



# USDA Rural Development

Ronald W. Davis  
State Director

*Committed to the future of rural communities.*



# USDA Rural Development Programs



# Housing Programs







# Homeownership

## 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





# Single Family Housing Repair Program

- **Provides loans to very-low-income homeowners to repair, improve, or modernize their homes**
  - Must be homeowner and occupy house
  - \$20,000 loan at 1% interest rate
- **Provides grants to elderly very-low-income homeowners to remove health and safety hazards.**
  - Must be age 62 or older and unable to repay a repair loan
  - \$7,500 grant (lifetime maximum)



# Community Facilities Program



Public Safety



Public Services



Health Care





# Examples of Community Facilities

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

**Applicant must be a public body, nonprofit, or tribe**

**Project must serve a rural area or community of less than 20,000**

# Water & Wastewater



*Wastewater Treatment Facility*







# Improve Waste and Wastewater Systems

Construct, expand, improve water/wastewater systems

- Loans, grants, and loan guarantees
- Available to public bodies and nonprofit organizations
- Less than 10,000 population  
*(rural community or town)*



# Business Programs



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



# Business Programs

Funding for rural small businesses through loans, loan guarantees, and grants.

- Rural Business Development Grants
- Value-Added Producer Grants
- Business & Industry Loan Guarantees
- Intermediary Relending Program (IRP)

Funding for renewable energy systems and energy efficiency improvements for ag producers and/or rural small businesses.

- Rural Energy for America Program (REAP)





# Business & Industry-Loan Guarantees

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



# Rural Business Development Grants

Grants for targeted technical assistance, training, and other activities leading to the development or expansion of small and emerging private businesses in rural areas.

- Business must have fewer than 50 employees and less than \$1 million in gross revenues.
- Rural public entities are eligible, including but not limited to towns, communities, state agencies, nonprofits, institutions of higher education, federally recognized tribes, and rural cooperatives

## Value Added Producer Grants

Enable agricultural producers to develop and market value-added products.



# Energy Programs

**Energy Efficiency Improvements Projects** include any energy savings measures to businesses or agricultural operations including but not limited to replacement of inefficient equipment, retrofitting, insulation or any recommended improvement identified in the energy assessment or energy audit.

Minimum Grant is \$1,500 up to a maximum of 25 percent of eligible project costs or \$250,000, whichever is less.

Each year there is a notice published when applications are being accepted for this program.





# Lowndes County Water Authority



United States Department of Agriculture

# StrikeForce For Rural Growth and Opportunity



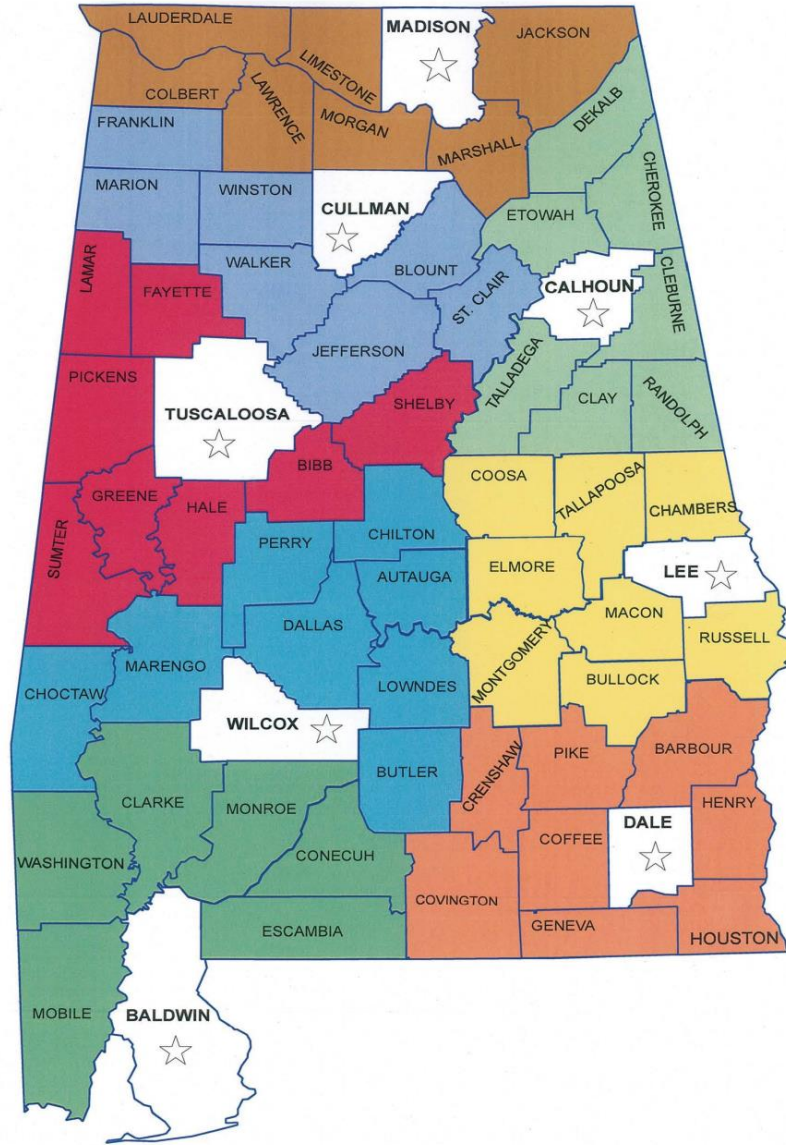


Cullman  
256-734-6471

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

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





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