

Community Facilities Guaranteed Loans

What does this program do?

This program provides loan guarantees to eligible lenders to develop essential community facilities in rural areas. Examples of community facilities include health care facilities, buildings like town halls, and public safety facilities such as fire departments.

Who can apply?

Eligible applicants include lenders with the legal authority, financial strength, and experience to operate a successful lending program. Examples of eligible lenders include:

- **Federal and state-chartered banks**
- **Savings and loans institutions**
- **Farm Credit banks with direct lending authority**
- **Credit unions**
- **Additional nonregulated lending institutions approved by USDA**



Community Facilities
Guaranteed Loans website

Who can qualify for CF loan guarantees?

Eligible borrowers include:

- Regional and local municipalities
- Tribal governments and their affiliated organizations
- Community-based nonprofits
- Federally recognized Tribes

What areas are eligible?

Cities, villages, towns, townships, and federally recognized Tribal lands with fewer than 50,000 residents are eligible to apply.

An approved lender can be located anywhere in the United States.

How can funds be used?

You can use funds to purchase, build or improve essential community facilities, and to buy equipment and approved project expenses.

Additional examples of essential community facilities include:

- Child care centers
- Libraries and educational facilities
- Facilities and equipment that support distance learning and telehealth
- Food banks and greenhouses

- Infrastructure projects such as roads, bridges, dams, harbors, and levies, along with irrigation improvements

How do we get started?

- We accept applications year-round.
- Interested borrowers can ask their lender about the CF Loan Guarantee program. Information is available at this link: .
- Interested lenders can contact the USDA Rural Development Community Programs director in the state in which the proposed project is located. A list of state offices is available at this link: tinyurl.com/RDStateOffices.

Who can answer questions?

- Your local USDA Rural Development office can help. A list of offices is available at this link: tinyurl.com/RDStateOffices.
- You will find information about USDA Rural Development's OneRD Loan Guarantee initiative at this link: tinyurl.com/USDA-1RD-LG

What governs this program?

Code of Federal Regulations, 7 CFR 5001, available at this link: tinyurl.com/RD-7CFR-5001

NOTE: Because information changes, always consult official program instructions or contact your local Rural Development office for help. A list is available at this link: tinyurl.com/RDStateOffices. You will find additional RD program resources at rd.usda.gov. Information about other USDA programs and services is available at this link: ask.usda.gov, or by emailing askusda@usda.gov. USDA is an equal opportunity provider, employer, and lender.

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