

# USDA



## Rural Development

Committed to the future of rural communities.



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# USDA Rural Development Programs

- Housing
- Community Facilities
- Utilities & Infrastructure
- Business, Cooperatives & Energy



# Housing Programs



# Single Family Programs

## Direct Housing Loans

- 100% financing (*build/purchase*)  
*No down payment required*
- Income eligible (*low/very low*)
- Acceptable credit

## Loan Guarantee to Lender

- 100% financing (*build/purchase*)  
*No down payment required*
- Income eligible (*low/moderate*)
- Acceptable credit
- Approved lender is RD customer



# Community Facilities Program



Public Safety



Public Services

Health Care



# Community Facilities Program

## Eligible areas

- unincorporated areas and municipalities with 20,000 population or less

## Loan terms

- up to 40 years (real estate)
- life of equipment
- fixed interest rate

## Grants

- Not 100% - several factors determine eligibility



# Examples of Community Facilities

- Police/Fire Stations & Vehicles
- Police/Fire/ Rescue Equipment
- Courthouses
- Jails
- Municipal Buildings
- Schools
- Airport Improvements & Buildings
- Hospitals
- Medical Clinics
- Nursing Homes
- Assisted Living/Group Homes
- Child Day Care
- Adult Day Care
- Libraries
- Museums
- Fairgrounds
- Animal Shelters
- Cemeteries
- School Buses
- Street Maintenance Equipment
- Industrial Park Acquisition & Improvements

# Business Programs



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*(new & existing business; job creation/retention)*

# Business - Loan Guarantees

- Lender submits application to USDA RD
- Better terms for business owner
- Guarantee from government to lender
- Up to \$25 million loan guarantee



# Other Business Programs

Rural Business Development Grants - **RBDG**

Intermediary Relending Program - **IRP**

Rural Energy for America Program - **REAP**



# Water and Wastewater Program



*Wastewater Treatment Facility*

# Water and Wastewater Program

## Eligible areas

- unincorporated areas and municipalities with 10,000 population or less

## Loan terms

- up to 40 years

## Grants

- based on median household income of area to be served
- cannot exceed amount needed to maintain reasonable user rates

## Security

- typically a pledge of system revenues





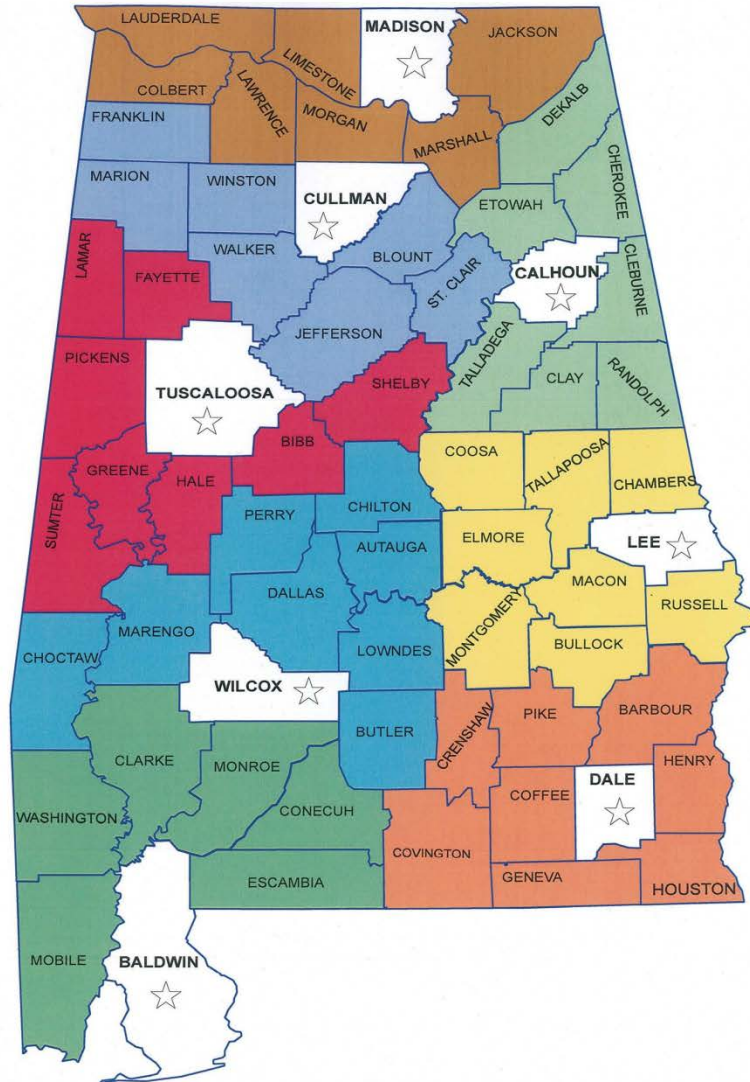
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Cullman  
256-734-6471

Tuscaloosa  
205-553-1733

Camden  
334-682-4116

Bay Minette  
251-937-3297



Huntsville  
256-532-1677

Anniston  
256-831-3067

1327 Franklin Road  
Tuskegee, AL 36083  
(334) 725-3321  
*office relocation from  
Opelika to Tuskegee in  
January 2015*

Ozark  
334-774-4926



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[www.rd.usda.gov/al](http://www.rd.usda.gov/al)