



United States
Department of
Agriculture

Rural Development



Funding for Rural America

USDA Rural Development

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Department of
Agriculture

Rural Development



Rural Development has over Forty Programs to assist rural businesses, communities, and individuals

Loan Guarantees, Loans and grants

Rural Development's (RD) Mission

USDA Rural Development

Committed to helping improve the economy and quality of life in rural America.

We can “Build a community from the ground up.”

- Housing
- Economic Development
- Health Care
- First Responder Services and Equipment
- Water, Electric, and Telecommunications Infrastructure



Single Family Housing

- Direct Loan Programs
- Guaranteed Loan Programs



MFH Programs | Virginia Impact



Guaranteed Rural Housing Loan for Lily Ridge Apts.



Summer Food Service Program

RBS Programs | Virginia Impact



Business and Industry Guaranteed Loan for Virginia Diner



RBS Grant For South Hill Farmers Market

Alternative Energy for BARC Electric Coop



Infrastructure for Rural America

**Investing in
infrastructure
helps rural
communities**



Community Facilities Programs

**Financing
for any
essential
community
need**



REMINGTON FIRE STATION

Community Facilities Programs

Eligibility for Assistance

- Population up to 20,000
- Direct and Guaranteed loans

A large, multi-story brick and stone building with a prominent porch and balcony, identified as Stone Village Student Apartments at Bridgewater College. The building is surrounded by a well-maintained lawn and trees. In the foreground, there is a circular brick patio with several black metal tables and chairs, and a brick fire pit. The sky is blue with some clouds.

STONE VILLAGE STUDENT APARTMENTS, BRIDGEWATER COLLEGE

Community Facilities Programs

Examples of Projects

- Fire and rescue stations
- Village and town halls
- Health care clinics
- Emergency and other equipment



Community Facilities

Rates and Terms:

- What are the Rates and Terms?
- Loans are 4.25% with the term to match the security.
- Grants are limited to \$25,000 and for equipment type purchases.

Rural Infrastructure Programs



Telecommunications Programs

Loans and grants to build, maintain, upgrade and modernize high-speed Internet broadband and telephone service in rural areas.

Rural Broadband Programs

Programs

- Telecommunications Loan Program
- Farm Bill Broadband Program
- Community Connect Grants
- Distance Learning & Telemedicine Grants



Community Connect Grants

**Help fund rural
broadband deployment
where service is not yet
economically viable for
the private sector.**



Rural Electric Programs



Electric Programs

Loans and grants to rural electric utilities to build, maintain, upgrade and modernize electric power systems.

RUS Electric Program Makes Loans and Loan Guarantees to Finance:

- The construction and/or acquisition of electric distribution, transmission, and generation facilities, including system improvements and replacements to furnish and improve electric service in rural areas.
- Demand side management, energy efficiency and conservation programs, and on-grid and off-grid renewable energy systems, and smart grid investment.

Energy Programs

Loans and grants for

- Renewable energy development,
- Energy efficiency improvements and renewable energy systems,
- Payments for advanced biofuels production.



Water and Environmental Programs

Water and Environmental Programs

Loans and grants for:

- Safe drinking water,
- Sanitary waste disposal systems.



Water and Environmental Programs

Rates and Terms:

- Vary from 4.25% to 3.375% based on the Medium Household Income of the service area
- Terms is typically 40 years
- Rural is defined as 10,000 in population or less
- In distressed areas, we can finance part of the Preliminary Engineering study.

Water and Environmental Programs

Funding Possibilities

- High inflow and infiltration may be increasing the cost of treating water
- Refinance older costlier loans as part of a new repair or expansion
- Regionalize with other small systems to improve economies of scale and the number of users!

ALL PROGRAMS/ ALL FUNDERS

Communication is key

- Start your application **EARLIER** than you think you need to.
- **READ** and **FOLLOW** the NOSA, NOFA or Funding requirements
- **Talk** with your potential funder
- **Follow all procedure to avoid surprises as:**
 - Procurement
 - Public Meetings

Rural Infrastructure Programs

Eligible Areas

Use the interactive
Program Summary

https://www.rd.usda.gov/files/RD_Program_Matrix.pdf



Rural Infrastructure Programs

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