Grants of up to \$100,000 can be used for energy audits and renewable energy development. This program helps strengthen American energy independence by increasing the private-sector supply of renewable energy. Over time, these investments can also help lower energy costs for small businesses and agricultural producers. Our energy grants help heat homes, power cars, and run businesses with renewable energy.

Who can apply?

The program is open to state and local governments, federally recognized Tribes, land-grant universities and other institutions of higher education, rural electric cooperatives, public power entities, and resource conservation and development councils. Businesses must be in rural areas with populations fewer than 50,000. You can check to see if your area is eligible at this link: go.usa.gov/xz7kz. Population restrictions do not apply to agricultural producers. Applications are accepted year-round at our local offices. You'll find a state-based list at this link: tinyurl.com/RDStateOffices.

Rural Energy for America Program Renewable Energy Systems and Energy Efficiency Loans and Grants

Information is available at this link:

tinyurl.com/RBCSREAPEE

This program provides guaranteed loans and grants to eligible agricultural producers and rural small businesses to support renewable energy systems and make energy efficiency improvements. Funds also can be used to purchase energy-efficient agricultural production and processing systems. Examples include:

- Heating, ventilation, and air conditioning systems
- Insulation
- Lighting
- Refrigeration
- Doors and windows
- Pumps for sprinkler pivots
- Diesel-to-electric irrigation motor conversions

Grants can cover up to 25 percent of eligible project costs up to \$500,000 for energy efficiency projects, and \$1 million for renewable energy projects. Loan guarantees are available for up to 75 percent of eligible project costs up to \$25 million.

Who can apply?

The program is open to rural small businesses in eligible cities, towns, or unincorporated areas with populations of fewer than 50,000. Agricultural producers also are eligible to apply without regard to population limits. Applications are accepted year-round in our local offices. You'll find a state-based list at this link: tinyurl.com/RDStateOffices.

Rural Energy for America Program Technical Assistance Grants

Information at this link: tinyurl.com/RBCSREAPTAG

This program provides technical assistance funds to agricultural producers and rural small businesses

applying for the Rural Energy for America Program (REAP). Among other things, funds can be used to research and propose renewable energy or energy efficiency projects, and to prepare REAP applications and the assessments and reports that must accompany them. Priority is given to applications proposing to help two or more of these types of REAP applicants: ag producers, Tribal communities, projects supporting disadvantaged or distressed communities, projects using underutilized technologies, and projects with estimated costs under \$20,000.

Who can apply?

Eligible applicants include state, Tribal, or local governments or their authorized agencies, nonprofit organizations, land-grant colleges or universities and other institutions of higher education, rural electric cooperatives, and public power entities. You can contact your state's Rural Development Energy Coordinator for help. A list is available at this link: tinyurl.com/RDEnCoor - PDF.

Rural Energy Pilot Program Grant

Information is available at this link:

tinyurl.com/RBCSREPP

The REPP grant helps rural communities develop renewable energy. Funds can be used for community energy planning, capacity building, technical assistance, community efficiency and weatherization, and to install and equip community-scale renewable energy technologies and systems. This is a three-year, cost-sharing grant covering up to 80 percent of total eligible project costs up to \$2 million.

Who can apply?

Rural Energy Community Partnerships (RECPs) established to provide community-scale, renewable energy assistance to rural communities in eligible areas are eligible to apply. RECPs can be nonprofits, state, municipal, and other government organizations, and federally recognized Tribes. Priority is given to distressed and high-energy-burden communities where households spend a greater proportion of their income on energy costs compared to the average U.S. household. You can check to see if you are in an eligible area at this link: go.usa.gov/xz7kz.

USDA Rural Development Summary of Programs

Rural Housing Service | Single Family Housing



Program	Overview	Applicant	Population	Additional Information
Housing Preservation Grants	Repairs housing owned or occupied by low-income rural families. Funds can be used to operate a program that finances repair activities for single-family and small rental properties.	State and local governments, nonprofits, and federally recognized Tribes	Rural areas with populations of 20,000 or fewer	Program Type: Grant Website: tinyurl.com/SFHPreservation
Individual Water and Wastewater Grants for Colonias	Provides funding to offset the cost of connecting residential water and waste service lines, pay utility hookup fees, and install plumbing and related fixtures	Must own and occupy a home in an eligible-area Colonia recognized prior to October 1989, and have a taxable income below the most recent poverty guidelines	Colonias must be located in an unincorporated rural area with a population of 10,000 or fewer.	Program Type: Grant Terms and Conditions: Only available in designated Colonias in Arizona, California, New Mexico, and Texas. Website: tinyurl.com/SFHColonias
Mutual Self-Help Housing Technical Assistance Grants	Provides funding to qualified organizations who offer technical assistance to train groups how to build their own and each others' homes	Private organizations, nonprofits, government organizations, and federally recognized Tribes	Rural areas with populations up to 20,000 (In special circumstances, communities with populations up to 35,000 can apply.)	Program Type: Grant Website: tinyurl.com/SFHSelfHelp
Single Family Housing Direct Home Loans	Provides mortgage financing for applicants to buy, build, improve, or repair an eligible rural home as their primary residence	Families and individuals with an adjusted income at or below the low-income limit for the area	Rural areas with populations up to 20,000 (In special circumstances, communities up to 35,000 can apply).	Program Type: Direct Loan Terms and Conditions: Loans can cover up to 100 percent of the home's market value, with terms of 33 – 38 years. Applicant may be eligible for payment assistance (subsidy) on the loan. Website: tinyurl.com/SFHDirectLoans

Rural Housing Service | Single Family Housing (continued)



Program	Overview	Applicant	Population	Additional Information
Single Family Housing Guaranteed Loan Program	Helps low- to moderate-income applicants buy a home by guaranteeing loans made by private lenders. Eligible applicants can get up to 100-percent financing to buy, build, improve, or even relocate a dwelling.	Families and individuals with incomes not exceeding 115 percent of the median household income for the purchase area of the home	Rural areas with populations up to 20,000 (In special circumstances, communities with populations up to 35,000 can apply.)	Program Type: Loan Guarantee Terms and Conditions: A down payment is not required. Website: tinyurl.com/SFHGuaranteed
Single Family Housing Repair Loans and Grants	Helps lower-income homeowners repair, improve, or modernize their home. Loan funds can be used for roofing, heating and cooling systems, structural repairs or to offset the cost of water or waste disposal connection fees.	Homeowners who occupy the house, and have a household income that does not exceed the very-low income limit in the county in which their home is located	Rural areas with populations up to 20,000 (In special circumstances, communities up to 35,000 can apply).	Program Type: Direct Loan and grant. Terms and Conditions: 1-percent-interest loans up to \$40,000. Eligible applicants ages 62 years or older also can receive grants with lifetime limits up to \$10,000. Website: tinyurl.com/SFHRepairs
Rural Housing Site Loans	This revolving loan fund provides site loans for applicants below the moderate income limit using conventional construction methods or the self-help housing method, in which families build each other's homes. Conventional building sites can be developed and sold to low- and moderate-income applicants using USDA Rural Housing Service programs or any other mortgage financing program that serves applicants below the moderate income limit.	Conventional building sites: Private and public nonprofit organizations, and federally recognized Tribes Self-help method sites: Private and public nonprofit organizations solely dedicated to self-help housing, and federally recognized Tribes	Check the Income and Property Eligibility at this site: go.usa.gov/xhqbC	Program Type: Loan Terms and Conditions: Self-help method loans are for 2 years at a 3-percent, fixed-interest rate. Conventional construction method loans are published monthly and fixed at closing. Website: tinyurl.com/SFHSiteLoans

Rural Housing Service | Multifamily Housing



Program	Overview	Applicant	Population	Additional Information
Housing Preservation Grants (multifamily component)	Repairs housing owned or occupied by low-income rural families. Grants can be used to repair or replace roofs, add insulation, heating and cooling systems, or water and waste disposal systems, or to build or improve accessibility features.	Rental property owners, government organizations, nonprofits, and federally recognized Tribes	Rural areas with populations up to 20,000	Program Type: Grant Website: tinyurl.com/SFHPreservation
Multifamily Housing Direct Loans	Finances affordable multifamily rental housing for low-income, elderly, or disabled individuals and families. Funds can be used to buy and improve land, and to build, improve, or purchase existing multifamily housing.	Government organizations, federally recognized Tribes, individuals, trusts, associations, partnerships, for-profit organizations, nonprofits and cooperatives	Designated eligible rural places and RD Multifamily Housing contacts are available at: go.usa.gov/xh3mB	Program Type: Direct Loan Terms and Conditions: Up to a 30-year payback period. Website: tinyurl.com/MFHDirect
Multifamily Housing Loan Guarantees	Guarantees loans from private-sector lenders to increase the availability of affordable rental housing for low- and moderate-income people. Funds can be used to buy and improve land, and to build, rehabilitate, or purchase existing multifamily housing.	Private lenders may apply for a loan guarantee on loans made to eligible borrowers who are building or preserving affordable rural rental housing.	Rural areas with populations of 35,000 or fewer	Program Type: Loan Guarantee Terms and Conditions: Minimum term of 25 years and maximum term of 40 years. Total development cost borrowed cannot exceed 90 percent (for-profits); 97 percent (nonprofits) Website: tinyurl.com/MFHGuarantees
Multifamily Preservation and Revitalization Loans and Grants	Funds loan restructuring for existing USDA Rural Rental and Off-Farm Labor Housing projects to improve safe, affordable rental housing. Funds can be used for debt deferral, soft-second mortgages or zero-interest loans.	Current owners of USDA Multifamily Direct or Farm Labor Housing properties, and certain prospective buyers	N/A	Program Type: Loan or grant. Website: tinyurl.com/MFHPreservation
Multifamily Nonprofit Transfer Technical Assistance Grants	Provides assistance to preserve affordable rental housing by transferring existing RD Multifamily Housing Direct Loan properties from current owners to nonprofits or PHAs. Funding can be used for consultation, nonconstruction services, financial analysis, appraisals, and market surveys.	Public and private organizations, nonprofits, public housing authorities, Tribal housing nonprofits, and Tribally designated housing organizations	Rural areas with populations up to 20,000	Program Type: Grant Website: tinyurl.com/MFHNonprofitTA

Rural Housing Service | Multifamily Housing (continued)



Program	Overview	Applicant	Population	Additional Information
Multifamily Housing Rental Assistance Program	Provides rental assistance payments paid directly to the owners of USDA-financed Rural Rental or Farm Labor Housing projects on behalf of eligible tenants who cannot afford to pay their full rent	New or existing, nonprofit or limited-profit USDA-financed properties	N/A	<p>Program Type: Rental assistance</p> <p>Website: tinyurl.com/MFHRental</p>
Multifamily Housing Tenant Voucher Program	Rent vouchers can be used to supplement rent payments at a former USDA-financed property, or at any nonsubsidized rental unit in the United States that meets USDA standards and agrees to accept the voucher	Tenants in rental properties in which a USDA-financed Multifamily Housing Direct Loan ended earlier than its original maturity date	N/A	<p>Program Type: Rental assistance</p> <p>Terms and Conditions: Funds are paid directly to property owners on the tenant's behalf.</p> <p>Website: tinyurl.com/MFHVoucher</p>
Off-Farm Labor Housing Direct Loans and Grants	Provides affordable financing to develop housing for farm workers. Funds can be used to buy or improve land, for new construction, to rehabilitate existing rental housing in lower-income areas, or to purchase household furnishings.	Farmers and family farm corporations, farmers' or farm workers' associations, nonprofits, state and local governments, and federally recognized Tribes	N/A	<p>Program Type: Direct loans and grants</p> <p>Terms and Conditions: 33 years at a 1-percent interest rate. Loans can cover up to 100 percent of total development costs. Grants are need-based and cannot exceed 90 percent of the total project cost.</p> <p>Website: tinyurl.com/MFHOFFFarmDirect</p>
Off-Farm Labor Housing Technical Assistance Grants	Provides funds for applicants of USDA RD Farm Labor Housing loans and grants. Funds can be used to pay for technical assistance during the application process, loan underwriting and closing, and to offset certain transaction costs.	Public and private nonprofit organizations	N/A	<p>Program Type: Grant</p> <p>Website: tinyurl.com/MFHOFFFarmTA</p>
On-Farm Labor Housing Loans	Provides financing to develop or rehabilitate rental housing for lower-income domestic, migrant, and seasonal farm laborers	Individuals, partnerships, and family farm corporations	N/A	<p>Program Type: Loan</p> <p>Terms and Conditions: 33 years at a 1-percent interest rate. No loan minimum. Loans can cover up to 100 percent of the total development cost.</p> <p>Website: tinyurl.com/MFHOnFarmHousing</p>

Rural Housing Service | Community Facilities



Program	Overview	Applicant	Population	Additional Information
Community Facilities Direct Loans, Grants and Loan Guarantees	Provides funds to improve, construct, develop, or finance essential community facilities for rural communities such as hospitals, clinics, nursing homes, certain schools, child care centers, fire and rescue, public safety facilities, libraries, and town halls	Government organizations, community-based nonprofits, and federally recognized Tribes	Rural areas with populations of 20,000 or fewer for direct loans and grants; 50,000 or fewer for loan guarantees	<p>Program Type: Direct loans, grants and loan guarantee</p> <p>Direct Loan and Grant website: tinyurl.com/CFDirectLoansandGrants</p> <p>Loan Guarantee website: tinyurl.com/CFGLoans</p>
Community Facilities Technical Assistance and Training Grants	Award grants to identify and plan for community facility needs. Grant funds can be used to identify public and private financial resources, prepare reports, surveys, and applications, and to improve the operational and financial management of existing community facilities	Government organizations, nonprofits, and federally recognized Tribes	Rural areas with populations of 20,000 or fewer	<p>Program Type: Grant</p> <p>Terms and Conditions: Maximum grant award is \$150,000, with no match required. However, award preference is given to applicants who can provide cash matching funds.</p> <p>Website: tinyurl.com/CFTechAssist</p>
Rural Community Development Initiative Grants	Facilitates housing, community facilities, and community and economic development projects. Grant funds can be used to support subgrantee trainings on homeownership or minority entrepreneur education, provide technical assistance on strategic plan development, help research and identify additional funding resources, prepare boards of directors, and create training tools including videos, workbooks, or guides.	Government organizations, nonprofits, and certain private, for-profit organizations in rural areas	Rural areas with populations of 50,000 or fewer, including any urbanized area neighboring it	<p>Program Type: Grant</p> <p>Terms and Conditions: Grants range from \$50,000 - \$250,000, and there is a matching fund requirement equal to the amount of the grant award.</p> <p>Website: tinyurl.com/CFCommDevGrants</p>
Tribal College Initiative Grants	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.	<p>Tribal Colleges listed in Section 7402 of the Agricultural Act of 2014</p> <p>(Available at this link: go.usa.gov/xzDAK - PDF)</p>	N/A	<p>Program Type: Grant</p> <p>Terms and Conditions: Grants of up to \$250,000. A minimum five percent match is required. Partnerships with other federal, state, local, private, and nonprofit organizations are encouraged.</p> <p>Website: tinyurl.com/CF TribalCollege</p>



Program	Overview	Applicant	Population	Additional Information
Denali Commission High Energy Cost Grants	Helps the Denali Commission lower energy costs for people who live in areas with exceptionally high, per-household energy bills – at least 275 percent higher than the national average. Grants can be used to finance energy generation, transmission, and distribution.	For-profit organizations, nonprofits, sole proprietors, government organizations, and federally recognized Tribes	N/A	<p>Program Type: Grant</p> <p>Denali Commission Website: denali.gov</p> <p>Website: tinyurl.com/RUSDenali</p>
Distributed Generation Energy Project Financing	Provides loans and loan guarantees to eligible developers of distributed energy projects that provide wholesale or retail electricity to existing USDA RD Electric Program borrowers, or to rural communities serviced by other utilities	Energy project developers for distributed energy projects, and USDA RD Electric Program borrowers or other utilities that serve rural areas	N/A	<p>Program Type: Loans and loan guarantees</p> <p>Website: tinyurl.com/RUSDisGen</p>
Electric Infrastructure Loans and Loan Guarantees	Finances the construction of electric distribution, transmission, and generation facilities so rural communities can access affordable, high-quality electric service	Government organizations, federally recognized Tribes, nonprofits, cooperatives, limited dividend or mutual associations, for-profit corporations, and LLCs	Areas served by an existing rural electric borrower in a city or town with a population of 20,000 or fewer	<p>Program Type: Loans and loan guarantees</p> <p>Website: tinyurl.com/RUSElectricInfra</p>
Energy Efficiency and Conservation Loans	Provides pass-through funding for energy efficiency and conservation projects for residential, commercial, and industrial consumers in rural areas	Electric utility companies serving rural areas, existing Rural Utilities Service Electric Program borrowers	<p>Rural areas with populations 20,000 and fewer.</p> <p>Eligible communities can be combined into larger service areas</p>	<p>Program Type: Loans</p> <p>Terms and Conditions: Repayment period is 15 years unless the investment (such as geothermal ground loop or similar technology) has a longer lifespan.</p> <p>Website: tinyurl.com/RUSEnergyEfficiency</p>

Rural Utilities Service | Electric (continued)



Program	Overview	Applicant	Population	Additional Information
Energy Resource Conservation Program	Helps current Rural Utilities Service borrowers make funds available to their consumers for energy conservation and renewable energy projects by deferring payment of principal and interest	Current Rural Utilities Service Electric Program borrowers with direct loans	N/A	<p>Program Type: Loan</p> <p>Terms and Conditions: Deferment terms vary, and are based on the principal balance of the existing loan.</p> <p>Website: tinyurl.com/RUSEnergyConservation</p>
High Energy Cost Grants	Helps energy providers lower energy costs for people in areas with extremely high per-household energy costs. Among other things, funds can be used to finance the acquisition, construction, or improvement of electric generation and transmission facilities, and to implement renewable energy generation and energy efficiency and conservation measures	Power supply providers serving eligible rural areas including government organizations, federally recognized Tribes, cooperatives and limited dividend or mutual associations, and for-profit businesses	N/A	<p>Program Type: Grant</p> <p>Website: tinyurl.com/RUSHighEnergy</p>
Rural Energy Savings Program	Provides loans to rural utilities and other companies that offer energy efficiency loans to qualified consumers to implement durable, cost-effective energy efficiency measures	Entities that provide retail electric service to rural areas, and current and former USDA Rural Development Rural Utilities Service Electric Service program borrowers or their subsidiaries	N/A	<p>Program Type: Loans</p> <p>Terms and Conditions: 20 years at 0-percent interest, and up to 5-percent interest for relending to qualified consumers for up to 10 years</p> <p>Website: tinyurl.com/RUSSavings</p>
State Bulk Fuel Revolving Loan Fund	Helps state governments establish revolving loan funds to provide a cost-effective way to purchase bulk fuel for remote communities not served year-round by standard surface transportation such as highways, railways, or waterways	State governments	N/A	<p>Program Type: Loans</p> <p>Website: tinyurl.com/RUSBulkFuel</p>

Rural Utilities Service | Telecommunications



Program	Overview	Applicant	Population	Additional Information
Community Connect Grants	Provides broadband service in rural, economically challenged communities where internet service does not yet exist. Funds can also cover costs to provide broadband service to critical community facilities for two years.	Government organizations, federally recognized Tribes, nonprofits, cooperatives, private corporations, for-profit entities	Rural areas with low-speed or no broadband services	Program Type: Grant Website: tinyurl.com/RUSCommC
Distance Learning and Telemedicine Grants	Funds development and deployment of advanced telecommunication services to improve education and health care. Funds can be used to buy equipment to deliver distance learning and telemedicine services and pay for instructional programming, technical assistance, and training.	Government organizations, nonprofits, and federally recognized Tribes	Rural areas outside incorporated or unincorporated cities with populations up to 20,000	Program Type: Grant Terms and Conditions: Minimum 15 percent match required that cannot come from other federal sources Website: tinyurl.com/RUSDLT
ReConnect Loans and Grants	Expands broadband service in rural areas without sufficient broadband access. Funds can be used to construct, improve, acquire broadband and terrestrial satellite broadband facilities and equipment, and for pre-application expenses.	Nonprofits, for-profit corporations, LLCs, cooperatives, partnerships, government organizations, and federally recognized Tribes	Rural areas where (depending on the funding category) 50-90 percent of all households lack sufficient broadband access	Program Type: Loans, grants Website: usda.gov/reconnect

Rural Utilities Service | Telecommunications (continued)



Program	Overview	Applicant	Population	Additional Information
Rural Broadband Loans, Loan and Grant Combinations, and Loan Guarantees	Provides funds for the construction, improvement, or purchase of facilities and equipment needed to provide service at the broadband lending speed in eligible rural areas	Nonprofits, corporations, LLCs, cooperatives or mutual organizations, government organizations, federally recognized Tribes Individuals and partnerships are not eligible.	For loan and grant combinations, at least 90 percent of the households in the proposed service area must not have access to broadband service. For loans and loan guarantees, the service threshold is 50 percent.	Program Type: Loans, Grants, Loan Guarantees Website: tinyurl.com/RUSRBB
Telecommunications Infrastructure Loans and Loan Guarantees	Funds to build, maintain, improve, or expand telephone and broadband service in rural areas	Telecommunications providers	Rural areas with populations of 5,000 or fewer	Program Type: Loans and loan guarantees Terms and Conditions vary based on type of funding (cost-of-money loan, guaranteed loan, or hardship loan). See information at the website link below for details. Website: tinyurl.com/RUSTelcolnfra



Program	Overview	Applicant	Population	Additional Information
Circuit Rider Program – Technical Assistance for Rural Water Systems	Provides technical assistance to rural water systems experiencing day-to-day operational, financial, or managerial issues	Government organizations, nonprofits, or Tribes with legal authority to own and operate the water facility	Rural areas with populations of 10,000 or fewer	<p>Program Type: Grant</p> <p>Terms and Conditions: Rural water system officials can request assistance from the National Rural Water Association State Association or their local Rural Utilities Service office.</p> <p>Website: tinyurl.com/WEPCRTAG</p>
Emergency Community Water Assistance Grants	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.	Local government organizations, nonprofits, and federally recognized Tribes	Rural areas with populations of 10,000 or fewer	<p>Program Type: Grant</p> <p>Terms and Conditions: Water transmission line grants maximum is \$150,000. Water source grants maximum is \$1 million. Partnerships with other federal, state, local, private and nonprofit entities are encouraged</p> <p>Website: tinyurl.com/WEPECWAG</p>
Grants for Rural and Native Alaskan Villages	Provides remote Alaskan villages funds to ensure safe, reliable drinking water and waste disposal systems to households and businesses. Must be used to improve dire sanitation conditions like waterborne communicable disease, hauling water to – or human waste from – homes, or using outhouses because no community-wide water and sewer system exists.	<p>Rural Alaskan villages or hubs</p> <p>The state of Alaska also can apply on behalf of eligible villages or hubs.</p>	Rural areas with populations of 10,000 or fewer	<p>Program Type: Grant</p> <p>Website: tinyurl.com/WEPRAVG</p>
Revolving Funds for Financing Water and Wastewater Projects	Provides revolving loan funds to extend and improve water and waste disposal systems. Funds can be used for pre-development costs, and for short-term, small capital improvement projects not part of regular operations and maintenance.	Nonprofits	Rural areas with populations of 10,000 or fewer	<p>Program Type: Loan</p> <p>Terms and Conditions: Maximum loan per borrower is \$200,000. Maximum term is 10 years. Interest rate determined by the nonprofit that manages the revolving loan fund</p> <p>Website: tinyurl.com/WEPRFP</p>

Rural Utilities Service | Water and Environment (continued)



Program	Overview	Applicant	Population	Additional Information
Rural Decentralized Water Systems Grant Program	Increases access to clean, reliable water and septic systems for households in eligible rural areas. Funds can be used to build, refurbish, or service individually owned household water well and wastewater systems.	Nonprofits, Colonias, and federally recognized Tribes	Rural areas with populations of 50,000 or fewer	<p>Program Type: Grant</p> <p>Terms and Conditions: A 10 percent match is required and cannot be an in-kind match.</p> <p>Website: tinyurl.com/WEPDWSG</p>
Special Evaluation Assistance for Rural Communities and Households Grant (SEARCH)	Helps small, financially distressed rural communities pay for predevelopment feasibility studies, design, and technical assistance on proposed water and waste disposal projects. Funds can be used to support proposed projects to build or improve rural water, wastewater, solid waste disposal, or storm water disposal facilities, or to make public or private improvements.	Government organizations, nonprofits, and federally recognized Tribes	Rural areas with populations of 2,500 or fewer and with median household incomes below the poverty line or less than 80 percent of the statewide nonmetropolitan median household income	<p>Program Type: Grant</p> <p>Website: tinyurl.com/WEPSEARCH</p>
Solid Waste Management Grants	Reduces or eliminates water pollution by providing 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.	Government organizations, nonprofits, federally recognized Tribes, and academic institutions	Rural areas with populations of 10,000 or fewer	<p>Program Type: Grant</p> <p>Terms and Conditions: Projects must be completed in 12 months. Matching funds are not required for this grant. However, applicant and in-kind contributions are recommended.</p> <p>Website: tinyurl.com/WEPSWMG</p>
Water and Waste Disposal Grants to Alleviate Health Risks on Tribal Lands and Colonias	Helps low-income communities facing significant health risks get safe, reliable drinking water and waste disposal facilities and services. Funds can be used to build basic drinking water and waste disposal systems.	Local governments, nonprofits, utility districts serving Colonias, and federally recognized Tribes	Rural areas with populations fewer than 10,000, Colonias, and Tribal lands	<p>Program Type: Grant</p> <p>Website: tinyurl.com/WEPColonias tinyurl.com/WEPTribal</p>

Rural Utilities Service | Water and Environment (continued)



Program	Overview	Applicant	Population	Additional Information
Water and Waste Disposal Loans and Grants	Provides funding for clean and reliable drinking water systems, sanitary wastewater and solid waste disposal, and storm water drainage to households and businesses. Funds can be used to buy, build, repair, and improve public water and waste treatment and collection systems.	Government organizations, nonprofits, and federally recognized Tribes	Rural areas with populations fewer than 10,000, Colonias, and Tribal lands	<p>Program Type: Loans, grants (if available)</p> <p>Terms and Conditions: The loan term cannot exceed 40 years.</p> <p>Website: tinyurl.com/WEPWWD</p>
Water and Waste Disposal Loan Guarantees	Helps private lenders provide affordable financing to improve access to clean, reliable water and waste disposal systems for households and businesses in rural areas. Funds can be used to build or improve facilities for drinking water, wastewater treatment and solid waste disposal, and storm water drainage.	Banks, savings and loans institutions, farm credit banks, and credit unions	Rural areas with populations of 50,000 or fewer	<p>Program Type: Loan guarantee</p> <p>Terms and Conditions: The loan term cannot exceed 40 years. Interest rates negotiated between the lender and borrower.</p> <p>Website: tinyurl.com/WEPWWDLG</p>
Water and Waste Disposal Predevelopment Planning Grants	Helps low-income communities with the initial planning and development of applications for USDA Rural Development Water and Waste Disposal Direct Loan and Grant or Loan Guarantee programs	Government organizations, nonprofits, and federally recognized Tribes	Rural areas with populations of 10,000 or fewer	<p>Program Type: Grant</p> <p>Terms and Conditions: Maximum grant amount is \$60,000, or 75 percent of predevelopment planning costs</p> <p>Website: tinyurl.com/WEPWWPPG</p>
Water and Waste Disposal Technical Assistance and Training Grants	Funds technical assistance and training for water and waste disposal operators to identify solutions to sourcing, storage, treatment, distribution, collection, and disposal. Helps applicants prepare water and waste disposal loan and grant applications, and helps associations improve the operation and maintenance of water and waste facilities	Nonprofits	Rural areas with populations of 10,000 or fewer	<p>Program Type: Grant</p> <p>Terms and Conditions: This is a reimbursement grant.</p> <p>Website: tinyurl.com/WEPTATG</p>

Rural Business-Cooperative Service



Program	Overview	Applicant	Population	Additional Information
Agriculture Innovation Center Program	Funds technical assistance for agriculture innovation centers to develop and market value-added agricultural products. Funds can be used for center operations, development, marketing, financial or engineering services, and to connect producers to distribution and processing facilities.	Government organizations, federally recognized Tribes, institutions of higher education, and for- and nonprofit organizations	No restrictions	<p>Program Type: Grant</p> <p>Terms and Conditions: Maximum grant amount is \$1 million. Matching funds are required for at least one-third of the total project budget.</p> <p>Website: tinyurl.com/RBCSAICP</p>
BioPreferred Program	Helps provide new markets for farm commodities by increasing the purchase and use of biobased products.	Those wishing to engage in the production or sale of Biobased products. You can learn more about what constitutes biobased content at this link: tinyurl.com/BioBContent-PDF	No restrictions	<p>The BioPreferred program includes two major parts: mandatory purchasing requirements for federal agencies and their contractors, and a voluntary labeling initiative for biobased products.</p> <p>Website: tinyurl.com/BioPref</p>
Business and Industry Loan Guarantees	Provides loan guarantees to lenders for their loans to eligible rural businesses and agricultural producers. Funds can be used for real estate, buildings, equipment, supplies, working capital, and some debt refinancing.	Banks, savings and loans institutions, farm credit banks, and credit unions	Businesses receiving loan guarantees must be in rural areas with populations of 50,000 or fewer. (Lenders can be located anywhere in the U.S.)	<p>Program Type: Loan Guarantee</p> <p>Terms and Conditions: Loan terms negotiated between the lender and the borrower, not to exceed 40 years. Maximum loan amount is \$25 million.</p> <p>Website: tinyurl.com/RBCSBILG</p>
Delta Health Care Services Grants	Provides financial assistance to address ongoing, unmet health needs in the Delta Region. Funds can be used to develop health care services, education, job training programs, and to develop or expand public health-related facilities in the region.	Regional institutions of higher education, academic health and research institutes, and economic development organizations in the Delta Region	A list of Delta Region states is available at this link: go.usa.gov/xzTf7	<p>Program Type: Grant</p> <p>Terms and Conditions: Maximum grant amount is \$1 million. Minimum grant amount is \$50,000. There is no matching funds requirement.</p> <p>Website: tinyurl.com/RBCSDelta</p>

Rural Business-Cooperative Service (continued)



Program	Overview	Applicant	Population	Additional Information
Fertilizer Production Expansion Program	Increases or expands the manufacturing and processing of fertilizer, nutrient alternatives, and other nutrient management products and technologies in the United States and its territories	For-profit businesses nonprofits, Tribes, producer-owned cooperatives and corporations, certified benefit corporations, and government organizations	N/A	<p>Program Type: Grant</p> <p>Terms and Conditions: Grant term is 5 years. Maximum award amount is \$100 million. Minimum award amount is \$1 million</p> <p>Website: tinyurl.com/RBCSFPEP</p>
Food Supply Chain Guaranteed Loan Program	Provides funding to lenders whose loan applicants want to start or expand middle-of-the-food-supply-chain activities such as aggregation, processing, manufacturing, storage, transportation, wholesale, or distribution of food.	Entrepreneurs, state and local governments and their designated agencies, for- or nonprofit businesses, cooperatives, and federally recognized Tribes	Projects can be located in both rural and urban areas, and approved lenders can be located anywhere in the United States.	<p>Program Type: Loan Guarantee</p> <p>Website: tinyurl.com/RBCSFOOD</p>
Intermediary Relending Program	Provides 1-percent, loans to local lenders or “intermediaries” that relend to businesses to improve economic conditions and create jobs in rural communities	Government organizations, nonprofits, federally recognized Tribes, and cooperatives	Rural areas with populations of 50,000 or fewer	<p>Program Type: Loan</p> <p>Terms and Conditions: Maximum loan to borrowers is \$400,000</p> <p>Website: tinyurl.com/RBCSIRP</p>
Rural Business Development Grants	Supports small and emerging private businesses start or expand. Funds can be used to purchase or develop land, buildings, and equipment; to cover costs for feasibility studies and business plans and provide other technical assistance; to improve rural transportation, establish revolving loan funds, and support rural distance learning programs that provide educational or job training	Towns, communities, state agencies, nonprofits, institutions of higher education, federally recognized Tribes, and rural cooperatives	Rural areas outside of any city with a population of 50,000 or more	<p>Program Type: Grant</p> <p>Terms and Conditions: There is no maximum grant amount. Smaller requests are given higher priority, and there is no cost-sharing requirement.</p> <p>Website: tinyurl.com/RBCSRBDG</p>

Rural Business-Cooperative Service (continued)



Program	Overview	Applicant	Population	Additional Information
Rural Business Investment Program	Provides a Rural Business Investment Company (RBIC) license to newly formed developmental capital organizations to fill the need for business and development capital in rural areas. The program works with for-profit developmental capital funds	For-profit developmental capital organizations (or their subsidiaries) with experience in venture capital or community development financing	75 percent of funds must be used in rural areas with populations of 50,000 or fewer. Applicants can be located anywhere.	<p>Program Type: Other</p> <p>Terms and Conditions: Applicants must raise a minimum of \$10 million in private equity capital.</p> <p>Website: tinyurl.com/RBCSRBIP</p>
Rural Cooperative Development Grants	Helps establish and operate cooperative development centers. Such cooperative development centers provide technical assistance, conduct feasibility studies, develop business plans, provide training, and facilitate strategic planning.	Nonprofits and institutions of higher education	Centers can be in any area, but must serve areas with populations of 50,000 or fewer.	<p>Program Type: Grant</p> <p>Terms and Conditions: Maximum grant is \$200,000 with a 25-percent matching requirement of total project costs.</p> <p>Website: tinyurl.com/RBCSRCDG</p>
Rural Economic Development Loan and Grant Program	Supports economic development and job creation in rural areas by providing zero-interest loans to eligible local utilities. Funds are then used to establish revolving loan funds (RLFs) that make pass-through funding available to ultimate recipients that back projects to create or retain rural jobs.	Electric and telephone utilities	The utility company must service rural areas with populations of 50,000 or fewer.	<p>Program Type: Grant</p> <p>Terms and Conditions: Grant terms are 10 years and require a 20-percent match from the utility. The grant must be repaid when the RLF is expended or terminated.</p> <p>Website: tinyurl.com/RBCSREDLG</p>

Rural Business-Cooperative Service (continued)



Program	Overview	Applicant	Population	Additional Information
Rural Innovation Stronger Economy (RISE) Grant Program	Helps create high-wage jobs and accelerate the formation of new businesses. It also supports industry clusters and maximizes the use of local assets in lower-income rural areas. Grants can be used to build or support a business incubator facility, provide trainings, and improve opportunities for workers to get high-wage jobs in new or existing local industries.	Government organizations, nonprofits, federally recognized Tribes, and institutions of higher education	N/A	<p>Program Type: Grant</p> <p>Terms and Conditions: Grants range from \$500,000 - \$2 million with four-year terms.</p> <p>Website: tinyurl.com/RBCSRise</p>
Rural Micro-entrepreneur Assistance Program	Supports the startup and growth of small rural businesses. Loans can be used to establish revolving microloans for small rural businesses, working capital, debt refinancing, equipment and supplies, and real estate improvements. Grants can be used to provide training and technical assistance to microloan borrowers and microentrepreneurs.	Nonprofits, federally recognized Tribes, and institutions of higher education (Borrowers must be businesses with 10 or fewer full-time employees.)	Rural areas with populations of 50,000 or fewer	<p>Program Type: Loan, grant</p> <p>Terms and Conditions: Loans: Loans range from \$50,000 to \$500,000. Maximum 20-year term with a two-year payment deferral</p> <p>Grants: Maximum grant of \$205,000 annually</p> <p>Website: tinyurl.com/RBCSRMAP</p>
Socially Disadvantaged Groups Grants	<p>Provides financial support to co-ops and their associations or development centers for technical assistance to small, socially disadvantaged groups.</p> <p>Among other things, funds can be used for feasibility studies, business plans, strategic planning, and leadership training.</p>	Rural cooperatives and cooperative development centers	Rural areas with populations of 50,000 or fewer	<p>Program Type: Grant</p> <p>Terms and Conditions: Maximum grant amount is \$175,000</p> <p>Website: tinyurl.com/RBCSSDGG</p>

Rural Business-Cooperative Service (continued)



Program	Overview	Applicant	Population	Additional Information
Strategic Economic and Community Development	Bolsters participating USDA Rural Development program funds by supporting projects that promote and implement strategic community investment plans. Funds can be used to help amplify a rural community's unique strengths, identify additional resources, convene partners, and leverage other federal, state, local, and private funding.	Applicant requirements vary depending on the RD program under which you are applying.	Population requirements vary depending on the RD program under which you are applying.	<p>The following RD programs participate in this program:</p> <ul style="list-style-type: none"> • Community Connect Grants • Rural Business Development Grants • Community Facilities programs • Water and Waste Disposal programs <p>Program Type: Loan, grant, or loan guarantee, depending on which participating RD program is selected</p> <p>Website: tinyurl.com/RBCSSECD</p>
Value-Added Producer Grants	Helps independent agricultural producers begin processing and marketing activities that add value to their products. Grant and matching funds can be used for planning activities and working capital expenses related to producing and marketing a value-added agricultural product. Examples include conducting feasibility studies, developing business plans, offsetting processing costs, handling marketing and advertising expenses, and paying certain inventory and salary expenses.	Independent producers, farmer and rancher cooperatives, producer groups, and majority-controlled, producer-based business ventures	N/A	<p>Program Type: Grant</p> <p>Terms and Conditions:</p> <p>Maximum planning grant is \$75,000; maximum working capital grant is \$250,000</p> <p>Website: tinyurl.com/RBCSVAPG</p>

Rural Business-Cooperative Service | Energy



Program	Overview	Applicant	Population	Additional Information
Advanced Biofuel Payment Program	Increases production of advanced biofuels through quarterly payments to eligible producers. This program helps increase American energy independence and the private-sector supply of renewable energy.	Advanced biofuels producers and sellers, including individuals, corporations, companies, foundations, associations, governments, and schools	N/A	<p>Program Type: Payments</p> <p>Terms and Conditions: Payment amount depends on the number of eligible producers, the amount of advanced biofuel produced, and the amount of funds available.</p> <p>Website: tinyurl.com/RBCS9005</p>
Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program	Helps develop, build, or retrofit facilities to support new and emerging technologies, and produce advanced biofuels, renewable chemicals, and biobased products	Individuals, federally recognized Tribes, government organizations, cooperatives, associations of agricultural producers, national laboratories, institutions of higher education, rural electric co-ops, public power organizations, and credit unions	N/A	<p>Program Type: Loan guarantee</p> <p>Terms and Conditions: Maximum loan guarantee is \$250 million. Rates and terms are negotiated between the lender and the borrower. The borrower must make a significant cash equity contribution investment.</p> <p>Website: tinyurl.com/RBCS9003</p>
Higher Blends Infrastructure Incentive Program	Increases the sale and use of higher blends of ethanol (such as E15) and biodiesel (B20) by expanding the infrastructure supporting renewable fuels created from U.S. agricultural products	Transportation fueling facilities such as fueling stations, convenience stores, hypermarket fueling stations, fleet facilities and fuel distribution facilities	N/A	<p>Program Type: Grant</p> <p>Terms and Conditions: Cost-share grants of up to 50 percent of the total eligible project costs up to \$5 million</p> <p>Website: tinyurl.com/RBCSHBIIP</p>
Rural Energy for America Program Energy Audit and Renewable Energy Development Assistance Grants	Assists rural small businesses and agricultural producers by conducting and promoting energy audits and providing Renewable Energy Development Assistance	Government organizations, federally recognized Tribes, institutions of higher education, rural electric cooperatives, public power entities, resource conservation and development councils	Businesses must be in rural areas with populations fewer than 50,000. (Population restrictions do not apply to agriculture producers)	<p>Program Type: Grant</p> <p>Terms and Conditions: Maximum grant amount is \$100,000 annually</p> <p>Website: tinyurl.com/RBCSREAPEA</p>

Rural Business-Cooperative Service | Energy (continued)



Program	Overview	Applicant	Population	Additional Information
Rural Energy for America Program Renewable Energy Systems and Energy Efficiency Loans and Grants	Provides funding to agricultural producers and rural small businesses for renewable energy systems or to make energy efficiency improvements	Agricultural producers; small businesses	Rural areas with populations of 50,000 or fewer	<p>Program Type: Loan, grant</p> <p>Terms and Conditions: Loan term not to exceed 40 years. Interest rates negotiated between the lender and borrower. Loans receive a 75-percent guarantee. (Guarantee percentages can change. See website for details.)</p> <p>Website: tinyurl.com/RBCSREAPEE</p>
Rural Energy for America Program Technical Assistance Grants	This program provides technical assistance funds to agricultural producers and rural small businesses applying for the Rural Energy for America Program (REAP).	State, Tribal, or local governments or their authorized agencies, nonprofit organizations, institutions of higher education, rural electric cooperatives, and public power entities, among others	REAP TAG applicants can be head-quartered in nonrural areas, but they must provide assistance to ag producers and small businesses located solely in rural areas	<p>Program Type: Grant</p> <p>Priority is given to those helping two or more of these types of REAP applicants: ag producers, Tribal communities, and projects supporting disadvantaged or distressed communities, using underutilized technologies, or expected to cost less than \$20,000.</p> <p>Website: tinyurl.com/RBCSREAPTAG</p>
Rural Energy Pilot Program Grant	Helps rural communities develop renewable energy	Rural Energy Community Partnerships	See eligible areas at this link: go.usa.gov/xz7kz	<p>Program Type: Grant</p> <p>Terms and Conditions: 3-year, cost-sharing grant. Covers up to 80 percent of total project costs up to \$2 million.</p> <p>Website: tinyurl.com/RBCSREPP</p>

Rural Development Program Purposes

Program	Land and Buildings	Machinery and Equipment	Working Capital	Infrastructure	Technical Assistance and Training
Rural Housing Service Single Family Housing					
Housing Preservation Grants	x				x
Mutual Self-Help Housing Technical Assistance Grants					x
Single Family Housing Direct Loans	x				
Single Family Housing Home Loan Guarantees	x				
Single Family Housing Repair Loans and Grants	x				
Rural Housing Site Loans	x				
Rural Housing Service Multifamily Housing					
Multifamily Housing Direct Loans	x			x	
Multifamily Housing Loan Guarantees	x			x	
Multifamily Housing Rental Assistance	x				
Multifamily Housing Tenant Vouchers	x				
Multifamily Preservation and Revitalization Loans and Grants	x			x	
Multifamily Nonprofit Transfer Technical Assistance Grants					x
Off-Farm Labor Housing Direct Loans and Grants	x			x	
Off-Farm Labor Housing Technical Assistance Grants					x
On-Farm Labor Housing Loans	x			x	
Rural Housing Service Community Facilities					
Community Facilities Direct Loans, Grants and Loan Guarantees	x	x		x	
Community Facilities Technical Assistance and Training Grants					x

Rural Development Program Purposes

Program	Land and Buildings	Machinery and Equipment	Working Capital	Infrastructure	Technical Assistance and Training
Community Facilities (continued)					
Rural Community Development Initiative Grants					X
Tribal College Initiative Grants	X	X		X	
Rural Utilities Service Electric					
Denali Commission High Energy Cost Grants	X	X	X	X	X
Distributed Generation Energy Project Financing	X	X	X	X	
Electric Infrastructure Loans and Loan Guarantees	X	X	X	X	
Energy Efficiency and Conservation Loans	X	X	X	X	
Energy Resource Conservation Program		X	X	X	
High Energy Cost Grants	X	X	X	X	X
Rural Energy Savings Program	X	X	X	X	
State Bulk Revolving Loan Fund			X		
Rural Utilities Service Telecommunications					
Community Connect Grants	X		X	X	
Distance Learning and Telemedicine Grants		X	X	X	
ReConnect Loans and Grants	X	X	X	X	
Rural Broadband Loans, Loan and Grant Combinations, and Loan Guarantees	X	X	X	X	
Telecommunications Infrastructure Loans and Loan Guarantees	X	X	X	X	

Rural Development Program Purposes

Program	Land and Buildings	Machinery and Equipment	Working Capital	Infrastructure	Technical Assistance and Training
Rural Utilities Service Water and Environment					
Circuit Rider Program – Technical Assistance for Rural Water Systems					x
Emergency Community Water Assistance Grants				x	
Grants for Rural and Native Alaskan Villages				x	
Individual Water and Wastewater Grants for Colonias	x			x	
Revolving Funds for Financing Water and Wastewater Projects			x		
Rural Decentralized Water Systems Grant	x		x		
Special Evaluation Assistance for Rural Communities and Households				x	x
Solid Waste Management Grants					x
Technical Assistance and Training for Innovative Regional Wastewater Treatment Grant (Pilot)					x
Water and Waste Disposal Grants to Alleviate Health Risks on Tribal Lands and Colonias				x	
Water and Waste Disposal Loans and Grants	x	x		x	
Water and Waste Disposal Loan Guarantees	x	x		x	
Water and Waste Disposal Predevelopment Planning Grants				x	x
Water and Waste Disposal Technical Assistance and Training Grants					x

Rural Development Program Purposes

Program	Land and Buildings	Machinery and Equipment	Working Capital	Infrastructure	Technical Assistance and Training
Rural Business-Cooperative Service					
Agriculture Innovation Center Program					x
Business and Industry Loan Guarantees	x	x	x		
Delta Health Care Services Grants	x	x		x	x
Fertilizer Production Expansion Program	x	x	x		
Food Supply Chain Guaranteed Loan Program	x	x	x		
Intermediary Relending Program	x	x	x	x	
Rural Business Development Grants	x	x			x
Rural Business Investment Program			x		
Rural Cooperative Development Grants					x
Rural Economic Development Loan and Grant Program	x	x	x		x
Rural Innovation Stronger Economy (RISE) Grant Program	x				x
Rural Microentrepreneur Assistance Program	x	x	x		x
Socially Disadvantaged Groups Grants					x
Value-Added Producer Grants			x		x

Rural Development Program Purposes

Program	Land and Buildings	Machinery and Equipment	Working Capital	Infrastructure	Technical Assistance and Training
Rural Business-Cooperative Service Energy					
Advanced Biofuel Payment Program			X		
Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program	X	X	X	X	
Higher Blends Infrastructure Incentive Program	X	X		X	
Rural Energy Pilot Program Grant	X	X		X	X
Rural Energy for America Program Energy Audit and Renewable Energy Development Assistance Grants					X
Rural Energy for America Program Renewable Energy Systems and Energy Efficiency Loans and Grants	X	X	X	X	
Rural Energy for America Program Technical Assistance Grants					X
Rural Energy Pilot Program Grant	X	X		X	X

USDA Rural Development State Office Information

USDA Rural Development covers all states and territories.

Contact your local Rural Development office to learn more about our programs and receive assistance. You will find a list of state offices at the following link:

tinyurl.com/RDStateOffices.

Notes:

If you wish to file a complaint of discrimination, complete the form available at tinyurl.com/USDA-AD3027. The form also is available from any USDA office, or by calling (866) 632-9992. You can write a letter containing the information requested in the form and mail it to:

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

You also can fax your complaint to (202) 690-7442 or send it by email to program.intake@usda.gov.



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