What do we do?

We are a federal agency that makes loans and grants to protect and preserve the livelihood of rural communities across the United States.
Rural Development Programs

- **Rural Utilities Service**
  - Electric Program
  - Water & Environmental Programs
  - Telecommunications and Broadband Programs

- **Rural Housing & Community Facilities**
  - Homeownership Loans
  - Home Repair Loans & Grants
  - Mutual Self-Help TA Grants
  - Multi-Family Housing Loans
  - Housing Preservation Grants
  - Community Facilities Loans & Grants

- **Rural Business & Cooperative Service**
  - Business and Industry Guaranteed Loans
  - Rural Business Development Grants
  - Intermediary Relending Program
  - Rural Energy for America Program
  - Advanced Biofuel Payment Program
  - Value Added Producer Grants
  - Cooperative Development Assistance
Total Funding in FY2014: $973 Million

- Single Family Housing: $725 Million
- Community Programs: $52 Million
- Business & Cooperatives: $70 Million
- Multi-Family Housing: $126 Million
Water and Environmental Programs

- Water and Waste Disposal Loan and Grant
- Emergency Community Water Assistance Grants
- Colonia Grants
- Native American Grants
Funding Opportunities

• Water and Waste Disposal Loan and Grant Program
  – Low interest rates extend for up to 40 year loans
    • Currently 2.125% - 3.5%
  – Grants are up to 75% of project cost
Funding Opportunities

• Emergency Community Water Assistance Grant (ECWAG)
  – Grants may cover 100% of project costs
  – Two levels of funding:
    • Under $150,000: water line repairs, maintenance, extensions and connections
    • Under $500,000: new water source or treatment plant construction
  – Both must be caused by an emergency
Funding Opportunities

• 306C Colonia Grants
  – Tribe (or other eligible entity) must be located in Imperial, San Diego, or southern Riverside County
  – $3,000,000 is available for California
Funding Opportunities

• Native American 306C Grant
  – Per capita income must be ≤$18,590
  – Unemployment rate must be ≥9%
  – $2,000,000 maximum per project in FY14
  – Approx. $19,500,000 nationally available FY14
Community Facilities Program

- Direct & Guaranteed Loans, Grants
- Rural Community Development Initiative
- Rates & Terms: Useful life or 40 years
- Population 20,000 or less
- Applications accepted all year
Eligible Areas

Applicants must be in or outside a city, town or census-designated place with populations under 10,000 for Water Programs and 20,000 for Community Facilities.
Eligible Applicants

- Nonprofit Organizations that are broadly based and have significant community support
- Federally recognized Native American Tribes
- Public Bodies – including cities, counties and special districts
- Mutual Water Companies
Eligible Purposes

- Construction
- Acquire Land and Rights
- Legal and Engineering/Architectural Fees
- Connection Fees
Rates and Terms

• Interest Rates
  – Established on a quarterly basis
  – Based on nonmetropolitan median household income
    • Poverty Rate: Below $53,306 and the project corrects health or sanitary violations for water programs
    • Intermediate Rate: $50,307 - $62,883
    • Market Rate: Above $62,883

• Terms
  – Useful life of the facility OR 40 years
Application Process

- Build community support
- Initial Meeting with USDA
- Pre-Application
- Full Application
- Letter of Conditions
- Obligate Funding
- Disbursement after loan/grant closing or start of construction
Funding Cycle

- Federal Fiscal Year: October 1st — September 30th
- Applications are accepted all year
- Best time to apply: early in the Fiscal Year
Case Studies

WATER & ENVIRONMENTAL PROGRAMS
San Antonio Del Desierto (St. Anthony’s)- CVWD

Colonia Grant $2,540,600
CVWD $280,052
IRWM $740,000
Total $3,560,652
Santa Margarita-Garden Farms
Intertie

IRWM $1,542,970
ECWAG Grant $367,000
Applicant $ 5,030
Total $2,048,000
Questions?

Check out our new website
http://www.rd.usda.gov/ca
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