

USDA Rural Development Summary of Major Programs with Nevada Contacts

Together, America Prospers



# USDA Rural Development at a Glance

#### **Rural America's Partner in Prosperity**

USDA Rural Development is the lead Federal agency helping rural communities grow and prosper. We increase economic development and improve the quality of life in rural places and small towns.

We provide loans, grants, and technical assistance to build critical infrastructure like broadband, water systems, and hospitals. Our programs expand access to e-connectivity, electric and transportation infrastructure, and support business growth, healthcare, 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:

# WE HAVE MORE THAN 40 PROGRAMS TO SUPPORT RURAL AMERICA.



**Telecommunications Programs** 



**Electric Programs** 



Community Facilities Programs



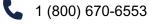
Water and Environmental Programs



**Business and Cooperative Programs** 



www.rd.usda.gov





### Contact the USDA Rural Development Office in your community to learn more



Single-Family Housing Programs



Multi-Family Housing Programs





## **USDA Rural Development Summary of Major Programs**

### **Rural Housing and Community Facilities Programs**

| Program   | Objective  | Applicant  | Uses  | Population  | Loan/<br>Grant                                  | Terms/Conditions  |  |
|---|--|--|---|---|---|---|--|
| Single-Family<br>Housing Direct<br>Loans (including<br>Self-Help Loans) | Safe, well-built,<br>affordable homes<br>for very-low- and<br>low-income rural<br>Americans.   | Families and<br>individuals.   | Buy, build, improve,<br>repair or rehabilitate<br>a rural home as the<br>applicant's permanent<br>residence.  | Rural areas with<br>populations up to<br>20,000 (in special<br>circumstances,<br>communities up to<br>35,000 may be eligible).  | Direct Ioan.                                    | Up to 100% of market<br>value or cost. Loan term<br>of 33/38 years. Applicant<br>may be eligible for payment<br>assistance (subsidy) on<br>the loan.  |  |
| <u>Single-Family</u><br><u>Housing Loan</u><br><u>Guarantees</u>        | To help low- to<br>moderate-income<br>applicants/households<br>buy their homes by<br>guaranteeing loans<br>made by private<br>lenders. | Families and<br>individuals.   | Purchase new or<br>existing homes and<br>refinance existing<br>Rural Development<br>guaranteed or direct<br>loans.  | Rural areas with<br>populations up to<br>20,000 (in special<br>circumstances,<br>communities up to<br>35,000 may be eligible).  | Loan<br>guarantee.                              | 30-year fixed. The interest<br>rate is negotiated between<br>lender and borrower. Loans<br>up to 100% of market<br>value, plus the amount of<br>the up-front guarantee fee<br>being financed.   |  |
| Single-Family<br>Housing Repair<br>Loans and<br>Grants                  | To help very-low-<br>income applicants<br>remove health and<br>safety hazards or<br>repair their homes.                                | Families and<br>individuals who<br>currently own their<br>home.  | Repair/replace roof,<br>winterize, purchase or<br>repair heating system,<br>structural repair, water/<br>sewage connect fees,<br>etc.   | Rural areas with<br>populations up to<br>20,000 ( <i>in special</i><br><i>circumstances</i> ,<br><i>communities up to</i><br>35,000 may be eligible).   |   | Loans up to \$20,000 for up<br>to 20 years at 1%. Grants<br>available to very-low-income<br>applicants ages 62 years<br>or older unable to pay a<br>1% loan.  |  |
| Self-Help<br>Housing<br>Technical<br>Assistance<br>Grants               | Helps lower income<br>families build their<br>own homes.   | Nonprofits and public bodies.  | Technical assistance<br>to train small groups<br>of families how to build<br>each others' homes.  | 35,000 may be eligible).Rural areas with<br>populations up to<br>20,000 (in special<br>circumstances,<br>communities up to<br>35,000 may be eligible).Rural areas with<br>populations up to<br>20,000 (in specialDirect loar<br>populations up to<br>20,000 (in special |   | Grant agreement.  |  |
| <u>Rural Rental</u><br>Housing Direct<br>Loans                          | Safe, well-built,<br>affordable rental<br>housing for very-low-<br>income individuals<br>and families.                                 | Individuals, trusts,<br>associations, limited<br>partnerships, for-profit<br>and nonprofit entities,<br>Federally-recognized<br>Indian Tribes,<br>public bodies. | Rental housing;<br>new construction<br>or substantial<br>rehabilitation.  | populations up to   | Direct loan.                                    | Up to 100% of total<br>development cost<br>(nonprofits); 97% (for-profits);<br>95% (for-profits with<br>Low-Income Housing Tax<br>Credits). 30-year term with<br>up to 50-year amortization.  |  |
| <u>Rural Rental</u><br><u>Housing Loan</u><br><u>Guarantees</u>         | Guarantees on<br>loans to build or<br>preserve affordable<br>housing for very-low<br>to moderate-income<br>tenants.                    | For-profit and<br>nonprofit lenders.   | Build or rehabilitate<br>affordable rental<br>housing.  | Rural areas with<br>populations up to<br>20,000 (in special<br>circumstances,<br>communities up to<br>35,000 may be eligible).  | Loan<br>guarantee.                              | At least 25-year term with<br>fixed interest rate. Loan<br>guarantees on up to 90%<br>of the principal.   |  |
| <u>Housing</u><br>Preservation<br>Grants                                | Repair and<br>rehabilitate housing<br>owned or occupied<br>by very-low- and low-<br>income<br>rural families.                          | Public bodies<br>and nonprofit<br>organizations.   | To operate a program<br>that finances repair and<br>rehabilitation activities<br>for single-family and<br>small rental properties.  | Rural areas with<br>populations up to<br>20,000 ( <i>in special</i><br><i>circumstances</i> ,<br><i>communities up to</i><br>35,000 may be eligible).   | Grant.  | Grant agreement.  |  |
| Farm Labor<br>Housing Loans<br>and Grants                               | Safe, well-built<br>affordable rental<br>housing for<br>farmworkers.   | Individuals, public<br>and private nonprofit<br>organizations.   | Rental housing;<br>new construction<br>or substantial<br>rehabilitation.  | Not applicable.   | Direct loan<br>and grant.                       | Up to 102% of total<br>development cost. Up to<br>33 years to repay at 1%<br>interest.  |  |
| <u>Community</u><br><u>Facilities Loans</u><br>and Grants               | Improve, develop,<br>or finance essential<br>community facilities<br>for rural communities.  | Public bodies,<br>nonprofits, and<br>Federally-recognized<br>Indian Tribes.  | Construct, enlarge,<br>or otherwise improve<br>essential community<br>facilities such as public<br>safety, fire and rescue,<br>telecommunications,<br>schools, libraries,<br>hospitals and other<br>healthcare facilities,<br>etc. This may include<br>furnishings, fixtures,<br>and other required<br>equipment. | City, town, or<br>unincorporated area of<br>not more than 20,000<br>in population. Facilities<br>must primarily serve<br>rural residents.   | Direct<br>Ioan, Ioan<br>guarantee,<br>or grant. | Up to 100% of market value.<br>Term is for the useful life of<br>the facility or equipment,<br>based on state statute, or<br>40 years. Maximum grant<br>75% of project cost. Grant<br>eligibility based on income,<br>population, and need. |  |
| <u>Rural</u><br>Community<br>Development<br>Initiative                  | To facilitate housing,<br>community facilities,<br>and community<br>and economic<br>development projects.                              | Private nonprofit or<br>public organizations,<br>philanthropic<br>foundations, low-<br>income communities.   | Technical assistance<br>grants of \$50,000 to<br>\$300,000 to develop<br>the capacity and ability<br>of awardees to carry<br>out needed projects.   | City, town, or<br>unincorporated area of<br>not more than 50,000<br>in population.  | Grant.  | Matching funds<br>required for grant.   |  |

For direct loans and grants, apply to Rural Development. For loan guarantees, apply to participating intermediaries such as approved banks, mortgage companies, etc.



### **Rural Business and Cooperative Programs**

| Program   | Objective   | Applicant  | Uses   | Population   | Loan/Grant   | Terms/Conditions  |  |
|---|---|--|--|--|--|---|--|
| <u>Business and</u><br>Industry Loan<br>Guarantees                              | Create jobs/stimulate<br>rural economies by<br>providing financial<br>backing for rural<br>businesses.  | Lenders/<br>businesses.  | Real estate, buildings,<br>equipment, supplies,<br>working capital, and<br>some debt refinancing.  | uipment, supplies, cities with populations cking capital, and exceeding 50,000   |  | Lender and borrower<br>negotiate terms. Up to 30<br>years for real estate, 15<br>years for machinery and<br>equipment, and 7 years for<br>working capital.              |  |
| <u>Rural Business</u><br><u>Development</u><br><u>Grants</u>                    | Help small and<br>emerging private<br>businesses, and/or<br>nonprofits in rural<br>communities, startup<br>or expand.<br><b>Note:</b> This program<br>combines the former<br>Rural Business<br>Enterprise Grant<br>and Rural Business<br>Opportunity Grant<br>programs and was<br>created through the<br>2014 Farm Bill.  | Public bodies,<br>government<br>entities, nonprofit<br>entities, and<br>Federally-<br>recognized Indian<br>Tribes. | Acquire or develop<br>land, buildings, plants,<br>and equipment; build or<br>improve access roads,<br>parking areas, utility<br>extensions, and water<br>and waste disposal<br>facilities; provide<br>technical assistance;<br>establish revolving loan<br>funds; and support<br>rural distance learning<br>programs that provide<br>educational or job<br>training. | and, buildings, plants,<br>nd equipment; build or<br>mprove access roads,<br>warking areas, utilitycharacter except<br>cities with populations<br>exceeding 50,000<br>and their contiguous<br>urbanized areas.aractire except<br>cities with populations<br>exceeding 50,000<br>and their contiguous<br>urbanized areas.and their contiguous<br>urbanized areas.acilities; provide<br>eachnical assistance;<br>stablish revolving loan<br>urds; and support<br>ural distance learning<br>orograms that provide<br>ducational or jobcharacter except<br>cities with populations<br>exceeding 50,000<br>and their contiguous<br>urbanized areas. |  | Grants are awarded on a competitive basis.  |  |
| <u>Intermediary</u><br><u>Relending</u><br><u>Program Loans</u>                 | Establish revolving<br>funds for business<br>facilities and<br>community<br>development<br>projects.  | Public bodies,<br>nonprofit<br>corporations,<br>Federally-<br>recognized<br>Indian Tribes, and<br>cooperatives.    | Community development<br>projects, establish or<br>expand businesses,<br>create or save rural jobs.  | g.<br>unity development Rural areas and Direct<br>ts, establish or incorporated places<br>d businesses, with populations of  |  | The intermediary makes<br>loans to businesses<br>from its revolving loan<br>fund on terms consistent<br>with security offered.<br>Intermediary pays 1% for<br>30 years. |  |
| <u>Rural</u><br><u>Microentrepreneur</u><br><u>Assistance</u><br><u>Program</u> | Establish revolving<br>funds to target<br>assistance to small<br>rural enterprises.   | Microenterprise<br>Development<br>Organizations<br>(MDOs).   | Loans, technical,<br>and capacity-<br>building assistance to<br>businesses with 10 or<br>fewer employees, and<br>sole proprietorships.   | All areas except<br>cities with populations<br>exceeding 50,000<br>and their contiguous<br>urbanized areas.  | Loans, grants.   | Rural microenterprises<br>apply directly to the<br>intermediary.  |  |
| Rural Economic<br>Development<br>Loans and Grants                               | Finance economic<br>development and<br>job creation in<br>rural areas.  | Rural Utilities<br>Service-financed<br>electric and<br>telephone utilities.  | Business startups or<br>expansion projects that<br>create rural jobs.  | Rural areas with<br>priority to places<br>with populations of<br>2,500 or fewer.   | Direct loan<br>or grant to<br>establish<br>revolving loan<br>fund.                 | Intermediary makes loans<br>to for-profit or nonprofit<br>businesses and public<br>bodies. Loans are 0% for<br>10 years.  |  |
| Rural Cooperative<br>Development<br>Grants                                      | Establish/<br>operate centers<br>for cooperative<br>development.  | Nonprofits and<br>institutions of<br>higher education.   | Establish centers to<br>provide technical<br>assistance, training,<br>applied research, and<br>data collection and<br>interpretation for the<br>purpose of cooperative<br>development.   | All areas except<br>cities with populations<br>exceeding 50,000<br>and their contiguous<br>urbanized areas.  | Grant.   | Minimum 25% fund match<br>(5% for 1994 Institutions).<br>Grants awarded<br>competitively.   |  |
| <u>Socially-</u><br><u>Disadvantaged</u><br><u>Groups Grants</u>                | Funds to eligible<br>co-ops, co-op<br>associations, or<br>co-op development<br>centers for technical<br>assistance to<br>small, socially-<br>disadvantaged<br>groups in rural areas.Cooperatives<br>and co-op<br>development<br>centers that<br>serve socially-<br>disadvantaged<br>directors or<br>governing board<br>is comprised of<br>individuals who<br>are members<br>Program.Technical assistance.Vote:<br>Program.Cooperatives<br>and co-op<br>development<br>centers that<br>disadvantaged<br>groups where<br>a majority of<br>directors or<br>governing board<br>are members<br>of socially-<br>disadvantaged<br>groups.Technical assistance. |  | All areas except<br>cities with populations<br>exceeding 50,000<br>and their contiguous<br>urbanized areas.  | Grant.   | Grants are awarded on a<br>competitive basis. There is<br>no matching requirement. |   |  |

### **Rural Business and Cooperative Programs (Continued)**

| Program   | Objective  | Applicant   | Uses  | Population  | Loan/Grant                      | Terms/Conditions  |  |  |
|---|--|---|---|---|---------------------------------|---|--|--|
| <u>Value-Added</u><br><u>Producer Grants</u>  | Help independent<br>agricultural<br>producers enter<br>into activities that<br>add value to their<br>products.   | Independent<br>producers, farmer<br>and rancher<br>cooperatives,<br>producer groups,<br>majority-controlled,<br>producer-based<br>business ventures.  | Feasibility studies,<br>business plans; working<br>capital.   | All areas.  | Grant.                          | Grants are awarded on a<br>competitive basis. Funds<br>may not be used to build<br>facilities or purchase<br>equipment. Funds must be<br>matched on a dollar-for-<br>dollar basis.  |  |  |
| Rural Energy for<br>America Program<br>(REAP) Loan<br>Guarantees and<br>Grants  | Provide assistance<br>for energy efficiency<br>improvements<br>or to purchase<br>a renewable<br>energy system for<br>operations.   | Rural small<br>businesses<br>and agricultural<br>producers.   | Energy efficiency<br>improvements,<br>renewable energy<br>system installations.   | Cities, towns,<br>unincorporated<br>areas with<br>populations of<br>fewer than 50,000.<br>(Population limits<br>do not apply<br>to agricultural<br>producers.)          | Loan guarantee<br>and/or grant. | Grants of up to 25% of<br>eligible project costs<br>not to exceed \$250,000<br>for energy efficiency<br>projects and \$500,000 for<br>renewable energy. Loan<br>guarantees of up to 75% of<br>eligible project costs not to<br>exceed \$25 million. |  |  |
| REAP Audit/<br>Development<br>Grants  | Grants for entities<br>to pass through to<br>small businesses<br>or agricultural<br>producers for 75%<br>of the cost of an<br>energy audit or<br>renewable energy<br>development<br>assistance.  | State, Tribal, or<br>local government<br>institutions of<br>higher education;<br>rural electric<br>cooperatives;<br>public power<br>entities.   | Up to \$100,000 grant<br>awarded to conduct<br>energy audits and/<br>or provide technical<br>assistance to rural<br>small businesses and<br>agricultural producers<br>for renewable energy<br>development assistance.   | ant Businesses Grant.<br>t receiving grant<br>assistance must<br>l be located in<br>cities, towns, or<br>nd unincorporated<br>ers areas with<br>gy populations of fewer |                                 | \$100,000 to entities and<br>up to 75% of the cost of<br>energy audit for renewable<br>energy development<br>assistance.  |  |  |
| Biorefinery,<br>Renewable<br>Chemical, and<br>Biobased Product<br>Manufacturing<br>Assistance<br>Program Loan<br>Guarantees | To develop<br>and construct<br>commercial-scale<br>biorefineries or<br>retrofit facilities using<br>eligible technology<br>for the development<br>of advanced<br>biofuels, renewable<br>chemicals and/or<br>biobased product<br>manufacturing. | Individuals,<br>Federally-<br>recognized Indian<br>Tribes, State or<br>local governments,<br>corporations, farm<br>cooperatives,<br>associations<br>of agricultural<br>producers, national<br>laboratories,<br>higher learning<br>institutions, rural<br>electric co-ops,<br>public power<br>entities, and/or<br>consortiums of any<br>of the entities. | Loan guarantees to<br>develop and construct<br>commercial-scale<br>biorefineries or<br>retrofit facilities to use<br>eligible technology<br>for the development<br>of advanced biofuels,<br>renewable chemicals,<br>and/or biobased<br>product manufacturing. | No restrictions.  | Loan<br>guarantee.              | 80% (maximum) guarantee<br>on loans less than \$150<br>million; 70% (maximum)<br>guarantee on loans of \$150<br>million but less than \$200<br>million; 60% (maximum)<br>guarantee on loans of \$200<br>million up to \$250 million.                |  |  |
| Advanced Biofuel<br>Payment Program   | Payments to<br>producers to<br>support and<br>ensure expanding<br>production of<br>advanced biofuels.  | Eligible producers<br>of advanced<br>biofuels.  | Payments to producers<br>of advanced biofuels<br>(non-commercial-based).  | No restrictions.  | Payments.                       | As funds are available.<br>Complete applications<br>submitted to National<br>Office for review. Payments<br>determined by National<br>Office.   |  |  |

For direct loans and grants, apply to Rural Development. For loan guarantees, apply to participating intermediaries such as eligible banks, etc. For revolving funds (Intermediary Relending Program, Rural Economic Development Loan and Grant Program, Rural Microentrepreneur Assistance Program), intermediaries apply to Rural Development, others to the intermediaries.



### **Rural Utilities Programs**

| Program  | Objective  | Applicant  | Uses   | Population   | Loan/Grant   | Terms/Conditions   |  |
|--|--|--|--|--|--|--|--|
| <u>Water and Waste</u><br><u>Disposal Loans and</u><br><u>Grants</u>       | Provide<br>infrastructure for<br>rural areas.  | Public entities,<br>Federally-recognized<br>Indian Tribes,<br>and nonprofit<br>corporations.   | Build, repair, and<br>improve public<br>water systems and<br>waste collection and<br>treatment systems.  | Rural areas and<br>towns with<br>populations up<br>to 10,000.  | Direct loan and<br>grant.  | Repayment period is a<br>maximum of 40 years.<br>Grant funds may be<br>available.  |  |
| <u>Water and Waste</u><br><u>Disposal Loan</u><br><u>Guarantees</u>        | Provide<br>infrastructure for<br>rural areas.  | Public entities,<br>Federally-recognized<br>Indian Tribes,<br>and nonprofit<br>corporations.   | Build, repair, and<br>improve water supply<br>and distribution<br>systems and waste<br>collection and<br>treatment systems.                        | Rural areas and<br>towns with<br>populations up<br>to 10,000.  | Loan guarantee.  | Eligible lenders obtain<br>up to a 90% guarantee<br>on loans they make<br>and service.   |  |
| <u>Solid Waste</u><br><u>Management Grants</u>                             | Technical<br>assistance and<br>training to assist<br>with management<br>of water and<br>wastewater systems.  | Public bodies,<br>private nonprofit<br>organizations,<br>Federally-recognized<br>Indian Tribes, and<br>academic institutions.                    | Technical<br>assistance and<br>training to improve<br>landfill conditions<br>and protect against<br>threats to nearby<br>water resources.          | Rural areas and Grant.<br>towns with<br>populations up<br>to 10,000.                                     |  | Application periods<br>are announced in<br>the Federal Register.<br>Complete applications<br>submitted to National<br>Office for review. |  |
| <u>Technical Assistance/</u><br><u>Training/Circuit Rider</u>              | Provide technical<br>assistance and<br>training.   | Public, private,<br>and nonprofit<br>organizations.  | Technical<br>assistance and<br>training to assist<br>with management<br>of water and waste<br>water projects.                                      | Rural areas and<br>towns with<br>populations up<br>to 10,000.  | Grant.   | As funds are available.<br>Complete applications<br>submitted to National<br>Office for review.  |  |
| <u>ReConnect Program</u>   | Expand broadband<br>service to rural<br>areas without<br>sufficient broadband<br>access.   | Nonprofits, for-profit<br>corporations, LLCs,<br>co-ops, States,<br>territories, local<br>governments,<br>Federally-recognized<br>Indian Tribes. | Construct,<br>improve, acquire<br>broadband and<br>terrestrial satellite<br>broadband facilities<br>and equipment;<br>pre-application<br>expenses. | Rural areas with<br>populations up to<br>20,000; urbanized<br>areas with<br>populations up<br>to 50,000. | Direct loans,<br>grants, and<br>loan/grant<br>combinations.                              | Loan interest rate<br>2%; loan/grant interest<br>for loan portion is<br>current Treasury<br>rate at the time of<br>fund disbursement.    |  |
| <u>Rural Broadband</u><br><u>Direct Loans and</u><br><u>Loan Guarantee</u> | Deployment of<br>broadband service<br>to eligible rural<br>communities.<br><b>Note:</b> The 2014<br>Farm Bill revised<br>program provisions.<br>An interim rule was<br>published in Fiscal<br>Year 2015. | Entities seeking to<br>provide broadband<br>services in rural<br>areas.  | Funds to construct,<br>improve, and<br>acquire facilities<br>and equipment to<br>provide broadband<br>service in eligible<br>rural communities.    | Refer to the rule for<br>specific definitions<br>and population limits.                                  | Minimum and<br>maximum loan<br>amounts published<br>annually in the<br>Federal Register. | Refer to the rule<br>for loan terms and<br>conditions.   |  |

### **Rural Utilities Programs (Continued)**

| Program  | Objective   | Applicant  | Uses   | Population  | Loan/Grant   | Terms/Conditions  |
|--|---|--|--|---|--|---|
| <u>Electric and</u><br><u>Telecommunications</u><br><u>Loans</u>   | Help rural<br>communities obtain<br>affordable, high-<br>quality electric and<br>telecommunications<br>services.  | Nonprofit and<br>cooperative<br>associations, public<br>bodies, and other<br>utilities.  | Generation,<br>transmission facilities<br>and distribution<br>of electric power,<br>including alternative,<br>renewable,<br>conservation, and<br>energy efficiency<br>programs. Enhance<br>911 emergency<br>services, digital<br>switching equipment,<br>and fiber optic cable,<br>along with traditional<br>main system<br>telecommunications<br>service. | Electric: areas<br>served by an<br>existing rural electric<br>borrower, or rural<br>areas other than<br>a city or town of<br>more than 20,000.<br>Telecommunications:<br>areas with<br>populations fewer<br>than 5,000. | Direct loan or loan<br>guarantee.  | Interest rates<br>established in<br>accordance with 7 CFR<br>1714. Contact Rural<br>Utilities Service at<br><b>rd.usda.gov</b> or<br>1 (800) 670-6553.  |
| <u>Energy Efficiency</u><br><u>and Conservation</u><br><u>Loan Program</u>   | Finances energy<br>efficiency and<br>conservation<br>projects for<br>commercial,<br>industrial, and<br>residential<br>consumers.  | Existing electric loan<br>borrowers (utilities)<br>serving rural areas.  | Improve energy<br>efficiency for existing<br>electric facilities;<br>attract new business<br>and create jobs;<br>reduce fossil-fuel<br>use; improve<br>energy efficiency<br>measures for<br>consumers; energy<br>audits and more.  | Rural areas<br>and towns with<br>populations up to<br>20,000. Eligible<br>communities can<br>be combined into<br>larger service areas.  | Loans.   | Repayment period<br>is 15 years unless<br>geothermal<br>ground-loop source<br>investments or<br>technology have a<br>longer lifespan.   |
| <u>Rural Energy</u><br>Savings Program   | Helps rural<br>families and<br>small businesses<br>achieve cost<br>savings through<br>loans to qualified<br>consumers to<br>implement durable,<br>cost-effective energy<br>efficiency measures. | Current and former<br>RUS borrowers or<br>their subsidiaries,<br>and entities that<br>meet retail electric<br>service needs in<br>rural areas.   | Implement energy<br>efficiency measures<br>to decrease energy<br>use or costs for rural<br>families and small<br>business.   | nt energy Contact RUS to L<br>y measures determine whether<br>ise energy a project is in an<br>sts for rural eligible rural area.<br>ind small  |  | Up to 20 years at<br>0% interest; up to<br>3% interest for<br>relending to qualified<br>end-users/consumers<br>for up to 10 years;<br>up to 4% of the loan<br>total may be used for<br>startup costs. |
| Distance Learning<br>and Telemedicine  | ng Develop and Incorporated To provide end- Rural areas outside   |  | Grant.   | Awards range from<br>\$50,000 to \$500,000.<br>A minimum of 15%<br>in matching funds is<br>required.  |  |   |
| onnect Grants<br>broadband in<br>otherwise un-served<br>communities.<br>Federally-recognized<br>Tribes, cooperatives,<br>nonprofits, limited<br>dividend or mutual<br>associations,<br>corporations, and |   | To build broadband<br>infrastructure<br>and establish a<br>community center<br>that offers free<br>public access<br>to broadband for<br>2 years. | A single<br>community outside<br>incorporated or<br>unincorporated<br>areas with<br>populations fewer<br>than 20,000 and<br>without broadband<br>access.   | Grant.  | Minimum: \$50,000;<br>Maximum: \$1 million.<br>Amounts are published<br>in Notices of Funding<br>Availability and may<br>vary. |   |

Electric and Telecom programs: Contact the Rural Utilities Service Administrator; Water programs: Contact the Rural Development State Office. CFR refers to Code of Federal Regulations.



### **Rural Area Eligibility Criteria**

By law, the definition of "eligible rural area" is different for each USDA Rural Development program. The statutory rural area eligibility criteria for most programs are complex. Additionally, the statute also may include exceptions that provide consideration for specific communities based on regional circumstances. The table on the opposite page provides a general overview of the basic rural area requirements for our major programs.

- Use Our Eligibility Tool: Our online tool at <u>https://eligibility.sc.egov.usda.gov</u> can help customers determine if they
  are in an eligible rural area and are otherwise qualified to apply.
- Ask an Expert: Before starting any application for assistance, we encourage customers to <u>contact USDA Rural</u>
   <u>Development</u>—and speak to a specialist—to learn more about rural area requirements and other eligibility criteria for t the program.

### **Rural Area Criteria**

| Program  | No Rural<br>Restrictions | For "Rural<br>Areas"                  | For Up to<br>10,000<br>People         | For Up to<br>20,000<br>People | For Up to<br>35,000<br>People | For Up to<br>50,000<br>People         |
|--|--------------------------|---------------------------------------|---------------------------------------|-------------------------------|-------------------------------|---------------------------------------|
| Farm Labor Housing Loans/Grants  | •                        |                                       |                                       |                               |                               |                                       |
| Value-Added Producer Grants  | •                        |                                       |                                       |                               |                               |                                       |
| Rural Energy for America Program Loan Guarantees/Grants <sup>1</sup>                     | •                        | · · · · · · · · · · · · · · · · · · · | · · · · · · · · · · · · · · · · · · · |                               |                               |                                       |
| Biorefinery, Renewable Chemical and Biobased Product<br>Manufacturing Assistance Program | •                        |                                       |                                       |                               |                               |                                       |
| Repowering Assistance Program  | •                        | •                                     |                                       | ·<br>·<br>·<br>·              |                               |                                       |
| Advanced Biofuel Payment Program   | •                        |                                       |                                       |                               |                               |                                       |
| Rural Energy Savings Program <sup>2</sup>  |                          | •                                     |                                       |                               |                               |                                       |
| Water and Waste Disposal Loans/Grants  |                          |                                       | •                                     |                               |                               |                                       |
| Water and Waste Disposal Guaranteed Loans  |                          |                                       | •                                     |                               |                               |                                       |
| Solid Waste Management Grants  |                          |                                       | •                                     |                               |                               |                                       |
| Technical Assistance and Training/Circuit Rider Grants                                   |                          | •<br>•<br>•<br>•                      | •                                     | •<br>•<br>•                   |                               |                                       |
| Community Facilities Loans/Grants  |                          |                                       |                                       | •                             |                               |                                       |
| Electric Loans   |                          |                                       |                                       | •                             |                               |                                       |
| Telecommunications Loans   |                          | · · · · · · · · · · · · · · · · · · · |                                       | •                             |                               |                                       |
| Rural Broadband Access Loans/Loan Guarantees   |                          | · · · · · · · · · · · · · · · · · · · |                                       | •                             |                               |                                       |
| ReConnect Program  |                          | · · · · · · · · · · · · · · · · · · · |                                       | •                             |                               | · · · · · · · · · · · · · · · · · · · |
| Energy Efficiency and Conservation Loan Program  |                          | · · · · · · · · · · · · · · · · · · · |                                       | •                             |                               | · · · · · · · · · · · · · · · · · · · |
| Distance Learning and Telemedicine Grants  |                          | · · · · · · · · · · · · · · · · · · · |                                       | •                             |                               |                                       |
| Community Connect Grants   |                          | · · · · · · · · · · · · · · · · · · · |                                       | •                             |                               |                                       |
| Single-Family Housing Direct Loans<br>(including Self-Help Loans)                        |                          |                                       |                                       | •                             | •                             |                                       |
| Single-Family Housing Loan Guarantees <sup>3</sup>                                       |                          |                                       |                                       | •                             | •                             |                                       |
| Single-Family Housing Repair Loans/Grants <sup>3</sup>                                   |                          |                                       |                                       | •                             | •                             |                                       |
| Self-Help Housing Technical Assistance Grants <sup>3</sup>                               |                          |                                       |                                       | •                             | ٠                             |                                       |
| Rural Rental Housing Direct Loans <sup>3</sup>   |                          |                                       |                                       | •                             | ٠                             |                                       |
| Rural Rental Housing Loan Guarantees <sup>3</sup>  |                          |                                       |                                       | •                             | •                             |                                       |
| Housing Preservation Grants <sup>3</sup>   |                          |                                       |                                       | •                             | ۲                             |                                       |
| Rural Community Development Initiative   |                          |                                       |                                       |                               |                               | •                                     |
| Business and Industry Loan Guarantees  |                          |                                       |                                       |                               |                               | •                                     |
| Rural Business Development Grants  |                          |                                       |                                       |                               |                               | •                                     |
| I Intermediary Relending Program   |                          |                                       |                                       |                               |                               | •                                     |
| Rural Microentrepreneur Assistance Program   |                          |                                       |                                       |                               |                               | ٠                                     |
| Rural Economic Development Loans/Grants  |                          |                                       |                                       |                               |                               | ٠                                     |
| Rural Cooperative Development Grants   |                          |                                       |                                       |                               |                               | ٠                                     |
| Socially-Disadvantaged Groups Grants   |                          |                                       |                                       |                               |                               | ٠                                     |
| Rural Energy for America Program Loan Guarantees/Grants <sup>4</sup>                     |                          |                                       |                                       |                               |                               | ٠                                     |

#### Legend:

- ★ Housing/Community Facilities Programs
- Business/Cooperative Programs
- ☆ Utilities Programs

- <sup>1</sup> For agricultural producers.
- <sup>2</sup> Contact RUS for specifics.
- <sup>3</sup> Primarily for populations up to 20,000; in special circumstances communities up to 35,000 may be eligible.
- <sup>4</sup> For rural small businesses and REAP Audit/Development Grants.

### **Rural Development Program Purposes**

| Rural Housing and<br>Community Facilities Programs  | Land &<br>Buildings | Machinery &<br>Equipment | Working<br>Capital | Infrastructure | Technical<br>Assistance<br>Training |
|---|---------------------|--------------------------|--------------------|----------------|-------------------------------------|
| Single Family Housing Direct Loans<br>(including Self-Help Loans)   | ٠                   |                          |                    |                |                                     |
| Single Family Housing Loan Guarantees   | •                   |                          |                    |                |                                     |
| Single Family Housing Repair Loans/Grants   | ٠                   |                          |                    |                |                                     |
| Self-Help Housing Technical Assistance Grants   |                     |                          |                    |                | ٠                                   |
| Rural Rental Housing Direct Loans   | ٠                   |                          |                    | •              |                                     |
| Rural Rental Housing Loan Guarantees  | ٠                   |                          |                    | •              |                                     |
| Housing Preservation Grants   | ٠                   | •                        | •                  | •              | ٠                                   |
| Farm Labor Housing Loans/Grants   | ٠                   |                          |                    | •              |                                     |
| Community Facilities Direct Loans, Loan Guarantees, Grants*   | ٠                   | •                        | •                  | •              |                                     |
| Rural Community Development Initiative  |                     |                          |                    |                | ٠                                   |
| Rural Business and Cooperative Programs   |                     |                          |                    |                |                                     |
| Business and Industry Loan Guarantees   | •                   | •                        | •                  | •              |                                     |
| Rural Business Development Grants   | ٠                   | •                        | •                  | •              | ٠                                   |
| Intermediary Relending Program Loans  | ٠                   | •                        | •                  |                |                                     |
| Rural Microentrepreneur Assistance Program  | ٠                   | •                        | •                  | •              | ٠                                   |
| Rural Economic Development Loans and Grants   | ٠                   | •                        | •                  | •              | ٠                                   |
| Rural Cooperative Development Grants  |                     |                          |                    | •              | ٠                                   |
| Socially-Disadvantaged Groups Grants  |                     |                          |                    |                | ٠                                   |
| Value-Added Producer Grant  |                     |                          | ٠                  | •              | ٠                                   |
| Rural Energy for America Program Loan Guarantees/Grants   | ٠                   | •                        |                    | •              | ٠                                   |
| Biorefinery, Renewable Chemical, and Biobased<br>Product Manufacturing Assistance Program Loan Guarantees |                     |                          |                    |                |                                     |
| Repowering Assistance Program   |                     |                          |                    |                |                                     |
| Advanced Biofuel Payment Program  |                     |                          |                    |                |                                     |
| Rural Utilities Programs  |                     |                          |                    |                |                                     |
| Nater and Waste Disposal Direct Loans,<br>∟oan Guarantees, Grants   | •                   | •                        |                    | •              |                                     |
| Solid Waste Management Grants   |                     |                          |                    |                | ٠                                   |
| Technical Assistance/Training/Circuit Rider   |                     |                          |                    |                | ٠                                   |
| ReConnect Program   | •                   | •                        |                    | •              | ٠                                   |
| Rural Broadband Direct Loans and Loan Guarantees  | •                   |                          |                    | •              |                                     |
| Electric and Telecommunications Direct<br>Loans/Loan Guarantees   | ٠                   | •                        |                    | •              |                                     |
| Energy Efficiency and Conservation Loan Program   | ٠                   | •                        |                    | •              |                                     |
| Rural Energy Savings Program  | ٠                   | •                        |                    | <b>♦</b>       |                                     |
| Distance Learning and Telemedicine Loans/Grants   |                     | •                        |                    | •              |                                     |

\*Initial operating expenses are eligible in conjunction with the financing of an eligible community facility project. However, grant funds may not be used to fund initial operating expenses.

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