



USDA Rural Development

A quick summary of Rural Development's programs.

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.

With more than 40 programs to support rural America, we stand ready to be your partner in prosperity for rural America.

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.

A photograph of three firefighters standing in front of a fire station and a fire truck. The fire station is a light-colored building with a brick base and a white door. The fire truck is red and black, with "HAZEL GREEN FIRE / RESCUE" written on its side. The three individuals are smiling and looking at the camera. The man on the left is wearing a dark blue uniform with a name tag that reads "B. LOCKER DEPUTY CHIEF". The man in the middle is wearing a dark blue jacket. The man on the right is wearing a dark blue shirt. The background shows a clear blue sky and a green field.

Hazel Green VFD
Jim Patterson
Fire Station #4

Programs to Support Rural Communities and Nonprofits

Programs to Support Rural Communities and Nonprofits

- **Community Facilities Programs:**

- Community Facilities Programs offer direct loans, loan guarantees and grants to develop or improve essential public services and facilities in communities across rural America. These amenities help increase the competitiveness of rural communities in attracting and retaining businesses that provide employment and services for their residents.
- Public bodies, non-profit organizations and federally recognized American Indian Tribes can use the funds to construct, expand or improve facilities that provide health care, education, public safety, and public services.
- Projects include fire and rescue stations, town halls, health care clinics, hospitals, adult and childcare centers, assisted living facilities, rehabilitation centers, public buildings, schools, libraries, and many other community-based initiatives.
- Financing may also cover the costs for land acquisition, professional fees, and purchase of equipment.

Programs to Support Rural Communities and Nonprofits

- **Community Facilities Programs:**

- These programs include:
 - [Community Facilities Direct Loans & Grants](#)
 - [Community Facilities Loan Guarantees](#)
 - [Community Facilities Relending Program](#)
 - [Community Facilities Technical Assistance and Training Grant](#)
 - [Economic Impact Initiative Grants](#)
 - [Rural Community Development Initiative Grants](#)



Programs to Support Rural Communities and Utilities

Programs to Support Rural Communities and Utilities

- **Water and Environmental Programs:**

- Through Rural Utilities Service Water and Environmental Programs (WEP), rural communities can obtain the technical assistance and financing necessary to develop drinking water and waste disposal systems.
- Safe drinking water and sanitary waste disposal systems are vital not only to public health, but also to the economic vitality of rural America. Rural Development is a leader in helping rural America improve the quality of life and increase the economic opportunities for rural people.
- WEP provides funding for the construction of water and waste facilities in rural communities and is proud to be the only Federal program exclusively focused on rural water and waste infrastructure needs of rural communities with populations of 10,000 or less.
- WEP also provides funding to organizations that provide technical assistance and training to rural communities in relation to their water and waste activities.
- WEP is administered through National Office staff in Washington, DC, and a network of field staff in each State.

Programs to Support Rural Communities and Utilities

- **Water and Environmental Programs:**

- These programs include:

- [Circuit Rider Program](#)
 - [Emergency Community Water Assistance Grants](#)
 - [Rural Decentralized Water Systems Grant Program](#)
 - [Individual Water & Wastewater Grants](#)
 - [Revolving Funds for Financing Water and Wastewater Projects \(Revolving Fund Program\)](#)
 - [SEARCH - Special Evaluation Assistance for Rural Communities and Households](#)

Programs to Support Rural Communities and Utilities

- **Water and Environmental Programs:**

- These programs include:

- [Solid Waste Management Grants](#)
 - [Water & Waste Disposal Loans & Grants](#)
 - [Water & Waste Disposal Loan Guarantees](#)
 - [Water & Waste Disposal Predevelopment Planning Grants](#)
 - [Water & Waste Disposal Technical Assistance & Training Grants](#)

Programs to Support Rural Communities and Utilities

- **Rural Electric Programs:**

- The Electric Program provides leadership and capital to maintain, expand, upgrade, and modernize America's vast rural electric infrastructure.
- The Electric Program makes [direct loans and loan guarantees \(FFB\)](#), as well as [grants and other energy project financing](#) to electric utilities (wholesale and retail providers of electricity) that serve customers in rural areas.
- The loans and loan guarantees finance the construction of electric distribution, transmission, and generation facilities, including system improvements and replacement required to furnish and improve electric service in rural areas, as well as demand side management, energy efficiency and conservation programs, and on-grid and off-grid [renewable energy systems](#).
- Loans are made to cooperatives as well as to corporations, states, territories and subdivisions and agencies such as municipalities, people's utility districts, and nonprofit, limited-dividend, or mutual associations that provide retail electric service needs to rural areas or supply the power needs of distribution borrowers in rural areas.

Programs to Support Rural Communities and Utilities

- **Rural Telcom Programs:**

- Access to broadband has become essential for the social and economic benefits it provides to American residents, businesses, governments and communities.
- Broadband is crucial for increased health, educational and economic opportunities, as well as for job and business creation and growth. Broadband can help close the digital divide between rural and urban communities.
- USDA Rural Development's Rural Utilities Programs provide a variety of loans and grants to build and expand broadband networks. Loans to build broadband networks and deliver service to rural households and businesses, provide capital for rural telecommunications companies and broadband providers.
- Grants are reserved for communities with the highest need.

Programs to Support Rural Communities and Utilities

- **Rural Telcom Programs:**

- These programs include:
 - [Community Connect Grants](#)
 - [Distance Learning and Telemedicine Grants](#)
 - [Rural Broadband Access Loan and Loan Guarantees](#)
 - [Telecommunications Infrastructure Loans and Guarantees](#)



Programs to Support Rural Communities and Businesses

Programs to Support Rural Communities and Businesses

- **Rural Business Programs:**

- The programs work through partnerships with public and private community-based organizations and financial institutions to provide financial assistance, business development, and technical assistance to rural businesses.
- These programs help to provide capital, equipment, space, job training, and entrepreneurial skills that can help to start and/or grow a business. Business Programs also support the creation and preservation of quality jobs in rural areas.
- Loans, loan guarantees, and grants are available to individuals, businesses, cooperatives, farmers and ranchers, public bodies, non-profit corporations, Native American Tribes, and private companies in rural communities.
- The financial resources of the Business Programs are often leveraged with those of other public and private credit source lenders to meet business and credit needs in under-served areas.
- The funding is intended to help improve the quality of life in rural communities by enhancing economic opportunities and ensuring self-sustainability for generations to come.

Programs to Support Rural Communities and Businesses

- **Rural Business Programs:**

- These programs include:
 - [Business and Industry Loan Guarantees \(B&I\)](#)
 - [Energy Programs](#)
 - [Higher Blends Infrastructure Incentive Program](#)
 - [Intermediary Relending Program \(IRP\)](#)
 - [Rural Business Development Grants \(RBDG\)](#)
 - [Rural Business Investment Program \(RBIP\)](#)

Programs to Support Rural Communities and Businesses

- **Rural Business Programs:**

- These programs include:

- [Rural Cooperative Development Grants \(RCDG\)](#)
 - [Rural Economic Development Loan and Grant \(REDLG\)](#)
 - [Rural Microentrepreneur Assistance Program \(RMAP\)](#)
 - [Socially-Disadvantaged Group Grants \(SDGG\)](#)
 - [Value Added Producer Grants \(VAPG\)](#)

Programs to Support Rural Communities and Businesses

- **Rural Energy Programs:**

- Our programs, authorized by the Agricultural Act of 2014, offer funding to complete energy audits, provide renewable energy development assistance, make energy efficiency improvements and install renewable energy systems.
- We have programs that help convert older heating sources to cleaner technologies, produce advanced biofuels, install solar panels, build biorefineries, and much more. USDA Rural Development is at the forefront of renewable energy financing, with options including grants, guaranteed loans and payments.

Programs to Support Rural Communities and Businesses

- **Rural Energy Programs:**

- These programs include:

- [Advanced Biofuel Payment Program](#)
 - [Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program](#)
 - [Higher Blends Infrastructure Incentive Program](#)
 - [Rural Energy for America Program Energy Audits & Renewable Energy Development Grants](#)
 - [Rural Energy for America Program Renewable Energy Systems & Energy Efficiency Improvement Loans & Grants](#)

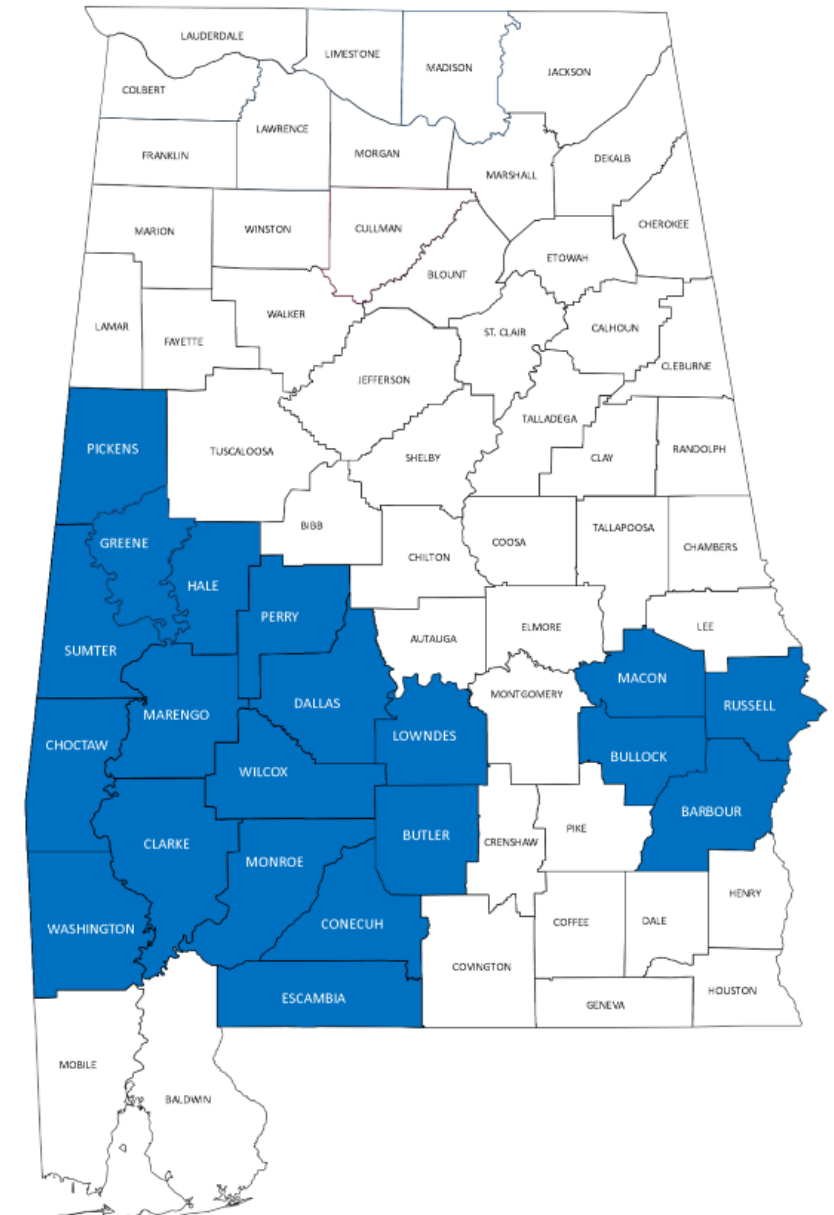
Programs to Support Rural Communities and Businesses

- **Delta Health Care Services Grant Program:**

- The Delta Health Care Services Grant program provides financial assistance to address the continued unmet health needs in the Delta Region. Grants are awarded to promote cooperation among health care professionals, institutions of higher education, research institutions and other entities in the Delta Region. Grants are awarded through a national competition. Each fiscal year, applications are requested through a Notice published in the Federal Register and through an announcement posted on Grants.gov.
- Grant funds must be used for the development of healthcare services, health education programs, healthcare job training programs, or the development and expansion of public health-related facilities in the Delta region.
- To apply for a grant, you must be a consortium of the following:
 - Regional institutions of higher education
 - Academic health and research institute, and/or
 - Economic development entities located within the Delta Region.

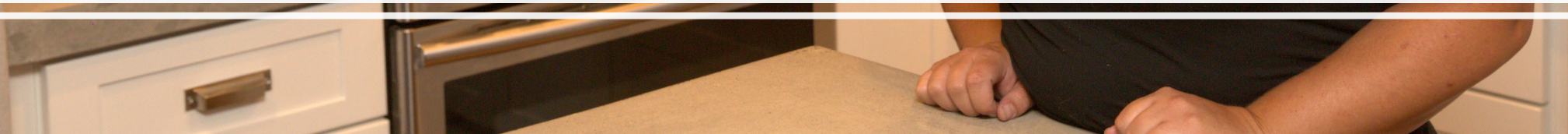
Delta Health Care Services Grant Program

- Only Alabama counties who are located in the Delta Region may apply for the grant.
- Consortium members must also be contained inside Delta Region Counties.





Programs to Support Rural Communities, Families, and Developers



Programs to Support Rural Communities, Families, and Developers

- **Rural Single Family Housing Programs:**

- Well-built, affordable housing is essential to the vitality of communities in rural America. Housing Programs give families and individuals the opportunity to buy, build, repair, or own safe and affordable homes located in [rural](#) America.
- Eligibility for these loans, loan guarantees, and grants is based on [income](#) and varies according to the average median income for each area.
- Low interest, fixed-rate Homeownership loans are provided to qualified persons directly by USDA Rural Development. Financing is also offered at fixed-rates and terms through a loan from a private financial institution and guaranteed by USDA Rural Development for qualified persons. Neither one of these home loan programs require a down payment.
- USDA Rural Development also offers competitive grants to public and private non-profit Self-Help Housing organizations and Federally Recognized Tribes to enable hardworking families to build their own homes.

Programs to Support Rural Communities, Families, and Developers

- **Rural Single Family Housing Programs:**

- These programs include:
 - [Single Family Housing Direct Home Loans](#)
 - [Single Family Housing Home Loan Guarantees](#)
 - [Mutual Self-Help Housing Technical Assistance Grants](#)
 - [Rural Housing Site Loans](#)

Programs to Support Rural Communities, Families, and Developers

- **Rural Single Family Housing Programs:**

- [Single Family Housing Repair Loans and Grants](#) provide funds to elderly and very-low-income homeowners to remove health and safety hazards, perform necessary repairs, improve or modernize a home, make homes accessible for people with disabilities, or make homes more energy efficient so these very-low-income families use less of their income on utility bills.

Programs to Support Rural Communities, Families, and Developers

- **Rural Multi-Family Housing Programs:**

- We provide affordable multi-family rental housing in rural areas by financing projects geared for low-income, elderly and disabled individuals and families as well as domestic farm laborers.
- We extend our reach by guaranteeing loans for affordable rental housing designed for low to moderate-income residents in rural areas and towns.
- We preserve our portfolio of more than 14,000 properties by aggressively restructuring loans for existing rural rental housing and off-farm labor housing projects to allow for sufficient reserves to meet major repairs and improvements over the lifetime of the property.
- On a yearly basis we provide grants to sponsoring organizations to repair or rehabilitate housing for needy families. We also subsidize rents for low-income tenants in our projects who cannot afford to pay their full rent.

Programs to Support Rural Communities, Families, and Developers

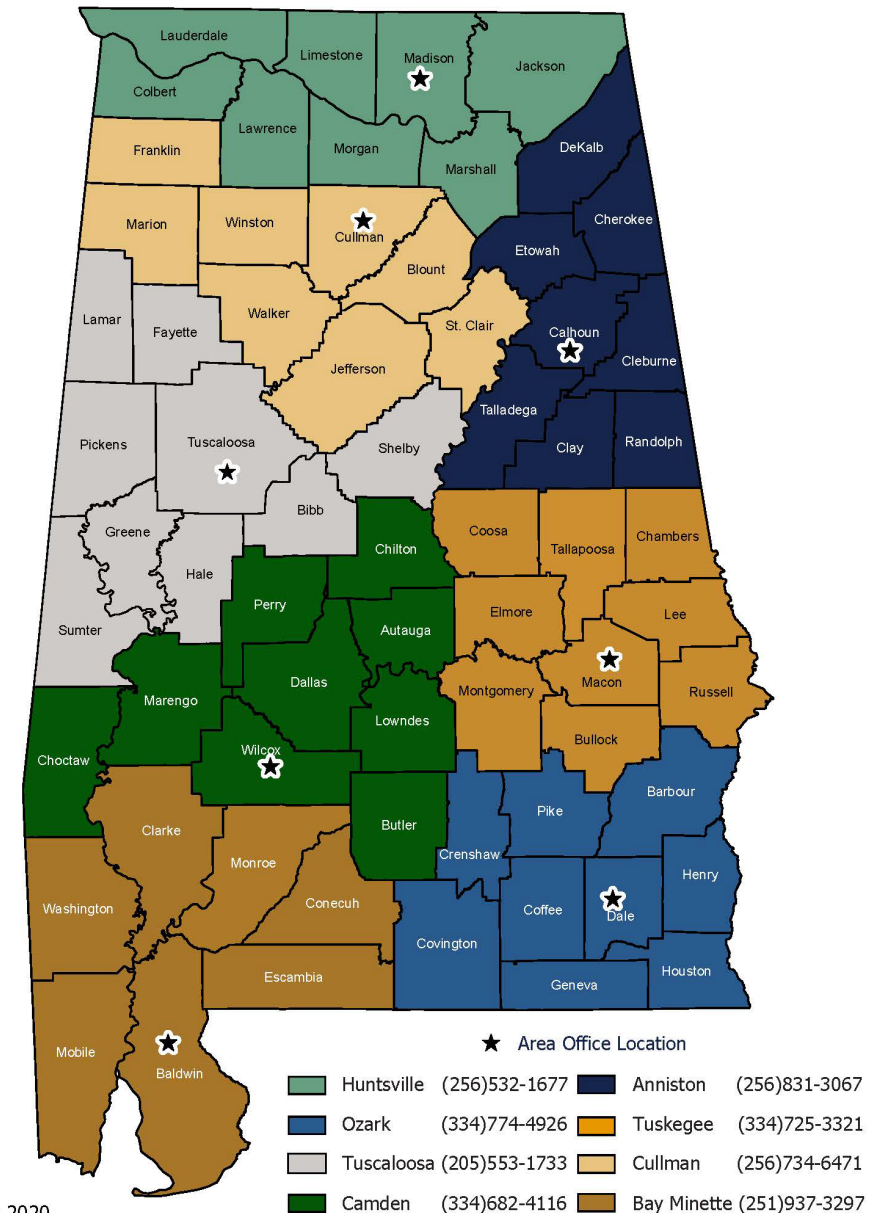
- **Rural Multi-Family Housing Programs:**

- These programs include:

- [Farm Labor Direct Loans & Grants](#)
 - [Housing Preservation & Revitalization Demonstration Loans & Grants](#)
 - [Housing Preservation Grants](#)
 - [Multi-Family Housing Direct Loans](#)
 - [Multi-Family Housing Loan Guarantees](#)
 - [Multi-Family Housing Rental Assistance](#)

Alabama's Area Offices

- Each one of Alabama's 67 counties is covered by an area office. Area offices will usually be your first stop for information concerning Rural Development's programs.
- Huntsville Area Office: (256) 532-1677
 - Area Director Brian Yarbrough
- Ozark Area Office: (334) 774-4926
 - Area Director Richard Osborne
- Tuscaloosa Area Office: (205) 553-1733
 - Area Director Teresa Long
- Camden Area Office: (334) 682-4116
 - Area Director (Vacant)
- Anniston Area Office: (256) 831-3067
 - Area Director Guadalupe Kirby
- Tuskegee Area Office: (334) 725-3321
 - Area Director Quinton Harris
- Cullman Area Office: (256) 734-6471
 - Acting Area Director Teresa Long
- Bay Minette Area Office: (256) 937-3297
 - Area Director Allan Johnson



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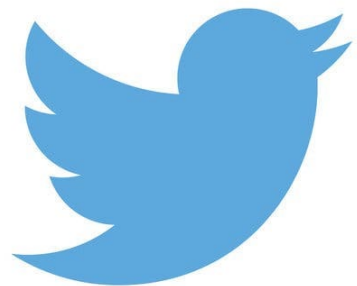
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- Much more specific information about Rural Development's programs can be found on our website:

rd.usda.gov/al

Rural America's Partner in Prosperity

- We are active on social media! Please help to spread the good news about our programs by following and sharing USDA Rural Development content on Twitter, both on your official and unofficial pages!



@RD_Alabama

USDA Rural Development is committed to helping improve the economy and quality of life in rural America.

Together, America Prospers.





USDA is an equal opportunity provider, employer, and lender.