
A Guide to Rural Economic Development Funding Opportunities

How to Navigate the Funding Process

U.S. Senator Kirsten Gillibrand

New York



2023

Helpful Tools for More Information

U.S. Department of Agriculture (USDA) Rural Development (RD)

The USDA is committed to helping improve the economy and quality of life in rural America. The USDA Rural Development invests in rural America with loan, grant, and loan guarantee programs because they understand a strong community is rooted in its people. Their programs expand access to high-speed internet, electric, and transportation infrastructure, and support business growth, healthcare, education, housing, and other community essentials.

Brian Murray, State Director USDA RD
441 South Salina Street, Suite 357
Syracuse, NY 13202-2541
(315) 477-6400

New York Farm Service Agency

The New York offices of the USDA Farm Service Agency (FSA) serve the over 33,000 farms in New York. Agriculture is a vital industry to the economy of the Empire State with over \$5 billion in sales annually. FSA County Offices are located throughout the state to deliver a variety of congressionally authorized credit and commodity programs to all of New York's farmers and producers. Through the administration of these programs, FSA works to increase economic opportunity and improve the quality of life for America's farmers.

Jim Barber, State Executive Director of the USDA Farm Service Agency (FSA)
441 S. Salina St, Suite 536
Syracuse, NY 13202
(315) 477-6300

To locate your county office, please visit [County Offices](#)

New York State Department of Agriculture and Markets

The New York State Department of Agriculture and Markets promotes New York State agriculture and its high-quality and diverse products, fosters agricultural environmental stewardship, and safeguard the state's food supply, land, and livestock to ensure the viability and growth of New York's agriculture industries.

Richard Ball, Commissioner
(518) 457-2771
Commissioner@agriculture.ny.gov

Empire State Development

The mission of Empire State Development ("ESD") is to promote a vigorous and growing state economy, encourage business investment and job creation, and support diverse, prosperous local economies across New York State through the efficient use of loans, grants, tax credits, real estate development, marketing and other forms of assistance.

625 Broadway
Albany, NY 12245
(518) 292-5100

Empowering Rural America (New ERA) Grant/Loan Program

The Empowering Rural America (New ERA) program helps rural Americans transition to clean, affordable, and reliable energy. By reducing air and water pollution, New ERA funding improves health outcomes and lower energy costs for people in rural communities. New ERA program funding is available to member-owned rural electric cooperatives, which have been the backbone of America's rural power delivery for nearly a century. There are two types of funding available that include grants and loans.

For more information, please visit [Empowering Rural America New ERA Program](#)

Contact Information:

- Email: RD.RUS.IRA.Questions@usda.gov

Powering Affordable Clean Energy (PACE) Grant Program

The Powering Affordable Clean Energy (PACE) program represents the largest investment in rural electrification since President Franklin Delano Roosevelt signed the Rural Electrification Act into law in 1936. With \$1 billion in funding, PACE helps make clean, affordable, and reliable energy accessible to the people of rural America.

Under PACE, USDA Rural Development's Rural Utilities Service (RUS) will forgive up to 60 percent of loans for renewable energy projects that use wind, solar, hydropower, geothermal, or biomass, as well as for renewable energy storage projects. PACE funding makes it more affordable for rural Americans to use clean, reliable energy to heat and cool their homes, run their businesses, and power their cars, schools, and hospitals.

For more information, please visit [Powering Affordable Clean Energy \(PACE\)](#)

Contact Information:

- Email: SM.RD.RUS.IRA.Questions@usda.gov

Rural Energy for America (REAP) Grant/Loan Program

The program provides guaranteed loan financing and grant funding to agricultural producers and rural small businesses for renewable energy systems or to make energy efficiency improvements. Agricultural producers may also apply for new energy efficient equipment and new system loans for agricultural production and processing.

For more information, please visit [Rural Energy for America Program \(REAP\)](#)

Contact Information:

- Gary Pereira
Gary.pereira@usda.gov
(315) 570-2233.
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Higher Blends Infrastructure Incentive Grant Program

The purpose of the HBIIP is to increase significantly the sales and use of higher blends of ethanol and biodiesel by expanding the infrastructure for renewable fuels derived from U.S. agricultural products. The program is also intended to encourage a more comprehensive approach to market higher blends by sharing the costs related to building out biofuel-related infrastructure. The expansion of biofuel infrastructure, as facilitated by HBIIP, broadens the availability of renewable fuels like E15, E85, and B20, and helps American families save money at the pump while reducing carbon emissions and harmful tailpipe pollution. Expanded use of higher blends of biofuels also boosts the availability of skilled jobs with good wages in rural communities and bolsters the employment of U.S. military veterans.

For more information, please visit [Higher Blends Infrastructure Incentive Program](#)

Contact Information:

- Email: HBIIP@usda.gov

Socially Disadvantaged Groups Grants

The primary objective of the Socially Disadvantaged Groups Grant program is to provide technical assistance to socially disadvantaged groups through cooperatives and Cooperative Development Centers. It provides financial support to co-ops and their associations or development centers for technical assistance to small, socially disadvantaged groups. Funds can be used for feasibility studies, business plans, strategic planning, and leadership training.

For more information, please visit [Socially Disadvantaged Groups Grants](#)

Contact Information:

- Brian Murray
(315) 477-6400

Strategic Economic and Community Development

Strategic Economic and Community Development (SECD) funding is authorized through a Farm Bill provision that supports regional economic and community development planning. SECD supports projects that promote and implement strategic community investment plans. These plans use the unique strengths of rural communities to advance prosperity. USDA Rural Development helps finance these projects to build community prosperity by using community assets, identifying resources, convening partners and leveraging federal, state, local or private funding.

For more information, please visit [Strategic Economic and Community Development](#)

Contact Information:

- Gregory Batson
Gregory.batson@usda.gov
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Rural Microentrepreneur Assistance Program

This program supports the startup and growth of small rural businesses. Loans can be used to establish revolving microloans for small, rural businesses, working capital, debt refinancing, equipment and supplies, and real estate improvements. Grants can be used to provide training and technical assistance to microloan borrowers and microentrepreneurs.

For more information, please visit [Rural Microentrepreneur Assistance Program](#)

Contact Information:

- Brian Murray
(315) 477-6400

Rural Innovation Stronger Economy (RISE) Grant Program

This program helps create high-wage jobs and accelerate the formation of new businesses. It also supports industry clusters and maximizes the use of local assets in lower-income rural areas. Grants can be used to build or support a business incubator facility, provide trainings, and improve opportunities for workers to get high-wage jobs in new or existing local industries.

For more information, please visit [Rural Innovation Stronger Economy \(RISE\) Grant Program](#)

Contact Information:

- SM.USDA-RD.RISE@usda.gov

Value-Added Producer Grants

This program helps independent agricultural producers begin processing and marketing activities that add value to their products. Grant and matching funds can be used for planning activities, or working capital expenses related to producing and marketing a value-added agricultural product. Examples include conducting feasibility studies, developing business plans, offsetting processing costs, handling marketing, advertising expenses, and paying certain inventory and salary expenses.

For more information, please visit [Value-Added Producer Grants](#)

Contact Information:

- Brian Murray
(315) 477-6400
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Rural Economic Development Loan and Grant Program

This program supports economic development and job creation in rural areas by providing zero-interest loans to eligible local utilities. Funds are then used to establish revolving loan funds (RLFs) that make pass-through funding available to ultimate recipients that back projects to create or retain rural jobs.

For more information, please visit [Rural Economic Development Loan and Grant Program](#)

Contact Information:

- Brian Murray
(315) 477-6400

Housing Preservation Grants

It provides grants to sponsoring organizations for the repair or rehabilitation of housing owned or occupied by low- and very-low-income rural citizens. USDA will award a total of \$18,500,000 in Housing Preservation Grant Program funding for the repair and rehabilitation of rural housing units.

For more information, please visit [Housing Preservation Grants](#)

Contact Information:

- Phone: Brian Murray, (315) 477-6400

Mutual SelfHelp Housing Technical Assistance Grant Program

Provides grants to qualified organizations to help them carry out local self-help housing construction projects. Grant recipients supervise groups of very-low- and low-income individuals and families as they construct their own homes in rural areas. The group members provide most of the construction labor on each other's homes, with technical assistance from the organization overseeing the project.

For more information, please visit [Mutual SelfHelp Housing Technical Assistance](#)

Contact Information:

- Brian Murray
(315) 477-6400

Single Family Housing Direct Home Loans

This program assists low- and very-low-income applicants obtain decent, safe, and sanitary housing in eligible rural areas by providing payment assistance to increase an applicant's repayment ability. Payment assistance is a type of subsidy that reduces the mortgage payment for a short time. The amount of assistance is determined by the adjusted family income.

For more information, please visit [Single Family Housing Direct Home Loans](#)

Contact Information:

- Brian Murray
(315) 477-6400
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Single Family Housing Home Loan Guarantees

The Section 502 Guaranteed Loan Program assists approved lenders in providing low- and moderate-income households the opportunity to own adequate, modest, decent, safe and sanitary dwellings as their primary residence in eligible rural areas. Eligible applicants may purchase, build, rehabilitate, improve or relocate a dwelling in an eligible rural area with 100% financing. The program provides a 90% loan note guarantee to approved lenders in order to reduce the risk of extending 100% loans to eligible rural homebuyers – so no money down for those who qualify.

For more information, please visit [Single Family Housing Home Loan Guarantees](#)

Contact Information:

- [Active Single Family Housing Guaranteed Loan Program \(SFHGLP\) Lenders](#)

Single Family Housing Repair Loans & Grants

This provides loans to very-low-income homeowners to repair, improve or modernize their homes or grants to elderly very-low-income homeowners to remove health and safety hazards.

For more information, please visit [Single Family Housing Repair Loans & Grants](#)

Contact Information:

- Brian Murray
(315) 477-6400

Community Facilities Direct Loan & Grant Program

This program provides affordable funding to develop essential community facilities in rural areas. An essential community facility is defined as a facility that provides an essential service to the local community for the orderly development of the community in a primarily rural area and does not include private, commercial, or business undertakings.

For more information, please visit [Community Facilities Direct Loan & Grant Program](#)

Contact Information:

- Brian Murray
(315) 477-6400

Community Facilities Relending Program

This program makes loans to eligible lenders (re-lenders) which will in turn re-loan those funds to applicants for essential community facilities. Our Community Facilities programs provide loans for essential community infrastructure so that people who live and work in rural areas can enjoy the same basic quality of life and services as those in urban and metropolitan areas.

For more information, please visit [Community Facilities Relending Program](#)

Contact Information:

- Nathan Chitwood
Nathan.Chitwood@usda.gov
(573) 876-0965
- Jennifer Sass
Jennifer.Sass@usda.gov
(919) 632-7027

Community Facilities Technical Assistance and Training Grant Program

This program makes grants to public bodies and private nonprofit corporations, (such as States, counties, cities, townships, and incorporated towns and villages, boroughs, authorities, districts, and Indian tribes on Federal and State reservations) to provide associations Technical Assistance and/or training with respect to essential community facilities programs. The Technical Assistance and/or training will assist communities, Indian Tribes, and Nonprofit Corporations to identify and plan for community facility needs that exist in their area. Once those needs have been identified, the Grantee can assist in identifying public and private resources to finance those identified community facility needs.

For more information, please visit [Community Facilities Technical Assistance and Training](#)

Contact Information:

- Nathan Chitwood
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(573) 876-0965

Economic Impact Initiative Grants

This program provides funding to assist in the development of essential community facilities in rural communities with extreme unemployment and severe economic depression. An essential community facility is one that provides an essential service to the local community, is needed for the orderly development of the community, serves a primarily rural area, and does not include private, commercial, or business undertakings.

For more information, please visit [Economic Impact Initiative](#)

Contact Information:

- Brian Murray
(315) 477-6400

Rural Community Development Initiative Grants

RCDI grants are awarded to help non-profit housing and community development organizations, low-income rural communities and federally recognized tribes support housing, community facilities and community and economic development projects in rural areas.

For more information, please visit [Rural Community Development Initiative Grants](#)

Contact Information:

- Brian Murray
- (315) 477-6400

SEARCH - Special Evaluation Assistance for Rural Communities and Households

This program helps very small, financially distressed rural communities with predevelopment feasibility studies, design and technical assistance on proposed water and waste disposal projects.

For more information, please visit [Special Evaluation Assistance for Rural Communities and Households](#)

Contact Information:

- Brian Murray
(315) 477-6400

Distributed Generation Energy Project Financing

The RUS Electric Program can provide loans and loan guarantees to energy project developers for distributed energy projects including renewables that provide wholesale or retail electricity to existing Electric Program borrowers or to rural communities served by other utilities.

For more information, please visit [Distributed Generation Energy Project Financing](#)

Contact Information:

- Joseph Badin
(202) 720-0409
Joe.Badin@usda.gov

Electric Infrastructure Loans and Loan Guarantees

The electric program makes insured loans and loan guarantees to nonprofit and cooperative associations, public bodies, and other utilities. Insured loans primarily finance the construction of electric distribution facilities in rural areas. The guaranteed loan program has been expanded and is now available to finance generation, transmission, and distribution facilities. 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 conservation programs, and on-grid and off-grid renewable energy systems.

For more information, please visit [Electric Infrastructure Loan & Loan Guarantee Program](#)

Contact Information:

- Office of Loan Origination and Approval
202-720-1422
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Empowering Rural America Program

The Empowering Rural America (New ERA) program helps rural Americans transition to clean, affordable, and reliable energy. By reducing air and water pollution, New ERA funding improves health outcomes and lower energy costs for people in rural communities. New ERA program funding is available to member-owned rural electric cooperatives, which have been the backbone of America's rural power delivery for nearly a century.

For more information, please visit [Empowering Rural America Program](#)

Contact Information:

- Email: SM.RD.RUS.IRA.Questions@usda.gov

Broadband Technical Assistance Grants

BTA provides financial assistance through cooperative agreements to eligible entities to receive or deliver broadband technical assistance and training and supports the development and expansion of broadband cooperatives.

For more information, please visit [Broadband Technical Assistance Grants](#)

Contact Information:

- Robert Fry
Robert.Fry@usda.gov
202 768 0589

Community Connect Grants

The Community Connect provides financial assistance to eligible applicants that will provide broadband service in rural, economically-challenged communities where service does not exist.

For more information, please visit [Community Connect Grants](#)

Contact Information:

- Robert Fry
Robert.Fry@usda.gov
202 768 0589

Distance Learning and Telemedicine Grants

This competitive program helps rural communities use advanced telecommunications technology to connect to each other - and the world - overcoming the effects of remoteness and low population density. We encourage you to consider projects that promote equity and economic opportunity in rural America, specifically those that advance these key priorities:

- Supporting health care needs stemming from the COVID-19 pandemic
 - Ensuring racial equity
 - Rebuilding our rural economy
 - Addressing the climate crisis
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For more information, please visit [Distance Learning and Telemedicine Grants](#)

Contact Information:

- Robert Fry
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202 768 0589

ReConnect Loans and Grants

The ReConnect Loan and Grant Program furnishes loans and grants to provide funds for the costs of construction, improvement, or acquisition of facilities and equipment needed to provide broadband service in eligible rural areas.

For more information, please visit [ReConnect Loans and Grants](#)

Contact Information:

- Brian Murray
(315) 477-6400

Rural Broadband Loans, Loan and Grant Combinations, and Loan Guarantees

The Rural Broadband Loans, Loan/Grant Combinations, and Loan Guarantees (Farm Bill Broadband Program) furnishes loans and loan guarantees to provide funds for the costs of construction, improvement, or acquisition of facilities and equipment needed to provide service at the broadband lending speed in eligible rural areas.

For more information, please visit [Rural Broadband Loans, Loan and Grant Combinations, and Loan Guarantees](#)

Contact Information:

- Robert Fry
Robert.Fry@usda.gov
202-768-0589

Agriculture Innovation Center Program

The purpose of this program is to establish and operate Agriculture Innovation Centers (Centers) that provide technical and business development assistance to Agricultural Producers seeking to engage in developing and marketing of Value-Added Agricultural Products.

For more information, please visit [Agriculture Innovation Center Program](#)

Contact Information:

- Gail Thuner
202-720-1400
SM.RBCS.AIC@usda.gov
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Business & Industry Loan Guarantees

This program offers loan guarantees to rural businesses.

For more information, please visit [Business & Industry Loan Guarantees](#)

Contact Information:

- W. David Schermerhorn, Program Director
315-477-6425
Walter.Schermerhorn@ny.usda.gov

Rural Business Development Grants

This program supports small and emerging private businesses to start or expand. Funds can be used to purchase or develop land, buildings, and equipment; to cover costs for feasibility studies and business plans and provide other technical assistance; to improve rural transportation, establish revolving loan funds, and support rural distance learning programs that provide educational or job training

For more information, please visit [Rural Business Development Grants](#)

Contact Information:

- Brian Murray
(315) 477-6400

Rural Business Investment Program

This program provides a Rural Business Investment Company (RBIC) license to newly formed developmental capital organizations to help meet the equity capital investment needs in rural communities.

For more information, please visit [Rural Business Investment Program](#)

Contact Information:

- Brian Murray
(315) 477-6400

Rural Cooperative Development Grants

This program helps establish and operate cooperative development centers. Cooperative development centers provide technical assistance, conduct feasibility studies, develop business plans, provide training, and facilitate strategic planning.

For more information, please visit [Rural Cooperative Development Grant Program](#)

Contact Information:

- Community Programs
(315) 477-6434
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Letters of Support from Senator Gillibrand

While Senator Gillibrand does NOT decide which organizations are awarded grants, there are instances in which it is appropriate for Senator Gillibrand to write a letter of support for an application. If you wish to request a letter of support for your application, you must supply Senator Gillibrand with the following:

1. A description of your organization
2. Summary of the application
3. A description of what the money will be used for
4. A draft letter of support

Please send this information to grants@gillibrand.senate.gov or forward this information to the nearest regional office

Capital District

Leo W. O'Brien Federal Office Building
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Albany, NY 12207
Tel: (518) 431-0120
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Western New York

Larkin at Exchange
726 Exchange Street, Suite 511
Buffalo, NY 14210
Tel: (716) 854-9725
Fax: (716) 854-9731

Long Island

155 Pinelawn Road
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Melville, NY 11747
Tel: (631) 249-2825
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Lower Hudson Valley

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New York City

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North Country

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Rochester-Finger Lakes Region

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Syracuse

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