
A Guide to Agriculture and Rural Development Funding

How to Navigate the Funding Process

U.S. Senator Kirsten Gillibrand
New York



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**Note: This document will be continuously updated as information becomes available*

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Introduction

Dear Fellow New Yorker:

As both an urban and rural state, New York confronts many of the challenges small towns face across the country, including family farms that struggle to remain solvent and the high cost of bringing broadband, health care services, and other critical programs to remote communities. Each year, the Federal and New York State governments distribute grants, loans and other incentives for agriculture and rural development programs. With many individuals struggling during these tough economic times, I am committed to assisting New Yorkers with securing funding that can expand economic opportunity for our rural communities.

Finding the resources that meet your needs in the complex web of agencies can be a difficult task. For this reason, I have created this guidebook to serve as a starting point in providing information from relevant federal agencies about what resources are available to non-profits, businesses, community organizations, and local governments. The information in this guidebook details program grants, loans, and tax credits. Its contents are by no means comprehensive and as new programs and opportunities emerge, its contents will be updated to provide New Yorkers with the most up-to-date information possible.

My Senate website (www.gillibrand.senate.gov) is continually updated with critical information about various funding opportunities that are available to you, how to access them, and where to apply. You can also request hard copies of this guidebook, and other thematic funding guidebooks, by filling out the guidebook order form at the end of this guidebook and mailing it back to my New York City office or by emailing an electronic copy to grants@gillibrand.senate.gov. Furthermore, if you need assistance from a federal agency or with an immigration case, please refer to the casework form at the end of the guidebook or visit <http://gillibrand.senate.gov/services/casework/form/>.

As you move forward with any grant opportunities please contact Caitlin Rooney, my Director of Economic Development, for letters of support, when applicable. You can reach her in my Washington, D.C. Office at grants@gillibrand.senate.gov, or (202) 224-4451.

Sincerely,



Kirsten Gillibrand
United States Senator

Section I: United States Department of Agriculture

We provide leadership on food, agriculture, natural resources, rural development, nutrition, and related issues based on public policy, the best available science, and effective management.

We have a vision to provide economic opportunity through innovation, helping rural America to thrive; to promote agriculture production that better nourishes Americans while also helping feed others throughout the world; and to preserve our Nation's natural resources through conservation, restored forests, improved watersheds, and healthy private working lands.

Community Facilities, Rural Housing Service

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.

Eligibility

- Who may apply for this program?
 - Public bodies
 - Community-based non-profit corporations
 - Federally-recognized Tribes
- What is an eligible area?
 - Rural areas including cities, villages, townships and towns including Federally Recognized Tribal Lands with no more than 20,000 residents according to the latest U.S. Census Data are eligible for this program.

How may the funds be used?

- Funds can be used to purchase, construct, and / or improve essential community facilities, purchase equipment and pay related project expenses.
- Examples of essential community facilities include:
 - Health care facilities such as hospitals, medical clinics, dental clinics, nursing homes or assisted living facilities
 - Public facilities such as town halls, courthouses, airport hangars or street improvements
 - Community support services such as child care centers, community centers, fairgrounds or transitional housing
 - Public safety services such as fire departments, police stations, prisons, police vehicles, fire trucks, public works vehicles or equipment
 - Educational services such as museums, libraries or private schools
 - Utility services such as telemedicine or distance learning equipment

- Local food systems such as community gardens, food pantries, community kitchens, food banks, food hubs or greenhouses

What kinds of funding are available?

- Low interest direct loans
- Grants
- A combination of the two above, as well as our loan guarantee program. These may be combined with commercial financing to finance one project if all eligibility and feasibility requirements are met.

What are the terms?

- Funding is provided through a competitive process.
- Direct Loan:
 - Loan repayment terms may not be longer than the useful life of the facility, state statutes, the applicants authority, or a maximum of 40 years, whichever is less
 - Interest rates are set by Rural Development, contact us for details and current rates
 - Once the loan is approved, the interest rate is fixed for the entire term of the loan, and is determined by the median household income of the service area and population of the community
 - There are no pre-payment penalties
- Grant Approval:
 - Applicant must be eligible for grant assistance, which is provided on a graduated scale with smaller communities with the lowest median household income being eligible for projects with a higher proportion of grant funds. Grant assistance is limited to the following percentages of eligible project costs: Maximum of 75 percent when the proposed project is:
 - Located in a rural community having a population of 5,000 or fewer; and
 - The median household income of the proposed service area is below the higher of the poverty line or 60 percent of the State nonmetropolitan median household income.
 - Maximum of 55 percent when the proposed project is:
 - Located in a rural community having a population of 12,000 or fewer; and
 - The median household income of the proposed service area is below the higher of the poverty line or 70 percent of the State nonmetropolitan median household income.
 - Maximum of 35 percent when the proposed project is:
 - Located in a rural community having a population of 20,000 or fewer; and
 - The median household income of the proposed service area is below the higher of the poverty line or 80 percent of the State nonmetropolitan median household income.
 - Maximum of 15 percent when the proposed project is:

- Located in a rural community having a population of 20,000 or fewer; and
- The median household income of the proposed service area is below the higher of the poverty line or 90 percent of the State nonmetropolitan median household income. The proposed project must meet both percentage criteria. Grants are further limited.

Are there additional requirements?

- Applicants must have legal authority to borrow money, obtain security, repay loans, construct, operate, and maintain the proposed facilities
- Applicants must be unable to finance the project from their own resources and/or through commercial credit at reasonable rates and terms
- Facilities must serve rural area where they are/will be located
- Project must demonstrate substantial community support
- Environmental review must be completed/acceptable

Community Facilities Guaranteed Loan Program

- This program provides loan guarantees to eligible private lenders to help build 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.

Who may apply for this program?

- Private lenders may apply for a loan guarantee on loans made to an eligible borrower that is unable to obtain the needed commercial credit on reasonable terms without the guarantee.
- Eligible borrowers:
 - Public bodies
 - Community-based non-profit corporations
 - Federally-recognized Tribes

What is an eligible area?

- Rural areas include any area other than a city or town with a population of greater than 50,000 inhabitants and any urbanized area contiguous and adjacent to that city or town based on the latest U.S. Census Data.

How may funds be used?

- Each year the Agency will reserve funds for projects located in rural areas with a population of not more than 20,000 inhabitants based on the following reservation of funds schedule:
 - 100% of the first \$200,000,000 made available
 - 50% of the next \$200,000,000 made available
 - 25% of all amounts exceeding \$400,000,000 made available

- Funds can be used to purchase, construct, and / or improve essential community facilities, purchase equipment and pay related project expenses.
- Examples of essential community facilities include:
 - Health care facilities such as hospitals, medical clinics, dental clinics, nursing homes or assisted living facilities
 - Public facilities such as town halls, courthouses, airport hangers or street improvements
 - Community support services such as child care centers, community centers, fairgrounds or transitional housing
 - Public safety services such as fire departments, police stations, prisons, police vehicles, fire trucks, public works vehicles or equipment
 - Educational services such as museums, libraries or private schools
 - Utility services such as telemedicine or distance learning equipment
 - Local food systems such as community gardens, food pantries, community kitchens, food banks, food hubs or greenhouses

What are the terms of a loan guarantee?

- Maximum guarantee = 90% of the eligible loan
- One-time guarantee fee = 1.5% of principal loan amount times the % of guarantee
- Annual renewal fee = .5% of outstanding principal as of December 31st times % of guarantee.
- Repayment term: useful life of the facility, state statute or 40 years, whichever is less and is negotiated between the lender/borrower, subject to USDA approval
- Interest rates: fixed or variable as negotiated between the lender/borrower, subject to USDA approval
- Loan note guarantee issued upon project completion/when conditions are met
- Combination of guaranteed loans, direct loans, grants and commercial financing may be used to finance one project if all eligibility and feasibility requirements are met
- Balloon payments and renewable notes are prohibited

Are there additional requirements?

- Applicants must have legal authority to borrow money, obtain security, repay loans, construct, operate, and maintain the proposed facilities
- Applicants must be unable to finance the project from their own resources and/or through commercial credit at reasonable rates and terms
- Tax exempt financing is not eligible for this program
- Lender responsible for determining credit quality and economic feasibility of proposed loan; adequacy of equity, cash flow, security, history and management capabilities
- Facilities must serve rural area where they are /will be located
- Project must demonstrate substantial community support
- Environmental review must be completed/acceptable

Community Facilities Technical Assistance and Training Grant

- The Agency will make 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.

Who may apply for this program?

- Public bodies
- Non-profit organizations
- Federally Recognized Tribes

What is an eligible area?

- Rural areas including cities, villages, townships, towns and Federally Recognized Tribal Lands outside the boundaries of a city of 20,000 or more.

How may funds be used?

- Assist communities in identifying and planning for community facility needs;
- Identify resources to finance community facility needs from public and private sources;
- Prepare reports and surveys necessary to request financial assistance to develop community facilities;
- Prepare applications for Agency financial assistance;
- Improve the management, including financial management, related to the operation of community facilities; or
- Assist with other areas of need identified by the Secretary.

Are matching funds required?

- Matching funds are not required but preference is giving to applications with cash matching funds.
- In-kind contributions cannot be used as matching funds
- Partnerships with other federal, state, local, private and nonprofit entities are encouraged

Community Facilities Relending Program

- We make 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.

Who may apply for this program as a re-lender?

- A re-lender must demonstrate that:
 - It has an existing loan portfolio where at least 30 percent of its loans are made in rural, high- or persistent-poverty areas
 - It can provide documentation that it can obtain an irrevocable letter of credit from a financial institution covering principal and interest payments for the first five years of the loan.
- The re-lender must also demonstrate that it meets one of the following:
 - That it is regulated and supervised by a Federal or State banking authority and is not on any watch list, or
 - That it has an Aeris Financial Strength and Performance Rating of 1 or 2 within the last 2 years, or
 - That it has obtained an Aeris Financial Strength and Performance Rating of 1 or 2 prior to any funds being advanced, or
 - Be proven to be a financially sound institution as determined by our risk assessment.

What is an eligible area?

- Re-lenders may be located anywhere in the United States. The applicant's facility must be located in rural areas such as cities, villages, townships, and towns, including those on Federally recognized Tribal Lands, with no more than 20,000 residents.

How may funds be used?

- The re-lender uses funds from USDA to re-lend to applicants. Applicants may use the funds from the re-lender to purchase, construct, and/or improve essential community facilities, purchase equipment, and pay related project expenses. Examples include but are not limited to:
 - Health care facilities such as hospitals, medical clinics, dental clinics, nursing homes, or assisted-living facilities
 - Public facilities such as town halls or courthouses
 - Street improvements
 - Community support services such as child care centers, community centers, fairgrounds, or transitional housing
 - Public safety services such as fire departments, police stations, prisons, police vehicles, fire trucks, public works vehicles or equipment; and educational services such as museums, libraries, colleges, and public or private schools.

What kind of funding is available?

- Low-interest direct loans

What are the loan terms?

- Loans we make to re-lenders will have fixed interest rates and may be for up to 40 years. The terms of the loan by the re-lender to the applicant are negotiated between the two parties.

What are some of the benefits of these loans?

- These loans are targeted to high- or persistent-poverty areas. Re-lenders must demonstrate that they have experience making loans in these economically distressed rural areas. This expertise enables the re-lenders to provide technical assistance and financial expertise to help applicants access capital that may not have been available to them before. The low-interest, long-term, fixed-rate loans also make access to capital much more affordable.

Are there any additional requirements?

- Re-lenders must demonstrate that they have the financial strength to carry out the loan requirements. They are required to provide us with an irrevocable letter of credit equal to the first five years of payments to USDA.
- Applicants must demonstrate that they have significant ties to the local community. They must use loan funds for eligible essential community facilities as outlined in our regulations. Examples include healthcare centers, town halls, courthouses, street improvements, child care centers, public safety services, and educational facilities.

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.

Who may apply for this program?

- Public bodies
- Non-profits
- Federally-recognized Tribes

What is an eligible area?

- Rural areas including; cities, villages, townships, towns and federally-recognized Tribal Lands, with no more than 20,000 residents that have a “Not Employed Rate” greater than 19.5%
- The median household income of a community being served must be below 90% of the state non-metropolitan median household income for grant eligibility
- Grant assistance is based on a graduated scale determined by population, median household income, total project costs and financial need

How may funds be used?

- To construct, enlarge or improve community facilities for health care, public safety and public service. Grants may be made in combination with other financial assistance such as a Community Facilities direct or guaranteed loan, applicant contribution or funding from other sources.
- Examples of essential community facilities include:
 - Health Care: hospitals, medical clinics, dental clinics, nursing homes, assisted-living facilities
 - Public Facilities: city/town/village halls, courthouses, airport hangers, street improvements
 - Community Support Services: child care centers, community centers, fairgrounds, transitional housing
 - Public Safety: fire halls, police stations, prisons, jails, police vehicles, fire trucks, public works vehicles and equipment
 - Educational: museums, libraries, private schools
 - Utility: telemedicine, distance learning
 - Local Food Systems: community gardens, food pantries, community kitchens, food banks, food hubs, greenhouses, kitchen appliances

What kind of funding is available?

- Grants up to 75% of eligible project cost based on need and funding availability
- Applicant must be eligible for grant assistance, which is determined by the population and median household income of the service area
- Grant funds must be available

Are there additional requirements?

- Applicants must be unable to finance the project from their own resources and/or through commercial credit at reasonable rates and terms
- Facilities must serve the rural area where they are/will be located
- Projects must demonstrate substantial community support
- Environmental review must be completed and determined to be acceptable
- Priorities are given to projects related to public health and safety, energy efficiency and education

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.

Who may apply for this program?

- Public bodies
- Non-profit organizations
- Qualified Private (for-profit) Organizations

What is an eligible area?

- Rural and rural area--Any area other than (i) a city or town that has a population of greater than 50,000 inhabitants; and (ii) the urbanized area contiguous and adjacent to such city or town.

How may funds be used?

- To improve housing, community facilities, and community and economic development projects in rural areas.
- Rural Community Development Initiative grants may be used for, but are not limited to:
 - Training sub-grantees to conduct:
 - Home-ownership education
 - Minority business entrepreneur education
 - Providing technical assistance to sub-grantees on
 - Strategic plan development
 - Accessing alternative funding sources
 - Board training
 - Developing successful child care facilities
 - Creating training tools, such as videos, workbooks, and reference guides
 - Effective fundraising techniques

Are matching funds required?

- Matching fund requirement equal to amount of grant
- In-kind contributions cannot be used as matching funds
- Partnerships with other federal, state, local, private and nonprofit entities are encouraged

Tribal College Initiative Grants

- This program provides funding to 1994 Land Grant Institutions (Tribal Colleges) to make capital improvements to their educational facilities and to purchase equipment.

Who may apply for this program?

- Tribal Colleges as listed in Section 7402 of the Agricultural Act of 2014.

How may funds be used?

- Funds can be used by Tribal Colleges for infrastructure improvements, to purchase equipment and to develop essential community facilities.

- Eligible community facilities projects include:
 - Schools
 - Education equipment
 - Libraries
 - Dorms
 - Renovation and improvements
 - Vehicles and major equipment
 - Education and cultural projects

Are matching funds required?

- A 5% match is required
- Partnerships with other federal, state, local, private and non-profit entities are encouraged

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.

Who may apply?

- Most state and local governmental entities
- Nonprofits
- Federally recognized tribes

What is an eligible area?

- Areas to be served must be rural and financially distressed:
 - Rural areas with a population of 2,500 or less
 - Have a median household income below the poverty line or less than 80 percent of the statewide non-metropolitan median household income based on latest Census data

How may the funds be used?

- To pay predevelopment planning costs, including:
 - Feasibility studies to support applications for funding water or waste disposal projects
 - Preliminary design and engineering analysis
 - Technical assistance for the development of an application for financial assistance

Are there additional requirements?

- The predevelopment planning costs must be related to a proposed project that meets the following requirements:
 - Construct, enlarge, extend or improve rural water, sanitary sewage, solid waste disposal and storm wastewater disposal facilities

- Construct or relocate public buildings, roads, bridges, fences or utilities, and to make other public improvements necessary for the successful operation or protection of facilities
- Relocate private buildings, roads, bridges, fences, or utilities, and other private improvements necessary for the successful operation or protection of facilities

Cooperatives Service, Rural Business

Agriculture Innovation Center Program

- The Agriculture Innovation Center Program makes grants to Agriculture Innovation Centers that then provide technical and business development assistance to agricultural producers seeking to engage in making or producing Value-Added agricultural products.

Who may apply for this program?

- Public bodies, institutions of higher education, nonprofit organizations and for-profit corporations.

Matching Funds Requirement

- Matching funds are required for at least one-third of the total project budget.
- For example, if the total project budget is \$300,000, matching funds must be at least \$100,000. Matching funds may be provided in cash by the applicant or a third party or in-kind by a third party. They must be available for use during the period of performance, and they must be used for allowable expenses.

How may funds be used?

- Grant and matching funds may be used to operate an Agriculture Innovation Center and to provide the following services to agricultural producers:
 - Consulting services for legal, accounting and technical services to be used by the recipient in establishing and operating a Center.
 - Hiring employees for the Center.
 - Making of matching grants to agricultural producers.
 - Applied research.
 - Legal services.
 - Technical assistance to agricultural producers, including engineering services, scale production assessments, market planning and development, business planning, and other advisory services.

Business & Industry Loan Guarantees

- This program offers loan guarantees to rural businesses.

What lenders may apply for this program?

- Lenders need the legal authority, financial strength and sufficient experience to operate a successful lending program. This includes:
 - Federal or state-chartered banks.
 - Savings and loans.
 - Farm credit banks.
 - Credit unions.

Who may qualify for these guaranteed loans?

- For-profit businesses.
- Nonprofits.
- Cooperatives.
- Federally-recognized Tribes.
- Public bodies.

What are the borrowing restrictions?

- Individual borrowers must be citizens of the United States or reside in the U.S. after being legally admitted for permanent residence.
- Private-entity borrowers must demonstrate that loan funds will remain in the U.S. and the facility being financed will primarily create new or save existing jobs for rural U.S. residents.

What is considered an eligible area?

- Rural areas outside of a city or town with a population of fewer than 50,000 people.
- The borrower's headquarters may be based within a larger city as long as the project is located in an eligible rural area.
- The lender may be located anywhere in the United States.

How may guaranteed loan funds be used?

- Eligible uses include (but are not limited to):
 - Business conversion, enlargement, repair, modernization or development.
 - The purchase and development of land, easements, rights-of-way, buildings or facilities.
 - The purchase of equipment, leasehold improvements, machinery, supplies or inventory.
 - Debt refinancing when refinancing improves cash flow and creates jobs.
 - Business and industrial acquisitions when the loan will maintain business operations and create or save jobs.

What guaranteed loan funds may NOT be used for?

- Lines of credit.
- Owner-occupied and rental housing.
- Golf courses.

- Racetracks or gambling facilities.
- Churches, church-controlled organizations or charitable organizations.
- Fraternal organizations.
- Lending, investment and insurance companies.
- Projects involving more than \$1 million and the relocation of 50 or more jobs.
- Agricultural production, with certain exceptions (1).
- Distribution or payment to a beneficiary of the borrower or an individual or entity that will retain an ownership interest in the borrower.

What Collateral is Required?

- Collateral must have documented value sufficient to protect the interest of the lender and the Agency. The discounted collateral value must be at least equal to the loan amount. Lenders will discount collateral consistent with sound loan-to-value policy. Hazard insurance is required on collateral (equal to the loan amount or depreciated replacement value, whichever is less).
- Maximum Discounted Value
- Real Estate: 80 percent of fair market value.
- Equipment: 70 percent of fair market value.
- Inventory: 60 percent of book value (raw inventory and finished goods only).
- Accounts Receivable: 60 percent of book value (less than 90 days).

What are the loan terms?

- Maximum term on real estate is 30 years.
- Maximum term on machinery and equipment is for its useful life or 15 years, whichever is less.
- Maximum term on working capital is not to exceed 7 years. Loans must be fully amortized; balloon payments are not permitted.
- Interest-only payments may be scheduled in the first 3 years.

What are the interest rates?

- Interest rates are negotiated between the lender and borrower, subject to Agency review.
- Rates may be fixed or variable.
- Variable interest rates may not be adjusted more often than quarterly.

What are the applicable fees?

- There is an initial guarantee fee, currently 3 percent of the guaranteed amount.
- There is an annual renewal fee, currently 0.5 percent of outstanding principal.
- Reasonable and customary fees are negotiated between the borrower and lender.

What are the underwriting and security requirements?

- The proposed operation must have a realistic repayment ability.

- New enterprises may be asked to obtain a feasibility study by a recognized independent consultant.
- The business and its owners must have a good credit history.
- At loan closing or project completion, the business must have a tangible balance sheet equity position of:
 - 10 percent or more for existing businesses, or
 - 20 percent or more for new businesses.
- Key person life insurance may be required and the amount negotiated. A decreasing term life insurance is acceptable.
- Personal and corporate guarantees are normally required from all proprietors, partners (except limited partners) and major shareholders (all those with a 20 percent or greater interest).

Rural Business Development Grants

- This program is designed to provide technical assistance and training for small rural businesses. Small means that the business has fewer than 50 new workers and less than \$1 million in gross revenue.

Who may apply for this program?

- Rural public entities including, but not limited to:
 - Towns.
 - Communities.
 - State agencies.
 - Authorities.
 - Nonprofit corporations.
 - Institutions of higher education.
 - Federally-recognized tribes.
 - Rural cooperatives (if organized as a private nonprofit corporation).

What is an eligible area?

- Rural Business Development Grant money must be used for projects that benefit rural areas or towns outside the urbanized periphery of any city with a population of 50,000 or more.

What kind of funding is available?

- There is no maximum grant amount; however, smaller requests are given higher priority. There is no cost sharing requirement. Opportunity grants are limited to up to 10 percent of the total Rural Business Development Grant annual funding.

How may funds be used?

- Enterprise grants must be used on projects to benefit small and emerging businesses in rural areas as specified in the grant application. Uses may include:
 - Training and technical assistance, such as project planning, business counseling and training, market research, feasibility studies, professional or/technical reports or producer service improvements.

- Acquisition or development of land, easements, or rights of way; construction, conversion, renovation of buildings; plants, machinery, equipment, access for streets and roads; parking areas and utilities.
- Pollution control and abatement.
- The capitalization of revolving loan funds, including funds that will make loans for start-ups and working capital.
- Distance adult learning for job training and advancement.
- Rural transportation improvement.
- Community economic development.
- Technology-based economic development.
- Feasibility studies and business plans.
- Leadership and entrepreneur training.
- Rural business incubators.
- Long-term business strategic planning.
- Opportunity grants can be used for:
 - Community economic development.
 - Technology-based economic development.
 - Feasibility studies and business plans.
 - Leadership and entrepreneur training.
 - Rural business incubators.
 - Long-term business strategic planning.

How are applications evaluated?

- All applications are evaluated based on:
 - Evidence showing job creation at local businesses.
 - Percent of non-federal funding committed to the project.
 - Economic need in the area to be served.
 - Consistency with local economic development priorities.
 - Experience of the grantee with similar efforts.
- Other factors are described in the current Notice of Solicitation of Applications (NOSA), if one is published.

Rural Economic Development Loan & Grant Program

- The Rural Economic Development Loan and Grant program provides funding for rural projects through local utility organizations. USDA provides zero-interest loans to local utilities which they, in turn, pass through to local businesses (ultimate recipients) for projects that will create and retain employment in rural areas. The ultimate recipients repay the lending utility directly. The utility then is responsible for repayment to USDA.
- USDA provides grants to local utility organizations which use the funding to establish Revolving Loan Funds (RLF). Loans are made from the revolving loan funds to projects that

will create or retain rural jobs. When the revolving loan fund is terminated, the grant is repaid to USDA.

Who may apply for this program?

- To receive funding (which will be forwarded to selected eligible projects), an entity must be:
 - A former Rural Utilities Service borrower who borrowed, repaid or pre-paid an insured, direct or guaranteed loan.
 - Nonprofit utilities that are eligible to receive assistance from the Rural Development Electric or Telecommunication Programs.
 - Current Rural Development Electric or Telecommunication Programs borrowers.

What is an eligible area?

- Intermediaries may use funds to lend for projects in rural areas or towns with a population of fewer than 50,000 residents.

What are the terms for the local utility?

- 10 years at 0 percent interest.
- Grants require a 20 percent match from the local utility.
- Grants must be repaid to USDA upon termination of the Revolving Loan Fund.

How may funds be used?

- The local utility passes the funding to ultimate recipients for such eligible projects as:
 - Business incubators.
 - Community development assistance to nonprofits and public bodies (particularly for job creation or enhancement).
 - Facilities and equipment to educate and train rural residents to facilitate economic development.
 - Facilities and equipment for medical care for rural residents.
 - Start-up venture costs, including, but not limited to, financing fixed assets such as real estate, buildings, equipment or working capital.
 - Business expansion.
 - Technical assistance.

Rural Microentrepreneur Assistance Program

- It provides loans and grants to Microenterprise Development Organizations (MDOs) to:
 - To help microenterprises startup and growth through a Rural Microloan Revolving Fund.
 - Provide training and technical assistance to microloan borrowers and micro entrepreneurs.

Who may apply for this program?

- The following are eligible to be a Microenterprise Development Organization:

- Nonprofits.
- Federally-recognized tribes.
- Institutions of higher education.
- The following are eligible to apply for a loan from the MDO as an ultimate recipient:
 - Businesses located in an eligible area with 10 or fewer full-time employees.

What is an eligible area?

- Rural areas outside a city or town with a population of fewer than 50,000 residents. Urbanized areas near a city of 50,000 or more may not be eligible.
- The borrower's headquarters may be based within a larger city so long as the project service area is located in an eligible rural area.
- The lender may be located anywhere.

Are there other requirements?

- Microenterprise Development Organizations must demonstrate experience in managing a Revolving Loan Fund, or:
 - Certify that it or its employees have received education and training from a qualified microenterprise development training entity so that the applicant has the capacity to manage such a revolving loan fund.
 - Demonstrate that it is actively and successfully participating as an intermediary lender in good standing under the U.S. Small Business Administration (SBA) Microloan Program or other similar loan programs as determined by the Administrator.

What kind of funding is available?

- Grants are available to provide technical assistance to rural micro-entrepreneurs or microenterprises. Funding at the requested level is not guaranteed, and at least 15 percent matching funds are required.

What are the loan terms?

- Maximum term is 20 years.
- Two-year payment deferral.
- Must establish a loan loss reserve fund.

What terms are required on loans to ultimate recipients?

- Fixed interest rate.
- Limited to 75 percent of project cost.

How may the funds be used?

- Microlenders may make microloans for qualified business activities and expenses including, but not limited to:
 - Working capital.
 - Debt refinancing.
 - Purchasing equipment and supplies.
 - Improving real estate.

Socially-Disadvantaged Groups Grant

- 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.

Who may apply for this program?

- Cooperatives and Cooperative Development Centers are eligible.

How may funds be used?

- Grants must be used to provide technical assistance to socially-disadvantaged groups in rural areas. Examples of technical assistance are:
 - Feasibility studies
 - Business plans
 - Strategic planning
 - Leadership training
- Note that the cooperative or center can be located in any area, but the groups assisted must be located in an eligible rural area.

Value Added Producer Grants

- The Value-Added Producer Grant (VAPG) program helps agricultural producers enter into value-added activities related to the processing and marketing of new products. The goals of this program are to generate new products, create and expand marketing opportunities and increase producer income.
- You may receive priority if you are a beginning farmer or rancher, a socially-disadvantaged farmer or rancher, a small or medium-sized farm or ranch structured as a family farm, a farmer or rancher cooperative or are proposing a mid-tier value chain.

Matching Funds Requirements: 50 percent of total project costs

Who may apply for this program?

- Independent producers, agricultural producer groups, farmer- or rancher-cooperatives, and majority-controlled producer-based business ventures, as defined in the program regulation, are eligible to apply for this program.

How may funds be used?

- Grant and matching funds can be used for planning activities or for working capital expenses related to producing and marketing a value-added agricultural product. Examples of planning activities include conducting feasibility studies and developing business plans for processing and marketing the proposed value-added product. Examples of working capital expenses include:
 - Processing costs.
 - Marketing and advertising expenses.
 - Some inventory and salary expenses.

Rural Cooperative Development Grant Program

- The Rural Cooperative Development Grant program improves the economic condition of rural areas by helping individuals and businesses start, expand or improve rural cooperatives and other mutually-owned businesses through Cooperative Development Centers. Grants are awarded through a national competition.

Who may apply for this program?

- Nonprofit corporations and institutions of higher education are eligible to apply for this program. Public bodies, for-profit business and individuals are NOT eligible.

What is the matching fund requirement?

- Twenty-five (25) percent of total project costs (5 percent for Native American tribally-controlled colleges and universities that were granted land-grant status under an Act of Congress in 1994).

How may the funds be used?

- Grant and matching funds can be used for developing and operating a Rural Cooperative Development Center. Examples of technical assistance and other services the Centers provide are:
 - Conducting feasibility studies.
 - Developing business plans.
 - Providing leadership and operational improvement training.
 - Facilitating strategic planning.
- A Center can be located in any area, but the individuals and business assisted must be located in an eligible rural area.

Rural Energy for America Program (REAP) Energy Audits & Renewable Energy Development Grants

- This program assists rural small businesses and agricultural producers by conducting and promoting energy audits and providing Renewable Energy Development Assistance (REDA).

Who may apply for this program?

- State and local governments.
- Federally-recognized tribes.
- A land-grant college or university or other institutions of higher education.
- Rural electric cooperatives.
- Public power entities.
- An instrumentality of a state, tribal or local government.
- A Resource Conservation & Development Council

How may funds be used?

- The assistance must be provided to agricultural producers and rural small businesses. Rural small businesses must be located in eligible rural areas. This restriction does not apply to agricultural producers. Assistance provided must consist of:
 - Energy audits.
 - Renewable energy technical assistance.
 - Renewable energy site assessments.

Eligibility

- Eligible project costs may include:
 - Salaries directly related to the project.
 - Travel expenses directly related to conducting energy audits or renewable energy development assistance.
 - Office supplies.
 - Administrative expenses, up to a maximum of 5 percent of the grant, which include but are not limited to utilities, office space, operation expenses of office and other project-related equipment.
- Funds may NOT be used for:
 - Payment for construction-related activities.
 - Purchase or lease of equipment.
 - Payment of judgments or debt owed the government.
 - Goods or services provided by a person or entity who has a conflict of interest.
 - Costs incurred by preparing an application package.
 - Funding political or lobbying activities.

What are the grant terms?

- Applicants must submit separate applications, limited to one energy audit and one Renewable Energy Development Assistance (REDA) per fiscal year.

Rural Energy for America Program (REAP) Renewable Energy & Energy Efficiency Loans & Grants

- 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.

Who may apply?

- Agricultural producers with at least 50 percent of their gross income coming from agricultural operations.
- Small businesses in eligible rural areas.
- NOTE: Agricultural producers and small businesses must have NO outstanding delinquent federal taxes, debt, judgment or debarment.

What is an eligible area?

- Businesses must be in an area OTHER THAN a city or town with a population of greater than 50,000 inhabitants and the urbanized area of that city or town.
- Agricultural producers may be in rural or non-rural areas.

How may the funds be used?

- Funds may be used for renewable energy systems, such as:
 - Biomass (for example: biodiesel and ethanol, anaerobic digesters, and solid fuels).
 - Geothermal for electric generation or direct use.
 - Hydropower below 30 megawatts.
 - Hydrogen.
 - Small and large wind generation.
 - Small and large solar generation.
 - Ocean (tidal, current, thermal) generation.
- Funds may also be used for the purchase, installation and construction of energy efficiency improvements, such as:
 - High efficiency heating, ventilation and air conditioning systems (HVAC).
 - Insulation.
 - Lighting.
 - Cooling or refrigeration units.
 - Doors and windows.
 - Electric, solar or gravity pumps for sprinkler pivots.
 - Switching from a diesel to electric irrigation motor.
 - Replacement of energy-inefficient equipment.

What funding is available?

- Loan guarantees on loans up to 75% of total eligible project costs.
- Grants for up to 25% of total eligible project costs.
- Combined grant and loan guarantee funding up to 75% of total eligible project costs.

What are the loan guarantee terms?

- Up to 85% loan guarantee.
- Rates and terms negotiated with the lender and subject to USDA approval.
- Maximum term of 30 years for real estate.
- Maximum term of 15 years for machinery and equipment.
- Maximum term of 7 years for capital loans.
- Maximum term of 30 years for combined real estate and equipment loans.

Multi-Family Housing, Rural Housing Service**Farm Labor Housing Direct Loans & Grants**

- It provides affordable financing to develop housing for year-round and migrant or seasonal domestic farm laborers.⁷

Who may apply for this program?

- This program assists qualified applicants that cannot obtain commercial credit on terms that will allow them to charge rents that are affordable to low-income tenants. Borrowers must have sufficient qualifications and experience to develop and operate the project. Qualified applicants include:
 - Farmers, associations of farmers and family farm corporations
 - Associations of farmworkers and nonprofit organizations*
 - Most State and local governmental entities*
 - Federally-recognized Tribes*
 - *Eligible to apply for grants and loans

What is an eligible area?

- Housing may be constructed in urban or rural areas, as long as there is a demonstrated need.

How may funds be used?

- Construction, improvement, repair and purchase of housing for domestic farm laborers is the primary objective of this program.

Funding may also be available for related activities including:

- Buying and improve land
- Purchasing household furnishings
- Paying construction loan interest

Who may live in the rental housing?

- Domestic farm laborers, including those working on fish and oyster farms and on-farm processing
- Retired and/or disabled farm laborers

- Must be a U.S. citizen or permanent resident
- Very-low- to moderate-income households

What kinds of funding are available?

- Low interest loans
- Grants based on need and may not exceed 90% of project cost

What are the loan terms?

- Up to 33 year payback period
- 1% fixed rate
- An allocation of loan funds is also available for on-farm labor housing and is funded on a first-come, first-served basis

Housing Preservation & Revitalization Demonstration Loans & Grants

- It restructures loans for existing Rural Rental Housing and Off-Farm Labor Housing projects to help improve and preserve the availability of safe affordable rental housing for low income residents.

Who may apply for this program?

- Current multi-family housing project owners with Rural Rental Housing and Off-Farm Labor Housing loans. Borrowers must continue to provide affordable rental housing for 20 years or the remaining term of any USDA loan, whichever is later.

How may funds be used?

- Preserve and improve existing Rural Rental Housing and Off-Farm Labor Housing projects in order to extend their affordable use without displacing tenants through increased rents
- A third party Capital Needs Assessment (CNA) will help identify project needs.

What kinds of funding are available?

- A variety of restructuring tools are available including:
 - Grants, limited to nonprofit applicants
 - No interest loans
 - Soft-second loans
 - Debt deferral

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.

Who may apply for this program?

- Most State and local governmental entities

- Nonprofit organizations
- Federally Recognized Tribes
- Individual homeowners are **not eligible**

Additional requirements include:

- Applicants must have the necessary background and experience with proven ability to perform the responsibility of repair and rehabilitation of low-income housing
- Applicants are required to make quarterly progress reports and a final audit on their accomplishments

What is an eligible area?

- Areas that may be served include:
 - Rural areas and towns with 20,000 or fewer people
 - Federally Recognized Tribal lands

How may funds be used?

- Applicants provide grants or low-interest loans to repair or rehabilitate housing for low- and very-low-income homeowners
- Rental property owners may also receive assistance if they agree to make units available to low- and very-low-income families
- Eligible expenses include:
 - Repairing or replacing electrical wiring, foundations, roofs, insulation, heating systems and water/waste disposal systems
 - Handicap accessibility features
 - Labor and materials
 - Administrative expenses

Electric Programs, Rural Utilities Service

High Energy Cost Grants

- Assists energy providers and other eligible entities in lowering energy costs for families and individuals in areas with extremely high per-household energy costs (275 percent of the national average or higher.)

Who may apply?

- Most retail or power supply providers serving eligible rural areas, including:
 - State and local governmental entities
 - Federally recognized Tribes and Tribal entities.
 - Non-profits, including cooperatives and limited dividend or mutual associations
 - For-profit businesses

How may funds be used?

- To finance the acquisition, construction or improvement of facilities serving eligible communities, including:
 - Electric generation, transmission and distribution facilities, including:
 - Equipment, materials and activities
 - Land or right-of-way acquisition, professional expenses, engineering and permitting costs
 - Natural gas distribution and storage facilities, including equipment, materials and activities
 - Petroleum product storage and handling facilities, including equipment, materials and activities
 - Renewable energy facilities, including solar, wind, hydropower or biomass technologies used for on- or off-grid:
 - electric power generation
 - water or space heating
 - process heating and power
 - Backup or emergency power generation or energy storage technology, including generation equipment installed on consumer premises
 - Implementation of initiatives such as:
 - Energy efficiency improvements and conservation measures (i.e. weatherization of residences and community facilities)
 - Programs encouraging the use of energy-saving appliances and devices
 - Programs aimed at improving the quality and cost of energy service

Rural Energy Savings Program

- The Rural Energy Savings Program (RESP) helps rural families and small businesses achieve cost savings by providing loans to qualified consumers to implement durable cost-effective energy efficiency measures.

Who may apply for this program?

- Eligible applicants under the RESP include current and former RUS borrowers, subsidiaries of current or former RUS borrowers, and entities that provide retail electric service needs in rural areas.

What are the terms of the loans?

- Up to 20 years at a 0% interest rate
- Up to 5% interest rate for relending to end users qualified consumers, for up to 10 years
- Up to 4% of the loan total may be used for startup costs

How may funds be used?

- Funds may be used for the purpose of implementing energy efficiency measures to decrease energy use or costs for rural families and small business.

Electric Infrastructure Loan & Loan Guarantee Program

- 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.

Who may apply for this program?

- Most retail or power supply providers serving qualified rural areas, including:
 - State and local governmental entities
 - Federally-recognized Tribes
 - Nonprofits including cooperatives and limited dividend or mutual associations
 - For-profit businesses (must be a corporation or limited liability company)

How may funds be used?

- Funds may be used to finance:
 - Maintenance
 - Upgrades
 - Expansion
 - Replacement of distribution, sub transmission and headquarters (service, warehouse) facilities
 - Energy efficiency
 - Renewable energy systems

What kind of funding is available?

- Loan Guarantees up to 100% allow the Federal Financing Bank (FFB) to extend credit to qualified borrowers in rural areas. 100% of the construction work plan can be financed
- Hardship Loans may be used, at the sole discretion of the Rural Utilities Service, to assist applicants in rural areas that are either economically distressed or recovering from an unavoidable event, such as a natural disaster

What are the loan terms?

- Generally, repayment may not exceed the useful life of the facility being financed, with a maximum repayment schedule of 35 years

- Power supply borrowers are also limited by the terms of their wholesale power contracts
- Loan Guarantees and Treasury Rate Loans: interest rates are fixed at the time of each advance based on rates established daily by the United States Treasury plus 1/8 of 1%
- Hardship Loans: interest rates are fixed at a rate of 5% for up to 35 years
- Borrowers must have legal authority to provide, construct, operate and maintain the proposed facilities or services
- All facilities receiving federal financing must be used for a public purpose
- Partnerships with other federal, state, local, private and non-profit entities are encouraged

Energy Efficiency and Conservation Loan Program

- The Energy Efficiency and Conservation Loan Program (EECLP) provides loans to finance energy efficiency and conservation projects for commercial, industrial, and residential consumers. With the EECLP, eligible utilities, including existing Rural Utilities Service borrowers can borrow money tied to Treasury rates of interest and re-lend the money to develop new and diverse energy service products within their service territories. For instance, borrowers could set up on-bill financing programs whereby customers in their service territories implement energy efficiency measures behind the meter and repay the loan to the distribution utility through their electric bills.

Who may apply?

- Loans under the EECLP are available to those businesses (utility systems) that have direct or indirect responsibility for providing retail electric service to persons in a rural area. In general, a rural area for EECLP purposes is a town, or unincorporated area that has a population not greater than 20,000 inhabitants, and any area within a service area of a borrower for which a borrower has an outstanding loan. Eligible communities can be combined into service territories that exceed 20,000. In other words, the EECLP is available for an entity in the business of providing:
 - Retail electric service to consumers,
 - Wholesale electric supply to distribution entities, or
 - Transmission service to distribution or generation entities.
- In each one of those cases, the entity providing the applicable service would do it with self-owned or controlled assets under a published tariff that the entity and any associated regulatory agency may adjust.

What are the terms of these loans?

- The maximum term for loans under the EECLP is 15 years, unless the funding relates to ground-source loop investments or technology on an aggregate basis with a useful life greater than 15 years.

How may the funds be used?

- The EECLP allows borrowers to design their EE Programs. While RUS does not establish specific energy efficiency program designs, the program does require that funding be used to:
 - Improve energy efficiency and/or reduce peak demand on the customer side of the meter;
 - Modify the electric load such that there is a reduction in overall system demand;
 - Stimulate a more efficient use of existing electric facilities;
 - Attract new business and create jobs in rural communities by investing in energy efficiency, and/or
 - Encourage the use of renewable energy fuels for demand-side management or to reduce the use of fossil fuel use within a service territory.

What is an eligible investment or activity under the EELCP?

- In addition to energy efficiency measures, EECLP funds could be used to:
 - All energy efficiency measures on a consumer premises
 - Distributed generation for on or off grid renewable energy systems
 - Demand side management investments
 - Energy audits
 - Consumer education and outreach programs
 - Power factor correction equipment on the consumer side of the meter
 - Re-lamping to more energy efficient lighting
 - Other energy efficiency program investments approved by RUS Residential and commercial energy audits
 - Community awareness and outreach programs

Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program

- This program provides loan guarantees up to \$250 million to assist in the development, construction and retrofitting of new and emerging technologies. These technologies are: advanced biofuels, renewable chemicals and biobased products.

Who may apply for this program?

- You must have legal authority, experience and expertise and demonstrate that you meet the FDIC definition of “Well Capitalized” at the time of application and issuance of the Loan Note Guarantee, including:
 - Federal or state-chartered banks.
 - Federally-recognized tribes.
 - Cooperatives.
 - Farm Credit Bank, or other Farm Credit System institution with direct lending authority.

- Credit Unions subject to credit examination and supervision by a state agency or the National Credit Union Administration.
- The National Rural Utilities Cooperative Finance Corporation.

What kind of borrower may the lender request a guarantee for?

- Individuals.
- Public and private entities.
- State and local governments.
- Corporations.
- Indian tribes.
- Farm Cooperatives and Farm Cooperative Organizations.
- Associations of Agricultural Producers.
- National Laboratories.
- Institutions of Higher Education.
- Public Power entities.

Are there additional requirements?

- The project must be located in a state.
- The total amount of a federal participation (loan guarantee, plus other federal funding) must not exceed 80 percent of the total eligible project costs.
- The borrower and other principals involved in the project must make a significant cash equity contribution.

What is an eligible area?

- The project may be located in any of the 50 states and a number of territories and protectorates – see 7 CFR 4279.2 under “State.”
- How may funds be used?
 - Funds may be used to fund the development, construction and retrofitting of:
 - Commercial-Scale Biorefineries using Eligible Technology.
 - Biobased Product Manufacturing facilities that use Technologically New Commercial-Scale processing and manufacturing equipment to convert Renewable Chemicals and other biobased outputs of Biorefineries into end-user products on a commercial scale.
 - Refinancing, in certain circumstances, may be eligible.
- In broad terms, two types of projects are eligible for the program – Biorefineries, and Biobased Product Manufacturing facilities.

What are the loan terms?

- Rates and terms are negotiated between the Lender and the Borrower in accordance to 7 CFR 4279.233 and 4279.234.

Telecommunications Programs, Rural Utilities Service

Community Connect Grants

- The Community Connect program helps fund broadband deployment in rural communities where it is not yet economically viable for private-sector providers to deliver service. The grants offer financial assistance to eligible service providers that will construct, improve, or expand broadband networks in rural areas.

Who may apply for this program?

- Most State and local governments
- Federally-recognized tribes
- Nonprofits
- For-profit corporations

What is an eligible area?

- Rural areas that lack any existing broadband speed of at least 10 Mbps downstream and 1 Mbps upstream is eligible.

How may funds be used?

- The construction, acquisition, or leasing of facilities, spectrum, land or buildings used to deploy broadband service for:
 - All residential and business customers located within the Proposed Funded Service Area (PFSA)
 - All participating critical community facilities (such as public schools, fire stations, and public libraries)
- The cost of providing broadband service free of charge to the critical community facilities for 2 years
- Less than 10 percent of the grant amount or up to \$150,000 may be used for the improvement, expansion, construction or acquisition of a community center that provides online access to the public

Are there other grant requirements?

- Buildings constructed with grant funds must be located on property owned by the awardee
- Leasing expenses will only be covered through the advance of funds period included in the award documents
- Grantees must have legal authority to provide, construct, operate and maintain the proposed facilities or services
- Partnerships with other federal, state, local, private and nonprofit entities are encouraged
- Matching funds of at least 15 percent from non-federal sources are required and can be used for operating costs

Rural Broadband Access Loan and Loan Guarantee Program

- The Rural Broadband Access Loan and Loan Guarantee Program (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.

Who may apply?

- To be eligible for a broadband loan, an applicant may be either a nonprofit or for-profit organization, and must take one of the following forms:
 - Corporation
 - Limited liability company (LLC)
 - Cooperative or mutual organization
 - A state or local unit of government
 - Indian tribe or tribal organization
- Individuals and Partnerships are not eligible
- Corporations that have been convicted of a felony (or had an officer or agent acting on behalf of the corporation convicted of a felony) within the past 24 months are not eligible. Any Corporation that has any unpaid federal tax liability that has been assessed, for which all judicial and administrative remedies have been exhausted or have lapsed, and that is not being paid in a timely manner pursuant to an agreement with the authority responsible for collecting the tax liability, is not eligible for financial assistance.

What is an eligible area?

- Proposed funded service areas must be completely contained within a rural area or composed of multiple rural areas, as defined in [7 CFR 1738](#)
- At least 15 percent of the households in the proposed funded service area are unserved
- No part of the proposed funded service area has three or more “incumbent service providers.”
- No part of the proposed funded service area overlaps with the service area of current RUS borrowers or the service areas of grantees that were funded by RUS
- Communities where USDA Rural Utilities Service has previously provided funding for construction of broadband infrastructure may not be eligible
- In order to be counted as a provider for eligibility purposes, a provider must file a response to a Public Notice Filing for an area they operate in. Please see the [Broadband Mapping Tool](#) for more information and to sign up for a subscription to be notified when Public Notice Filings are published.

How may the funds be used?

- Broadband loans provide funding on a technology-neutral basis for financing:
 - The construction, improvement, and acquisition of facilities required to provide service at the broadband lending speed including facilities required for providing other services through the same facilities
 - The cost of leasing facilities required to provide service at the broadband Lending speed if such lease qualifies as a capital lease under Generally Accepted Accounting Principles (GAAP)
 - An acquisition, under certain circumstances and with restrictions
 - For additional detail see [7 CFR 1738](#)

What kind of funding is available?

- Direct Loans

What are the loan terms?

- In general Loan Terms are limited to the expected composite economic life of the assets to be financed plus 3 years.

Telecommunications Infrastructure Loans & Loan Guarantees

- This program provides financing for the construction, maintenance, improvement and expansion of telephone service and broadband in rural areas.

Who may apply?

- Most entities that provide telecommunications in qualified rural areas, including:
 - State and local governmental entities
 - Federally-recognized tribes
 - Nonprofits, including cooperatives, and limited dividend or mutual associations
 - For-profit businesses (must be a corporation or limited liability company)

What is an eligible area?

- Rural areas and towns with a population of 5,000 or less
- Areas without telecommunications facilities or areas where the applicant is the recognized telecommunications provider are eligible
- Check with your local RD office to determine whether the proposed service area qualifies

What may the funds be used for?

- Funds may be used to finance broadband capable telecommunications service
 - Improvements
 - Expansions
 - Construction
 - Acquisitions (in certain cases)
 - Refinancing (in certain cases)

What kind of funding is available?

- Cost-of-Money Loans are direct loans from USDA Rural Utilities Service
- Loan Guarantees of up to 80 percent allow private lenders, including the Federal Financing Bank (FFB), to extend credit to qualified borrowers in rural areas
- Hardship Loans may be used, at the sole discretion of USDA Rural Utilities Service, to assist applicants in meeting financial feasibility requirements for applications so serve underserved areas

What are the loan terms?

- Cost-of-money loans: fixed rate at current U.S. Treasury rates depending on loan maturity at time of each advance

- Loan Guarantees: fixed rate primarily from the Federal Financing Bank (FFB). Interest rates (Treasury rate plus 1/8 percent) vary depending on call options and the interim maturity rate selected at each advance, which may be as short as 90 days, with auto-rollover. Current rates available online, scroll down to “Treasury Constant Maturities” add 0.125 percent for FFB rate
- Hardship loans: fixed interest rate of 5 percent for up to 20 years and requires special qualifications

Are there additional requirements?

- Borrowers must have legal authority to provide, construct, operate and maintain the proposed facilities or services
- All facilities financed with the aid of federal dollars must be used for a public purpose
- May not duplicate similar services available in the same area
- Partnerships with other federal, state, local, private and non-profit entities are encouraged

Distance Learning Telemedicine (DLT) Grant Program

- The Distance Learning and Telemedicine program helps rural communities use the unique capabilities of telecommunications to connect to each other and to the world, overcoming the effects of remoteness and low population density. For example, this program can link teachers and medical service providers in one area to students and patients in another.

Who may apply?

- For both programs, eligible applicants include most entities that provide education or health care through telecommunications, including:
 - Most State and local governmental entities
 - Federally-recognized Tribes
 - Non-profits
 - For-profit businesses
 - Consortia of eligible entities
- Grant applications are accepted through a competitive process.

How may the funds be used?

- Grant funds may be used for:
 - Acquisition of eligible capital assets, such as:
 - Broadband transmission facilities
 - Audio, video and interactive video equipment
 - Terminal and data terminal equipment
 - Computer hardware, network components and software
 - Inside wiring and similar infrastructure that further DLT services
 - Acquisition of instructional programming that is a capital asset
 - Acquisition of technical assistance and instruction for using eligible equipment

What kinds of funding are available?

- Grant-only funds, awarded through a nationally competitive process – 15% match required

What are grant terms?

- A minimum 15% match is required for grant-only awards (cannot be from another federal source)

Water & Environmental Programs, Rural Utilities Service

Emergency Community Water Assistance Grants

- This program helps eligible communities prepare, or recover from, an emergency that threatens the availability of safe, reliable drinking water.

Who may apply?

- Most state and local governmental entities
- Nonprofit organizations
- Federally recognized tribes

What kind of event can qualify as an emergency?

- Drought or flood
- Earthquake
- Tornado or hurricane
- Disease outbreak
- Chemical spill, leak or seepage
- Other disasters
- **NOTE:** A federal disaster declaration is not required.

What is an eligible area?

- Rural areas and towns with populations of 10,000 or less
- Tribal lands in rural areas
- Colonias
- The area to be served must also have a median household income less-than the state's median household income for non-metropolitan areas.

How may the funds be used?

- Water transmission line grants to construct waterline extensions, repair breaks or leaks in existing water distribution lines, and address related maintenance necessary to replenish the water supply
- Water source grants up to construct a water source, intake or treatment facility

Are matching funds required?

- Partnerships with other federal, state, local, private and nonprofit entities are encouraged

Household Water Well System Grants

- This program helps qualified nonprofits and tribes create a revolving loan fund to increase access to clean, reliable water for households in eligible rural areas.

Who may apply for these grants?

- Nonprofits that have:
 - Expertise and experience promoting the safe, productive use of individually-owned household water wells systems
 - Legal authority to act as a lender
 - Sufficient expertise and experience in lending activities
 - Financial, technical and managerial capacity to comply with relevant federal and state laws and regulations

How may grant funds be used?

- Grant funds may be used to help a nonprofit create a revolving loan fund for eligible individuals who own and occupy a home in an eligible rural area. The fund may be used to construct, refurbish, or service individually-owned household water well systems.
- **NOTE:** Loans may **not** be used for home sewer or septic systems

What is an eligible area?

- Rural areas and towns with populations of 50,000 or less - check eligible addresses
- Tribal lands in rural areas
- Colonias

Are matching funds required for the grant?

- Yes. The nonprofit must contribute at least 10 percent.
 - Matching funds may be from the non-profit applicant or a third party.
 - Matching funds may not be in-kind.

Solid Waste Management Grants

- This program reduces or eliminates pollution of water resources by providing funding for organizations that provide technical assistance or training to improve the planning and management of solid waste sites.

Who may apply?

- Most state and local governmental entities
- Nonprofits
- Federally recognized tribes
- Academic institutions
- All applicants must have:

- Proven ability, background or experience to successfully complete a project similar to the one proposed
- Legal authority and capacity to provide technical assistance or training

What is an eligible area?

- Rural areas and towns with a population of 10,000 or less
- Special consideration may be given for projects serving:
 - An area with fewer than 5,500 or fewer than 2,500 people;
 - Regional, multi-state or national areas; or
 - Lower-income populations.

What may the funds be used for?

- Evaluate current landfill conditions to identify threats to water resources.
- Provide technical assistance or training to enhance the operation and maintenance of active landfills.
- Provide technical assistance or training to help communities reduce the amount of solid waste coming into a landfill.
- Provide technical assistance or training to prepare for closure and future use of a landfill site.
- These grants may **not** be used to:
 - Duplicate current services, replace or substitute support previously provided, i.e., service already rendered by a consultant in developing a project.
 - Duplicate assistance provided by the U.S. Forest Service.
 - Pay for capital assets, real estate or vehicles
 - Pay for construction, operation or maintenance
 - Improve or renovate office space or repair or maintain private property

Are there terms for grants?

- This is a nationally competitive grant.
- Projects should be completed within 12 months.
- Grants are subject to the availability of funds.

Are matching funds required?

- Matching funds are not required for this grant, however, applicant and in-kind contributions are recommended.

Water & Waste Disposal Loan & Grant Program

- This program provides funding for clean and reliable drinking water systems, sanitary sewage disposal, sanitary solid waste disposal, and storm water drainage to households and businesses in eligible rural areas.

Who may apply?

- This program assists qualified applicants who are not otherwise able to obtain commercial credit on reasonable terms. Eligible applicants include:
 - Most state and local governmental entities
 - Private nonprofits
 - Federally-recognized tribes

What is an eligible area?

- Areas that may be served include:
 - Rural areas and towns with populations of 10,000 or less
 - Tribal lands in rural areas
 - Colonias

What kinds of funding are available?

- Long-term, low-interest loans
- If funds are available, a grant may be combined with a loan if necessary to keep user costs reasonable.

How may funds be used?

- Funds may be used to finance the acquisition, construction or improvement of:
 - Drinking water sourcing, treatment, storage and distribution
 - Sewer collection, transmission, treatment and disposal
 - Solid waste collection, disposal and closure
 - Storm water collection, transmission and disposal
- In some cases, funding may also be available for related activities such as:
 - Legal and engineering fees
 - Land acquisition, water and land rights, permits and equipment
 - Start-up operations and maintenance
 - Interest incurred during construction
 - Purchase of facilities to improve service or prevent loss of service
 - Other costs determined to be necessary for completion of the project

What is the loan term and rate?

- Up to 40-year payback period, based on the useful life of the facilities financed
- Fixed interest rates, based on the need for the project and the median household income of the area to be served

Are there additional requirements?

- Borrowers must have the legal authority to construct, operate and maintain the proposed services or facilities.
- All facilities receiving federal financing must be used for a public purpose.
- Partnerships with other federal, state, local, private and nonprofit entities that offer financial assistance are encouraged.

- Projects must be financially sustainable.

Water & Waste Disposal Loan Guarantees

- This program helps private lenders provide affordable financing to qualified borrowers to improve access to clean, reliable water and waste disposal systems for households and businesses in rural areas.

Who may apply?

- Private lenders may apply for a loan guarantee on loans they make to eligible borrowers who are otherwise unable to obtain commercial credit on reasonable terms.
- Eligible borrowers include:
 - Most state and local governmental entities
 - Nonprofit organizations
 - Federally-recognized tribes

What is an eligible area?

- Areas that may be served include:
 - Rural areas and towns with populations of 50,000 or less
 - Tribal lands in rural areas
 - Colonias

How may borrowed funds be used?

- Construct or improve facilities for:
 - Drinking water
 - Sanitary sewers
 - Solid waste disposal
 - Storm water disposal facilities
- Depending on the circumstances, some funds may also be used for:
 - Legal and engineering fees
 - Land acquisition and equipment
 - Start-up operations and maintenance
 - Capitalized interest
 - Other costs determined to be necessary for completion of the project

What are the terms of a loan guarantee?

- The maximum guarantee is typically 90 percent of the loan amount.
- One-time guarantee fee = 1.0% of principal loan amount times the % of guarantee.
- Interest rates may be fixed or variable as negotiated between the lender and the borrower, subject to USDA approval.
- Up to 40-year payback period, based on the useful life of the facilities financed.

- Balloon payments are prohibited.

Are there additional requirements?

- The borrower must have the legal authority needed to construct, operate and maintain the proposed facilities and the services they provide.
- All facilities financed with the aid of a loan guarantee must be used for public purposes.

Water & Waste Disposal Predevelopment Planning Grants

- This program assists low-income communities with initial planning and development of applications for USDA Rural Development Water and Waste Disposal direct loan/grant and loan guarantee programs.

Who may apply?

- Most state and local governmental entities
- Nonprofit organizations
- Federally recognized tribes

What is an eligible area?

- Rural areas and towns with populations of 10,000 or less.
- Federally recognized tribal lands
- Colonias
- **NOTE:** The area must also have a median household income below the poverty line or less than 80 percent of the statewide non-metropolitan median household income

How may the funds be used?

- Grants may be used to pay part of the costs of developing a complete application for USDA Rural Development Water & Waste Disposal direct loan/grant and loan guarantee programs.

What are the terms for grants?

- Grants may not be used to pay for work already completed.
- For projects eligible under several programs, the amount of the pre-development or SEARCH grant will be subtracted from the total grant eligibility as determined in underwriting for the water or waste disposal project.
- These grants do not have to be paid back if the application for the USDA direct loan or loan/grant combination is not successful.
- Grants are based on demonstrated need and subject to the availability of funds.
- Partnerships with other federal, state and local entities are encouraged, and grants are awarded only when the applicant cannot afford to borrow the needed funds.

Are matching funds required?

- Yes, at least 25 percent of the project cost must come from the applicant or third-party sources. In-kind contributions do not count toward this minimum.

Water & Waste Disposal Technical Assistance & Training Grants

- This program helps qualified, private nonprofits provide technical assistance and training to identify and evaluate solutions to water and waste problems; helps applicants prepare applications for water and waste disposal loans/grants; and helps associations improve the operation and maintenance of water and waste facilities in eligible rural areas.

Who may apply?

- Nonprofits that have the proven ability, background, experience and capacity to provide technical assistance or training on a national, regional or state basis.

What is an eligible area?

- Rural areas and towns with populations of 10,000 or less
- Tribal lands in rural areas

How may the funds be used?

- To identify and evaluate solutions to water problems related to source, storage, treatment, distribution, collection, treatment and disposal.
- To provide technical assistance and training to improve management, operations and maintenance of water and waste disposal systems.
- To prepare water and waste disposal loan and grant applications.

Are there terms for grants?

- The project period for these grants is one year starting Oct. 1 and ending Sept. 30.
- Applicant contributions must be used before USDA grant funds.
- This is a reimbursement grant.
- Grants are subject to the availability of funds.

Section II: Department of Commerce

The Department of Commerce promotes job creation and economic growth by ensuring fair and reciprocal trade, providing the data necessary to support commerce and constitutional democracy, and fostering innovation by setting standards and conducting foundational research and development.

Economic Development Administration

Public Works Program

- EDA's Public Works program helps distressed communities revitalize, expand, and upgrade their physical infrastructure. This program enables communities to attract new industry; encourage business expansion; diversify local economies; and generate or retain long-term, private-sector jobs and investment through the acquisition or development of land and infrastructure improvements needed for the successful establishment or expansion of industrial or commercial enterprises.

What kind of public works projects does EDA fund?

- EDA Public Works program investments help facilitate the transition of communities from being distressed to becoming competitive by developing key public infrastructure, such as technology-based facilities that utilize distance learning networks, smart rooms, and smart buildings; multitenant manufacturing and other facilities; business and industrial parks with fiber optic cable; and telecommunications and development facilities. In addition, EDA invests in traditional public works projects, including water and sewer systems improvements, industrial parks, and business incubator facilities, expansion of port and harbor facilities, skill-training facilities, and brownfields redevelopment.

What criteria are used in determining which projects receive planning grants?

- The project's demonstrated alignment with at least one of EDA's current investment priorities as published on EDA's website at www.eda.gov
- The project's potential to increase the capacity of the community or region to promote job creation and private investment in the regional economy
- The likelihood that the project will achieve its projected outcomes
- Ability of the applicant to successfully implement the proposed project, including the applicant's financial and management capacity and the applicant's capacity to secure the support of key public and private sector stakeholders

Economic Adjustment Assistance Program

- The EAA program provides a wide range of technical, planning, and public works and infrastructure assistance in regions experiencing adverse economic changes that may occur suddenly or over time. These adverse economic impacts may result from a steep decline in

manufacturing employment following a plant closure, changing trade patterns, catastrophic natural disaster, a military base closure, or environmental changes and regulations.

Who may benefit from EAA and what will funding do to promote economic development?

- The EAA program can assist state and local entities in responding to a wide range of economic challenges through:
 - Strategy Grants
 - Support the development, updating or refinement of a Comprehensive Economic Development Strategy (CEDS).
 - Implementation Grants
 - Support the execution of activities identified in a CEDS, such as infrastructure improvements, including site acquisition, site preparation, construction, rehabilitation and equipping of facilities. Specific activities may be funded as separate investments or as multiple elements of a single investment.

Why apply for EAA funding?

- The EAA program is EDA's most flexible program. Under the EAA program, EDA can fund market and environmental studies, planning or construction grants, and capitalize or recapitalize revolving loan funds (RLFs) to help provide small businesses with the capital they need to grow.

Eligibility

- The ability of the proposed project to realistically achieve the desired results and catalyze additional resources
- The ability of a project to start quickly and create jobs faster
- The extent to which the project will enable the community/region to become more diversified and more economically prosperous
- The relative economic distress of the region
- The applicant's performance under previous Federal financial assistance awards, including whether the grantee submitted required performance reports and data
- The comparative feasibility of the applicant to achieve the outcomes identified in the application

Local Technical Assistance Program

- This program helps to promote economic development and alleviate unemployment, underemployment, and outmigration in distressed regions.

What does the Local Technical Assistance Program do?

- The Local Technical Assistance program helps analyze the feasibility of potential economic development projects, such as an industrial park or a high-technology business incubator.

Feasibility studies are an effective tool for determining whether the market will support a particular activity or site. Local Technical Assistance can prevent costly mistakes and misguided investments, such as costly infrastructure improvements to support obsolete industries. Targeted market feasibility studies can help communities overcome these hurdles and identify tomorrow's higher-wage employers. Because of these feasibility studies, many communities have subsequently received funding under EDA's Public Works or Economic Development Assistance programs, or other federal and state programs, to implement those projects.

What criteria are used in determining which projects receive Local Technical Assistance?

- Benefit areas of severe economic distress
- Lead to near-term generation or retention of private sector jobs
- Document strong local support in terms of financial commitment, public and private leadership involvement



Section III: Department of Education

The Department of Education (ED)'s mission is to promote student achievement and preparation for global competitiveness by fostering educational excellence and ensuring equal access. ED is dedicated to:

- Collecting data on America's schools and disseminating research.
- Focusing national attention on key educational issues.
- Prohibiting discrimination and ensuring equal access to education.

Rural and Low-Income School Program

- The purpose of the Rural and Low-Income School (RLIS) grant program is to provide rural districts with financial assistance for initiatives aimed at improving student achievement. The grant is non-competitive, and eligibility is determined by statute.
- Awards are issued annually to state education agencies (SEAs), which make sub-grants to local education agencies (LEAs) that meet the applicable requirements. Awards are made to all SEAs that apply and meet the applicable requirements of the act (see legislative citation above).

Use of Funds

- LEAs that receive RLIS grants may use the funds to carry out the following types of activities:
 - Parental involvement activities
 - Title I-A (Improving Basic Programs Operated by local education agencies)
 - Example: A school district develops an entrepreneurial education program to supplement its civics curriculum.
 - Title II-A (Supporting Effective Instruction)
 - Example: A school district pays the stipend for a prospective teacher to work alongside an effective teacher, who is the teacher of record, for a full academic year.
 - Title III (Language Instruction for English Learners and Immigrant Students)
 - Example: A school district offers an afterschool enrichment program for English learners.
 - Title IV-A (Student Support and Academic Enrichment)
 - Example: A school district purchases bully prevention materials for all schools.

Comprehensive Centers Program

- This program awards discretionary grants that support comprehensive centers to provide capacity-building services to State educational agencies (SEAs), regional educational agencies (REAs), local educational agencies (LEAs), and schools that improve educational outcomes for all students, close achievement gaps, and improve the quality of instruction.

- Each Comprehensive Center must develop a 5-year plan for carrying out authorized activities. The plan of each center is developed to address the needs of SEAs in meeting ESEA student achievement goals, as well as priorities established by the Department and the States. Each center has an advisory board, with representation from SEAs, LEAs, institutions of higher education, educators, administrators, policymakers, researchers, and business representatives, that advises the center on:
 - Allocation of resources,
 - Strategies for monitoring and addressing the region’s educational needs (or the regional centers’ needs in the case of the content centers),
 - Maintaining a high standard of quality in the performance of its activities, and
 - Carrying out the center’s activities in a manner that promotes progress toward improving student academic achievement.

Types of Projects

- Centers provide assistance to SEAs in their assigned states and content centers create materials, tools, and training that reflect national expertise to complement and support the direct services that regional centers provide to SEAs. Regional centers identify relevant information generated by these content centers in their local work with SEAs to build their capacity to implement school and district improvement measures.

Eligibility

- Research organizations, institutions, agencies, institutes of higher education, or partnerships among such entities, or individuals, with the demonstrated ability or capacity to carry out the activities described in this notice, including regional entities that carried out activities under the Educational Research, Development, Dissemination, and Improvement Act of 1994.

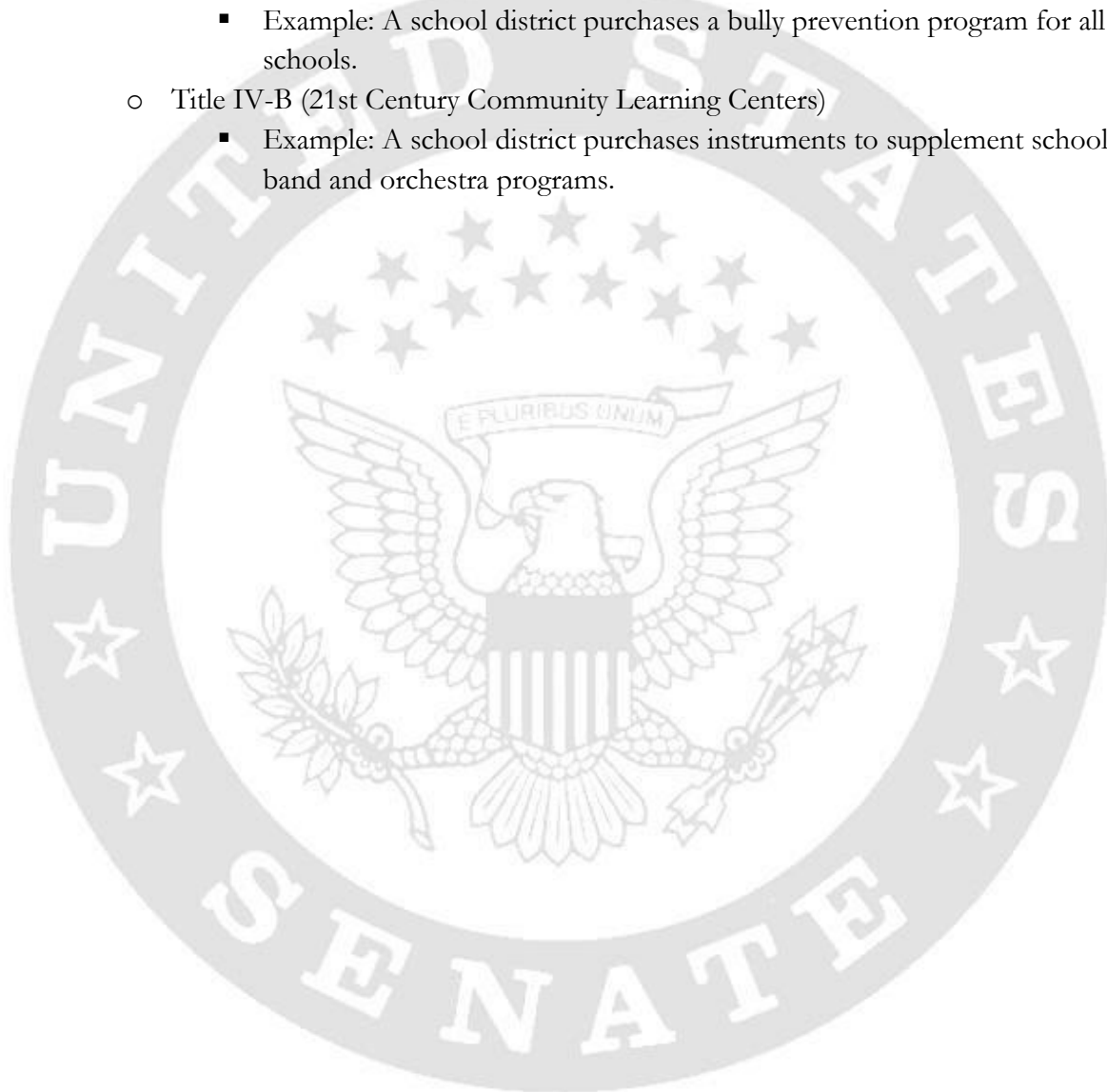
Small, Rural School Achievement Program

- The purpose of the Small, Rural School Achievement (SRSA) program is to provide rural LEAs with financial assistance to fund initiatives aimed at improving student academic achievement.
- Local education agencies (LEAs) are entitled to funds if they meet basic eligibility and application requirements. Awards are issued annually, and award amounts are determined using a formula.

Uses of Funds

- Grantees may use SRSA funds to carry out activities authorized under any of the following federal programs:
 - Title I-A (Improving Basic Programs Operated by Local Education Agencies)
 - Example: A school district develops an entrepreneurial education program to supplement its civics curriculum.
 - Title II-A (Supporting Effective Instruction)

- Example: A school district pays the stipend for a prospective teacher to work alongside an effective teacher, who is the teacher of record, for a full academic year.
- Title III (Language Instruction for English Learners and Immigrant Students)
 - Example: A school district offers an afterschool enrichment program for English learners.
- Title IV-A (Student Support and Academic Enrichment)
 - Example: A school district purchases a bully prevention program for all schools.
- Title IV-B (21st Century Community Learning Centers)
 - Example: A school district purchases instruments to supplement schools' band and orchestra programs.



Section IV: Department of Health and Human Services

It is the mission of the U.S. Department of Health & Human Services (HHS) to enhance and protect the health and well-being of all Americans. We fulfill that mission by providing for effective health and human services and fostering advances in medicine, public health, and social services.

Rural Community Development Program

- Rural Community Development (RCD) is a federal grant program that works with regional and tribal organizations to manage safe water systems in rural communities. RCD funds are used to provide training and technical assistance to:
 - Increase access for families with low incomes to water supply and waste disposal services;
 - Preserve affordable water and waste disposal services in low-income rural communities;
 - Increase local capacity and expertise to establish and maintain needed community facilities;
 - Increase economic opportunities for low-income rural communities by ensuring they have basic water and sanitation;
 - Utilize technical assistance to leverage additional public and private resources; and
 - Promote improved coordination of federal, state, and local agencies and financing programs to benefit low-income communities.

Eligibility

- Multi-state, regional, private, non-profit 501(c)(3) tax-exempt organizations that can provide training and technical assistance to small, low-income, rural and tribal communities concerning their community facility needs.

Uses

- RCD funds are used to provide training and technical assistance to:
 - Increase access for families with low incomes to water supply and waste disposal services;
 - Preserve affordable water and waste disposal services in low-income rural communities;
 - Increase local capacity and expertise to establish and maintain needed community facilities;
 - Increase economic opportunities for low-income rural communities by ensuring they have basic water and sanitation;
 - Utilize technical assistance to leverage additional public and private resources; and
 - Promote improved coordination of federal, state, and local agencies and financing programs to benefit low-income communities.

Health Resources & Services Administration

Medicare Rural Hospital Flexibility Grant

- The Flex Program supports Critical Access Hospitals (CAHs) to promote quality and performance improvement including:

- Stabilizing finances;
 - Integrating emergency medical services into health care systems;
 - Incorporating population health; and
 - Fostering innovative models of health care.
- Under the Flex Program, the [Medicare Beneficiary Quality Improvement Project](#) (PDF - 401 KB) seeks to improve the quality of care provided in CAHs by voluntarily reporting measures not required by CMS. States coordinate technical assistance based on the needs of hospitals in their state. Hospitals interested in participating in the Flex Program should contact their [State Office of Rural Health](#) exit disclaimer to determine eligibility.

Small Rural Hospitals Transition Project

- The Small Rural Hospital Transition (SRHT) Project assists small rural hospitals and their communities in successfully navigating the changing health care environment.
- The project provides on-site technical assistance to small rural hospitals residing in federally-designated persistent poverty counties. The aim is to better prepare and assist hospitals in moving from a fee-for-service and volume-based payment system to one that is driven by value and quality.
- Technical assistance includes educational trainings and comprehensive onsite consultations.
- The SRHT Project assists hospitals to:
 - Improve financial and quality performance
 - Prepare for new payment and care delivery models
 - Prepare hospitals for population health management

Eligibility

- Eligible hospitals must:
 - Be located in a rural area or within a rural census tract of a metro area
 - Be located in a federally-designated persistent poverty county
 - Have fewer than 50 staffed beds
 - Be for-profit or not-for-profit, including faith based.

Vulnerable Rural Hospital Assistance Program (VRHAP)

- The Vulnerable Rural Hospital Assistance Program provides targeted assistance to at risk rural hospitals struggling to maintain health care services.
- VRHAP works with hospitals and their communities to:
 - Understand community health needs and resources
 - Ensure hospitals and communities can keep needed health care local
 - Address economic challenges
- Solutions may include:
 - Assessing key health care services to provide
 - Identifying cost efficiencies
 - Exploring other mechanisms to meet community health care needs

Rural Health Opioid Program

- Provides support to community consortiums in rural communities to prepare individuals with opioid-use disorder to start treatment, implement care coordination practices to organize patient care activities, and support individuals in recovery by establishing new or enhancing existing behavioral counseling, peer support, and alternative pain management activities.
- Contact: Michael Blodgett, 301-443-0144

Rural Health Care Services Outreach Grant Program

- Provides support to promote rural health care services outreach projects utilizing evidence-based or promising practice models in order to address community-specific health concerns.
- Contact: Alexa Ofori, 301-945-3986.

Telehealth Network Grant Program (TNGP)

- The purpose of this program is to demonstrate the use of telehealth networks to improve healthcare services for medically underserved populations in urban, rural, and frontier communities. More specifically, the networks can be used to:
 - Expand access to, coordinate, and improve the quality of health care services;
 - Improve and expand the training of health care providers; and/or
 - Expand and improve the quality of health information available to health care providers, patients, and their families.
- The current TNGP encourages telehealth services delivered through school-based health centers/clinics (SBHC), particularly those serving high-poverty populations.
- Contact: Carlos Mena, 301-443-3198

Substance Abuse Treatment Telehealth Network Grant Program (SAT TNGP)

- The purpose of this program is to demonstrate how telehealth programs and networks can improve access to health care services, particularly substance abuse treatment services, in rural, frontier, and underserved communities. Telehealth networks are used to:
 - Expand access to, coordinate, and improve the quality of health care services;
 - Improve and expand the training of health care providers; and/or
 - Expand and improve the quality of health information available to health care providers, patients, and their families for decision-making.
- Contact: Stephanie Begley, 301-443-3348

Small Rural Hospital Improvement Program (SHIP)

- This program supports eligible hospitals in meeting value-based payment and care goals for their respective organizations, through purchases of hardware, software and training. SHIP also enables small rural hospitals: to become or join accountable care organizations (ACOs); to participate in shared savings programs; and to purchase health information technology (hardware and software), equipment, and/or training to comply with quality improvement

activities, such as advancing patient care information, promoting interoperability, and payment bundling.

Eligibility

- For the purpose of this program:
 - "Eligible small rural hospital" is defined as a non-federal, short-term general acute care hospital that: (i) is located in a rural area as defined in 42 U.S.C. 1395ww(d) and (ii) has 49 available beds or less, as reported on the hospital's most recently filed Medicare Cost Report;
 - "Rural area" is defined as either:
 - Located outside of a Metropolitan Statistical Area (MSA)
 - Located within a rural census tract of a MSA, as determined under the Goldsmith Modification or the Rural Urban Commuting Areas (RUCAs)
 - Is being treated as if being located in a rural area pursuant to 42 U.S.C. 1395(d)(8)(E); and,
 - Eligible SHIP hospitals may be for-profit or not-for-profit, including faith-based. Hospitals in U.S. territories as well as tribally operated hospitals under Titles I and V of P.L. 93-638 are eligible to the extent that such hospitals meet the above criteria.
- Individual hospitals can find the SORH contact in their state at: <https://nosorh.org/nosorh-members/nosorh-members-browse-by-state/>.
- Eligible hospitals within the territories that do not have access to a SORH, must apply to the SHIP program individually, and should contact the SHIP Coordinator, contact information on the cover page of this NOFO document.

Rural Health Research and Policy Programs

- The Federal Office of Rural Health Policy funds a number of programs to carry out its advisory and compliance roles, including supporting clearinghouses for collecting and disseminating information on rural health care issues, promising approaches to improving and enhancing health care delivery in rural communities, and policy-relevant research findings addressing rural health care delivery.
- The Rural Health Research Center Program is the only Federal research program entirely dedicated to producing policy-relevant research on health care and population health in rural areas. Each Research Center has its own identity (although it may be part of a larger organization), website, and core staff that include a disciplinary mix of health services research, epidemiology, public health, geography, medicine, and mental health. Over the four-year award cycle, each Research Center develops a portfolio of several research projects per year in conjunction with input from the Federal Office of Rural Health Policy and other experts.
- To strengthen the dissemination of research results, the Rural Health Research Gateway exit disclaimer icon was launched in early 2006. The Gateway is a "one stop shop" for the Research Centers providing easy access to projects funded by FORHP and summaries of

research in progress. The Gateway's Research Alerts provide e-mail updates when new publications become available.

- Data collection and analysis is essential to understanding the challenges in rural communities, how those communities are impacted by policy and setting policy for the future. For this reason, the work of the Rural Health Research Centers informs that of FORHP's policy team and vice versa.

Frontier Community Health Integration Project

- Provides technical assistance, tracking and analysis to providers participating in the Frontier Community Health Integration Project, which identifies new approaches to health care delivery in sparsely populated areas.

Rapid Response to Requests for Data Analysis

- Supports rapid data analysis to inform national, state and local policy makers on specific issues.

Rural Health Clinic Policy and Clinical Assessment

- Supports identification and analysis of key issues facing Rural Health Clinics.

Rural Health Research Grant Program

- Supports research centers working in consultation with FORHP to conduct policy-oriented research on rural health services.

Rural Residency Planning and Development Program

- Administered jointly by the Federal Office of Rural Health Policy and the Bureau of Health Workforce, this grant program expands the physician workforce in rural areas through development of new residency programs in family medicine, internal medicine, and psychiatry.

Section V: Housing and Urban Development

HUD is working to strengthen the housing market to bolster the economy and protect consumers; meet the need for quality affordable rental homes; utilize housing as a platform for improving quality of life; build inclusive and sustainable communities free from discrimination; and transform the way the Department does business.

Rural Capacity Building for Community Development and Affordable Housing Program

- Through the funding of national organizations with expertise in rural housing and community development, the Rural Capacity Building Program (RCB) enhances the capacity and ability of local governments, Indian tribes, housing development organizations, rural Community Development Corporations (CDCs), and rural Community Housing Development Organizations (CHDOs), to carry out community development and affordable housing activities that benefit low- and moderate-income families and persons in rural areas.

Eligible Activities

- Technical assistance, training, support, and advice to develop the business and administrative capabilities of rural community-based housing development organizations, CDCs, CHDOs, local governments, and Indian tribes
- Loans, grants, or other financial assistance to rural community-based housing development organizations, CDCs, CHDOs, and local governments in addition to Indian tribes to carry out community development and affordable housing activities for low- and moderate-income families and persons, including the acquisition, construction, or rehabilitation of housing for low-income families and persons, and community and economic development activities that create jobs for low-income persons
- Such other activities as may be determined by the grantees in consultation with the Secretary or his or her designee.

Self-Help Homeownership Opportunity Program (SHOP)

- The Self-Help Homeownership Opportunity Program (SHOP) awards grant funds to eligible national and regional non-profit organizations and consortia to purchase home sites and develop or improve the infrastructure needed to set the stage for sweat equity and volunteer-based homeownership programs for low-income persons and families. SHOP funds must be used for eligible expenses to develop decent, safe and sanitary non-luxury housing for low-income persons and families who otherwise would not become homeowners. Homebuyers must be willing to contribute significant amounts of their own sweat equity toward the construction or rehabilitation of their homes.
- SHOP is authorized by the Housing Opportunity Program Extension Act of 1996, Section 11, and is subject to other Federal crosscutting requirements. No separate program

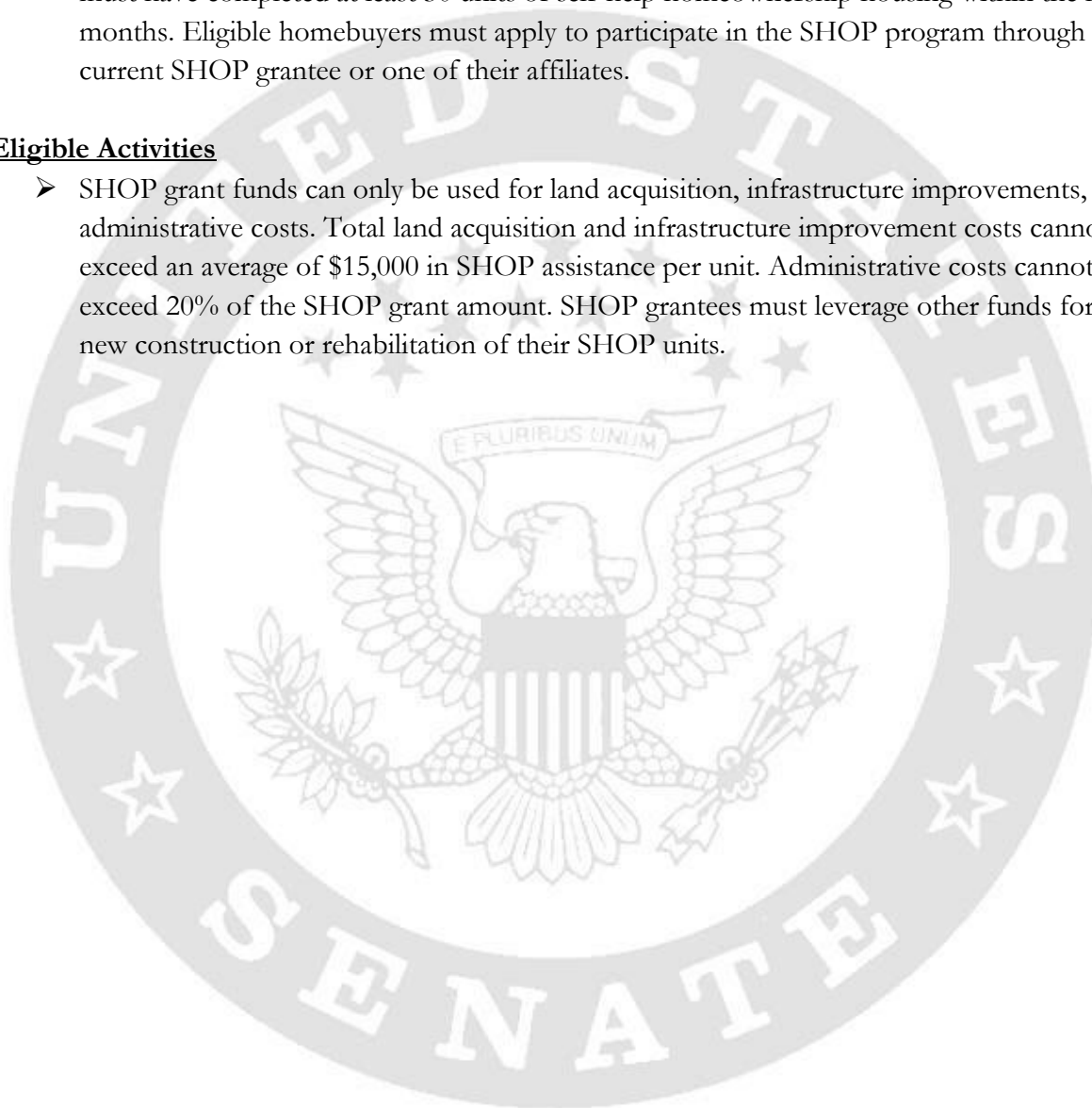
regulations exist. All program requirements are listed in the applicable SHOP Notice of Funding Availability (NOFA).

Eligible Applicants

- National and regional nonprofit organizations or consortia with experience in using homebuyer and volunteer labor to build housing may apply for SHOP grants. Applicants must have completed at least 30 units of self-help homeownership housing within the last 24 months. Eligible homebuyers must apply to participate in the SHOP program through a current SHOP grantee or one of their affiliates.

Eligible Activities

- SHOP grant funds can only be used for land acquisition, infrastructure improvements, and administrative costs. Total land acquisition and infrastructure improvement costs cannot exceed an average of \$15,000 in SHOP assistance per unit. Administrative costs cannot exceed 20% of the SHOP grant amount. SHOP grantees must leverage other funds for the new construction or rehabilitation of their SHOP units.



Section VI: Department of Transportation

The mission of the U.S. Department of Transportation (DOT) is to ensure our Nation has the safest, most efficient and modern transportation system in the world, which improves the quality of life for all American people and communities, from rural to urban, and increases the productivity and competitiveness of American workers and businesses.

DOT Rural Transportation Resources

TIFIA Rural Project Initiative (RPI)

- Rural communities frequently find it challenging to identify the financial resources required to fund critical infrastructure projects, which are key to improving the economy and the quality of life of all Americans. Without adequate roads, bridges, tunnels, freight and transit systems, rural communities often lack efficient transportation access to medical care, get to school and work, or even the grocery store.
- The Department of Transportation's Build America Bureau provides loans in support of a variety of transportation projects across the Nation. However, they have primarily been utilized for larger projects which are typically in more urbanized, metropolitan areas. Now we are making the Transportation Infrastructure Finance and Innovation Act (TIFIA) financing more accessible to small communities through the Rural Project Initiative.

Eligible Projects

- Roads, bridges and tunnels,
- Transit systems including infrastructure, bus and train stations, and buses and passenger rail vehicles and facilities
- Intermodal connectors,
- Pedestrian and bicycle infrastructure,
- Freight transfer facilities,
- Sea and inland waterway ports, and even,
- Airports - under certain circumstances.

How is a Rural area defined?

- For the purposes of this initiative, a rural project is one that is located outside of an urbanized area with a population greater than 150,000 individuals as determined by the Bureau of Census.

Who is eligible to use the RPI?

- State and local governments
- Transit agencies
- Private entities
- Special Authorities such as government sponsored corporations
- Transportation improvement districts

- State Infrastructure Banks

High Risk Rural Roads (HRRR)

- High Risk Rural Roads are defined in 23 USC 148(a)(1) as "any roadway functionally classified as a rural major or minor collector or a rural local road with significant safety risks, as defined by a State in accordance with an updated State strategic highway safety plan."
- While the Moving Ahead for Progress in the 21st Century Act (MAP-21) eliminated the \$90 million set-aside for the HRRR program, it also established a Special Rule for high risk rural road safety under 23 USC 148(g). This rule was continued with the Fixing America's Surface Transportation Act (FAST Act) and requires a State to obligate a certain amount of funds on HRRRs if the fatality rate on its rural roads increases.



Section VII: Appalachian Regional Commission

The Appalachian Regional Commission (ARC) is a regional economic development agency that represents a partnership of federal, state, and local government. Established by an act of Congress in 1965, ARC is composed of the governors of the 13 Appalachian states and a federal co-chair, who is appointed by the president. Local participation is provided through multi-county local development districts.

About ARC Project Grants

- Most ARC project grants originate at the state level. Potential applicants should contact their state's [ARC program manager](#) to request a preapplication package. Because individual states may limit ARC funding to specific areas, state ARC program managers should be consulted for information on their state's ARC funding priorities. The [local development district](#) serving the county in which the project is located may provide guidance on a project's eligibility for funding and assistance in preparing a grant application.

Eligible Activities

- Business Development and Entrepreneurship
 - ARC makes a wide range of grants to public and private nonprofit organizations to help firms create and retain jobs in the Region. Examples of grants include
 - Industrial site development;
 - Business incubators;
 - Special technical assistance and training; and
 - Expansion of domestic and foreign markets.
 - ARC also capitalizes loan funds that improve access to capital for Appalachian businesses and can support other activities that foster entrepreneurship. Business development grants typically include participation of other federal agencies. In distressed areas, ARC assistance may provide up to 80 percent of the total cost of a project.
- Education and Training
 - ARC funds projects that develop, support, or expand education and training programs. Eligible activities include teacher and administrator training; material, equipment, and computer purchases; building renovations; and start-up operational costs for new programs.
 - ARC-supported education projects range from early childhood and K-12 programs to post-secondary education programs that are oriented towards a specific degree or certificate. Students in these programs become ready for kindergarten, obtain their high school diplomas or GEDs, enroll in post-secondary education, or enter the workforce.
 - Training programs funded by ARC assist workers in upgrading job skills or learning new skills in order to retain current jobs in the face of increasing global competition, become eligible for better-paying positions, or obtain new jobs.

- Health Care
 - ARC health care grants can be made for equipment and demonstration projects, and in special cases for renovation and construction of facilities. The ARC health program focuses on the development of rural primary care networks in distressed counties and areas. Eligible activities include support of rural health clinics and small hospitals; of programs that eliminate gaps in the delivery of health services, especially to children and the elderly; of projects that address infant mortality reduction, oral and mental health, and health planning activities; of telemedicine networks as a means of universal access to comprehensive health care; and of projects that increase the availability of health care workers.
- Physical Infrastructure
 - Basic Infrastructure. ARC provides funds for basic infrastructure services, including water and sewer facilities that enhance economic development opportunities or address serious health issues for residential customers.
 - Housing. ARC supports projects that stimulate the construction or rehabilitation of housing for low- and moderate-income residents. ARC housing grants fund planning, technical services, and other preliminary expenses of developing housing projects, as well as demolition and necessary site improvements, including excavation, landfills, land clearing and grading; and infrastructure improvements, such as water and sewer system construction.
 - Telecommunications. ARC funds a number of telecommunications activities, including strategic community planning, equipment acquisition, and hardware and software for network building. ARC funds can be used for strategic telecommunications planning activities, telecommunication service inventory and assessment activities, aggregation of demand projects, community awareness information technology (IT) outreach training programs, sector-specific training programs in IT/e-commerce for small and medium-sized businesses, activities related to assisting in the development of IT business development, the acquisition of telecommunications equipment and related software, general operational and administrative expenses associated with project implementation, the installation of telecommunication infrastructure necessary to implement projects or support the development of IT incubators or "Smart Parks," and limited telephone line charge expenses associated with the implementation of projects.
- Leadership Development and Civic Capacity
 - Eligible activities include the development and implementation of community-based strategic plans; training for citizen leaders (both adult and youth leaders), local officials, and management staff from nonprofit community organizations; organizational support for community organizations, and other activities that help build a community's capacity to mobilize resources, gain leadership experience, and strengthen community institutions and partnerships.

Business Development Revolving Loan Fund Grants

- Business development revolving loan funds (RLFs) are pools of money used by grantees for the purpose of making loans to create and retain jobs. As loans are repaid, money is returned to the fund and made available for additional loans.
- ARC has long used revolving loan funds as an effective tool of economic development. ARC recently adopted new RLF guidelines to clarify operating policies, reduce paperwork, and improve cash management.

Objectives and Strategies

- One of the major problems in local business development, and a significant contributing factor to local economic distress, is credit availability. Even when credit may be available, the cost and terms of the credit may prevent firms from expanding, continuing operations, or starting up. The result may be a community's loss of jobs, tax revenues, and private investment. The primary objective of the ARC RLF program is saving and creating private-sector jobs. Projects are expected to support specific types of economic activities planned or underway in the area. These may include, depending on local needs and conditions, one or more of the following:
 - Small business development, including the start-up or expansion of locally owned businesses as measured by job creation;
 - Existing business and saving jobs;
 - Redevelopment of blighted land and vacant facilities for productive use;
 - Modernization and rehabilitation of existing industrial or manufacturing facilities;
 - Support for the use of new technologies, growth industries, high-tech firms; and/or
 - Development of businesses owned and operated by minorities, women, and members of other economically disadvantaged groups.
- The effectiveness of a revolving loan fund project as a development tool will depend on its lending policies and financing techniques. These may include, but are not limited to:
 - Modifications in repayment terms, such as deferral of initial principal or interest payments;
 - Taking greater risks than banks are traditionally prepared to take, when substantial economic development benefits will result if the borrower does succeed;
 - Providing below market interest rates;
 - Short turn-around time in processing applications; and/or
 - Reducing the risk of commercial lenders by providing subordinate financing.

Eligible Grant Recipients

- Eligible applicants for ARC RLF grant assistance include States, Local Development Districts, and other non-profit multicounty organizations, which ARC has determined are representative of an Appalachian area. Applicants must demonstrate the legal authority and capacity to make loans. An applicant may identify an appropriate subdivision of its organization or a separate organization to which it would delegate the administration of the

RLF. In such cases, ARC will make its determination based on the authority and capacity of the designated organization to make loans. Because RLF projects continue indefinitely as loans are repaid, priority consideration will be given to governmental applicants that can administer the RLF on a long-term basis. Non-government applicants must be sponsored by the local development district or the state government having jurisdiction over the project area. The sponsor must be willing to assume responsibility for operating the RLF when and if the non-government applicant is no longer able to administer the project.

- Each RLF grantee must have the staff capacity (or access to such capacity) in program and policy development, finance, law, marketing, credit analysis, loan packaging, loan processing and servicing. Grantees must have sufficient resources to cover the administrative costs of RLF operations.
- RLF grantees must have a strong and effective loan review committee. A majority of the loan review committee members must have had commercial lending experience. Additionally a majority must currently represent the private sector as opposed to government. No RLF loan may be made without the favorable recommendation of the loan review committee; a majority of the members must participate in any meeting where an action is taken. In the case of state-level revolving loan funds the composition of the loan review committee may be determined by state law or regulation. The composition must be approved by ARC if different from that noted above.
- As lending organizations RLF grantees must recognize their obligations to federal and state law including but not limited to the Equal Credit Opportunity Act (ECOA), 15 U.S.C. 1691-1691f, as implemented by Federal Reserve Board Regulation B and the Internal Revenue Code requirements for lender cancellation of debt (Form 1099C, Cancellation of Debt).

RLF Operating Plan Requirements

- At a minimum, the grantee's RLF operating plan must include:
 - A general discussion, in addition to the grant justification, of how the RLF economic development effort will be conducted.
 - A statement of an applicant's intended operating parameters specifically to include:
 - Eligible borrower groups;
 - The type of loan permitted, including loan guarantees, and the anticipated term of each type;
 - The maximum ARC funding percentage in a loan project (see Geographic Loan Restrictions, paragraph IV.D., these guidelines);
 - The maximum single loan amount to be approved for a borrower;
 - The proportion of the grantee RLF lending capacity that one borrower may have outstanding (unpaid) through multiple loans;
 - The minimum borrower equity contribution (percentage) to each loan project; and
 - The maximum dollar amount that may be loaned for each job created or saved.

- The definition of a delinquent loan and the actions that a grantee plans to take to deal with a delinquency.
 - A statement identifying the planned source of funds for financing the administrative expenditures of operating the RLF;
 - The names of loan review committee members, and a brief statement of each member's commercial loan experience; and
 - A statement that no ARC RLF loan will be made without the favorable recommendation of the grantee's loan review committee.
- ARC RLF grantees must adhere to ARC RLF Loan Program policies recorded in this publication. Grantees must affirm that they understand and do agree to operate RLFs in accordance with the ARC RLF policies contained in these guidelines. ARC relies on the affirmation of each grantee's executive director, on this plan, as a basis for releasing loan funds to the grantee.
- Grantees may request changes to their RLF operating plan that improve RLF administration and/or enhance the ability of the grantee to meet the original objectives of the RLF project. All revisions to a grantee's RLF operating plan must be approved by ARC, in advance.

Eligible Loan Borrower

- Private, for-profit firms that do business within the Appalachian Region are the primary eligible target market for RLF loans. Government entities may receive RLF loans when specific conditions are met as specified below. Firms must include substantial U.S. citizens or legal resident ownership. The borrowing firm or any of its owners cannot have a delinquent debt to the federal government. In most cases, the borrower will be located in the Region. The borrower may be located outside the Region, but the activity financed and its benefits must be within the Region.
- Government entities, which includes towns, cities, counties, and economic development organizations, are eligible borrowers if the following conditions are met: a) the financing is only for the acquisition of land/building or new construction, b) a specific and identifiable small business(s) will be the ultimate beneficiary and will locate in the facility financed by the loan, c) an executed lease purchase agreement exists between the local government entity and the beneficiary small business.
- Private, for-profit developers, whose development projects create jobs within the Region. The eligibility conditions, noted in paragraph 1 above, for lending to private, for-profit firms apply equally to developers. Developers must hold binding commitments for development occupancy from private business tenants.
- A borrower is eligible for RLF financing only when credit is not otherwise available on terms and conditions that would permit accomplishment of the borrower's project. RLF participation in a project must not displace local commercial lenders. The grantee is responsible for determining that a borrower meets this requirement and for maintaining documentation in the loan file describing, in each case, the basis for the determination. A borrower eligibility determination must be supported by either:

- A loan commitment letter from the commercial lender participating in the project.
- A commercial lender letter declining participation.
- A memorandum documenting discussions with commercial lenders about the limits of their participation in a borrower's project.

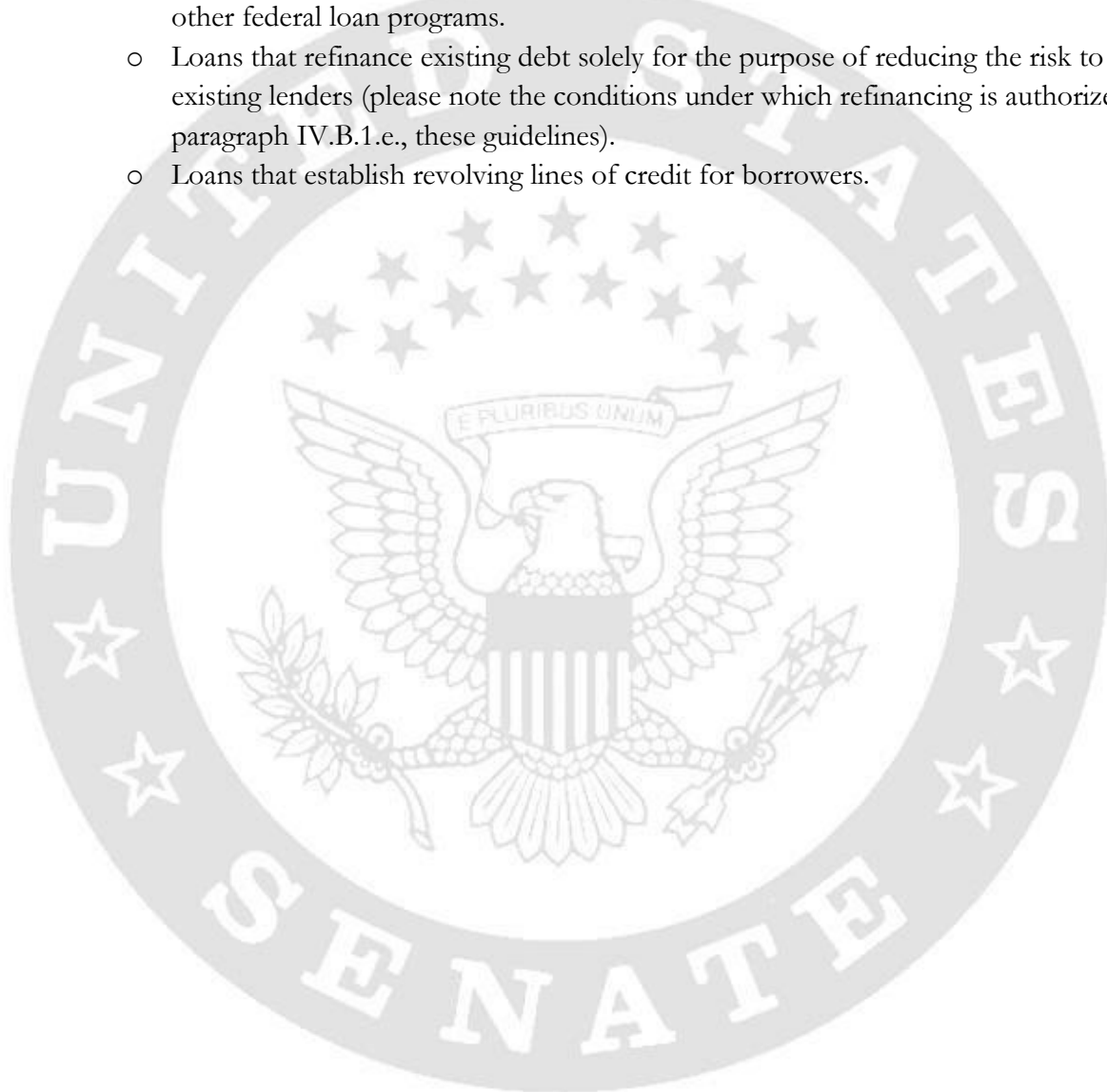
Eligible Loans

- For each loan, borrowers must agree to create new jobs and/or save existing jobs, within a time frame to be prescribed by the grantee.
 - RLF grants may be used for debt financing through direct loans for:
 - Machinery, equipment and other fixed asset acquisition including transportation/delivery and installation costs;
 - New construction, alteration, modification, repair and renovation of existing facilities, demolition and site preparation;
 - Land acquisition that is an integral part of a project where the dominant funding requirement is for building acquisition or construction;
 - Working capital, which can include but is not limited to loans for the interest obligation of interim construction loans, not to exceed a term of three years, and for reasonable fees of loan packaging, environmental data collection, consultants and fees of licensed professionals (engineers, architects, lawyers, accountants and appraisers); and
 - Refinancing existing debt only when the Grantee can document that the project is viable and necessary to create or save jobs.
 - Loan guarantees may be made with grant funds as a means to reduce the risk of private lenders and persuade lenders to provide financing that they would otherwise not provide. ARC will not disburse grant funds as a reserve or contingency for loan guarantees. Grantees may arrange with ARC to encumber unpaid grant funds at the Commission for loan guarantees. Grantees may establish loan guarantee reserves with RLF funds from other sources and from ARC funds recycled back into the RLF as loans from the initial round are repaid. Prior written approval of ARC is required for any loan guaranty obligating ARC RLF capital.

Loan Projects Not Eligible for ARC Funds

- The following types of loans are not eligible for the use of ARC funds:
 - Grantees may not make loans to themselves or to a subsidiary. (Subsidiaries are organizations under common control through common officers, directors, members, or employees.)
 - Loans only for land acquisition are not permitted (see paragraph IV.B.1.c., these guidelines)
 - Loans which assist the relocation of businesses from other labor areas are prohibited by law (see Section 224(b), ARDA of 1965, as amended).

- Loans for the purpose of investing in high-interest investments or accounts not related to the creating or saving jobs objective of the RLF are prohibited.
- Loans to any nonprofit.
- Loans to acquire an equity position for the RLF in private businesses.
- Loans to subsidize interest payments on existing loans with the exception of interim construction financing (see paragraph IV.B.1.d., these guidelines).
- Loans that provide the mandatory equity contribution required of borrowers for other federal loan programs.
- Loans that refinance existing debt solely for the purpose of reducing the risk to existing lenders (please note the conditions under which refinancing is authorized in paragraph IV.B.1.e., these guidelines).
- Loans that establish revolving lines of credit for borrowers.



Section VIII: Northern Border Regional Commission

The Northern Border Regional Commission is a Federal-State partnership for economic and community development in northern Maine, New Hampshire, Vermont, and New York. Each year, the NBRC provides Federal funds for critical economic and community development projects throughout the northeast. These investments lead to new jobs being created and leverages substantial private sector investments.

State Economic & Infrastructure Development Investment Program

- Since its founding in 2008, the NBRC Federal - State partnership has provided Federal grants to employment generating projects that have helped reduce poverty, unemployment, and outmigration. This is primarily accomplished through the NBRC's Economic & Infrastructure Development Investment program.

Supports eligible projects in: Cayuga, Clinton, Essex, Fulton, Franklin, Genesee, Greene, Hamilton, Herkimer, Jefferson, Lewis, Livingston, Madison, Montgomery, Niagara, Oneida, Orleans, Oswego, Rensselaer, St. Lawrence, Saratoga, Schenectady, Seneca, Sullivan, Warren, Washington, Wayne and Yates counties

Prioritized grants

- Revitalize and modernize essential infrastructure in Northern Border region communities,
- Increase access, affordability, and use of high speed telecommunications by Northern Border residents and businesses,
- Stabilize and reduce electric and thermal energy costs,
- Retain, expand and diversify business enterprise that capitalizes on the region's natural, cultural, and economic assets,
- Position the Northern Border region as an attractive and supportive place for creative and entrepreneurial people,
- Support and expand a highly productive workforce with skills suited to existing and future business needs,
- Foster entrepreneurial leadership and capacity for community economic development, and
- Inform and align local, state, and regional economic development decision making with regional data and perspectives.

Who can apply?

- Public bodies
- IRS recognized 501(c) organizations
- Native American tribes
- Four NBRC State governments.

Are there restrictions?

- Yes. Per statute, the NBRC annually assesses the economic and demographic distress of all NBRC counties. That data determines whether or not the Commission can provide investments within a county as well as what level of match is required for Commission funded projects.

Local Development Districts

- The NBRC Federal-State partnership is aided by a group of regional organizations called Local Development Districts (LDD's) that assist the NBRC in its outreach activities and administer NBRC investments for grantees. LDD's provide feedback to the Commission on its current programs as well as assist in identifying future areas of focus for the Commission. LDD's are either an already existing federally designated Economic Development District, as certified by the US Economic Development Administration or an organization similar in nature to a regional planning commission.
- LDD's are knowledgeable about other Federal and State programs that help fund economic and community development projects. They are aware of local concerns as most engage in regional economic development planning of varying degrees.

New York's Local Development Districts

- **Lake Champlain-Lake George Regional Planning Board**
Website: www.lclgrpb.org
Regional Plan: Comprehensive Economic Development Strategy
NBRC Coverage Area: Clinton, Essex, Hamilton, Warren and Washington
Contact: Beth Gilles, Executive Director
(518) 668-5773 or beth.gilles@lclgrpb.org
- **Capital District Regional Planning Commission**
Website: www.cdrpc.org
NBRC Coverage Area: Rensselaer, Saratoga
Contact: Kate Maynard, Director of Planning and Economic Development
(518) 453-0850 or kate.maynard@cdrpc.org
- **Central New York Regional Planning and Development Board**
Website: www.cnyrpdb.org
Regional Plan: Central New York Initiative
NBRC Coverage Area: Cayuga, Madison, and Oswego counties
Contact: David Bottar, Executive Director
(315) 422-8265 or mail@cnyrpdb.org
- **Mohawk Valley Economic Development District**
Website: <http://mvedd.org>
Regional Plan: MVEDD Comprehensive Economic Development Strategy
NBRC Coverage Area: Fulton, Herkimer, Montgomery, Oneida, Otsego and Schoharie
Contact: Stephen R. Smith, Executive Director

(315) 866-4671 or ssmith@mvedd.org

➤ **Genesee/Finger Lakes Regional Planning Council**

Website: www.gflrpc.org

Regional Plan: G/FLRPC Comprehensive Economic Development Strategy

NBRC Coverage Area: Genesee, Livingston, Orleans, Seneca, Wayne, Yates

Contact: David Zorn, Executive Director

(585) 454-0190 x 14 or dave.zorn@gflrpc.org

➤ **Development Authority of the North Country**

Website: <http://www.danc.org>

NBRC Coverage Area: Franklin, Jefferson, Lewis, and St. Lawrence counties

Contact: Carrie Tuttle, Director of Engineering

(315) 661-3259 or ctuttle@danc.org



Section IX: New York State

These are rural development and agriculture programs that are operated by the State of New York.

New York State New Farmers Grant Fund Program

- This grant fund helps beginning farmers improve farm profitability through one or both of the following goals:
 - Expanding agricultural production, diversifying agricultural production and/or extending the agricultural season;
 - Advancing innovative agricultural techniques that increase sustainable practices such as organic farming, food safety, reduction of farm waste and/or water use.

Eligibility

- Eligible Applicants:
 - Eligible applicants are farm businesses, in which all owners are in the first ten years of having an ownership interest in any farm operation.
 - The farm must have a minimum of \$10,000 in sales of agricultural products grown or raised on the farm.
- Eligible Expenditures:
 - Eligible costs include the purchase of new or used machinery and equipment, supplies, and/or construction or improvement of physical structures used exclusively for agricultural purposes.

Neighborhood and Rural Preservation Programs

- The Neighborhood and Rural Preservation Program (NPP and RPP) provides administrative funds to support community-based not-for-profit corporations known as Neighborhood and Rural Preservation Companies (NPCs and RPCs). There are currently 202 Companies in the Program.
- For over 40 years the Neighborhood and Rural Preservation Program has provided financial and technical assistance to these companies with a goal of providing safe, healthy, and affordable housing for families throughout New York State. Services provided by the Preservation Companies vary by organization, and include, but are not limited to:
 - Housing preservation and rehabilitation
 - Mobile and manufactured home replacement
 - Accessibility modifications
 - Housing counseling (tenant; homebuyer; foreclosure prevention)
 - Landlord and tenant mediation
 - Property management
 - Septic and well upgrades
 - Crime watch programs
 - Employment and job training programs
 - Subsidy Assistance (SNAP; SCRIE; DRIE; HEAP, etc)

- Weatherization assistance
 - Legal assistance
 - “Main Street” and downtown revitalization
- The Neighborhood and Rural Preservation Companies provide local, front line support for housing needs in communities and neighborhoods throughout New York State. The Companies use HCR’s administrative support to leverage funds from the private sector and other public sources. These leveraged resources extend the available service offerings and increase support available to revitalize distressed communities, increase economic opportunities and improve access to safe and affordable housing in New York State.

Rural Area Revitalization Program

- The Rural Area Revitalization Program provides grants to not-for-profit community based organizations and charitable organizations for the restoration and improvement of housing, commercial areas and public/community facilities in rural areas of the state.

Eligibility

- Eligible areas for RARP projects are cities, towns and villages having a population of less than twenty-five thousand. These areas must also meet the following criteria:
- Sustained physical deterioration, decay, neglect, or disinvestment
 - A number of substandard buildings or vacant residential or commercial units;
 - More than fifty percent of the residents are persons whose incomes do not exceed ninety percent of the area median income for the county or metropolitan statistical area (MSA) in which the project is located, or which is designated by a state or federal agency to be eligible for a community or economic development program. Projects demonstrating a direct benefit to persons and families whose incomes do not exceed ninety percent of the area median income for the county or MSA in which a project is located are not required to meet this criterion.

Project Type

- Applicants may request funds to undertake housing preservation and community renewal activities in distressed rural areas by preserving existing housing units, generating new housing units, upgrading commercial and retail areas and by creating innovative approaches to neighborhood and community revitalization which improve cultural and community facilities.

Rural Low-Income School Program

- The RLIS are administered by the NYSED based on federal calculations from data supplied by the NYSED in March/April each year. The RLIS is administered by the NYSED (through the consolidated application process).

Eligibility

- An LEA is eligible for the Rural and Low Income Schools Program if 20 percent or more of the children ages 5 through 17 years served by the LEA are from families with incomes below the poverty line and all of the schools in the LEA have been designated with a [locale code](#) of 32, 33, 41, 42 or 43. The poverty data and the local codes are provided by the U.S. Department of Education.



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 forward this information to the nearest regional office

Capital District

Senator Kirsten Gillibrand
Leo W. O'Brien Federal Office Building
11A Clinton Avenue
Room 821
Albany, NY 12207
Tel: (518) 431-0120
Fax: (518) 431-0128

Western New York

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

Long Island

Senator Kirsten Gillibrand
155 Pinelawn Road
Suite 250 North
Melville, NY 11747
Tel: (631) 249-2825
Fax: (631) 249-2847

New York City

Senator Kirsten Gillibrand
780 Third Avenue
Suite 2601
New York, New York 10017
Tel. (212) 688-6262
Fax (866) 824-6340

North Country

Senator Kirsten Gillibrand
PO Box 749
Lowville, NY 13367
Tel. (315) 376-6118
Fax (315) 376-6118

Rochester-Finger Lakes Region

Senator Kirsten Gillibrand
Kenneth B. Keating Federal Office Building
100 State Street
Room 4195
Rochester, NY 14614
Tel. (585) 263-6250
Fax (585) 263-6247

Central New York

Senator Kirsten Gillibrand
James M. Hanley Federal Building
100 South Clinton Street
Room 1470
PO Box 7378
Syracuse, NY 13261
Tel. (315) 448-0470
Fax (315) 448-0476

Hudson Valley

Senator Kirsten Gillibrand
P.O Box 749
Yonkers, NY 10710
Tel. (845) 875-4585

Washington D.C.

Senator Kirsten Gillibrand
United States Senate
478 Russell Senate Office Building

Washington, DC 20510
Tel. (202) 224-4451
Fax (202) 228-0282
TTY/TDD: (202) 224-6821



Grant Guide Order Form

If you would like to order additional grant guides from our office, please indicate what guides you would like to have and complete the below address information. If you have any questions, please contact us at (212) 688-6262.

Guide

- | | |
|---|--|
| <input type="checkbox"/> Affordable Housing | <input type="checkbox"/> Home Heating and Weatherization |
| <input type="checkbox"/> Ag/ Rural Development | <input type="checkbox"/> Homeland Security |
| <input type="checkbox"/> At Risk Youth / Anti Gang | <input type="checkbox"/> Innovation and Cluster Based Economic Development |
| <input type="checkbox"/> Broadband | <input type="checkbox"/> K-12 Education and Libraries |
| <input type="checkbox"/> Brownfields/Superfund Site Cleanup | <input type="checkbox"/> Lead Paint Remediation |
| <input type="checkbox"/> City Infrastructure | <input type="checkbox"/> Minority and Women Owned Business |
| <input type="checkbox"/> Faith-Based / Community Initiatives | <input type="checkbox"/> Obesity Prevention / Nutritious Foods |
| <input type="checkbox"/> Fire and Emergency Services | <input type="checkbox"/> Senior Services |
| <input type="checkbox"/> General Grants | <input type="checkbox"/> Small Business |
| <input type="checkbox"/> Green Energy and Clean Technology | <input type="checkbox"/> Social Services /Community Groups |
| <input type="checkbox"/> Green Schools | <input type="checkbox"/> Veterans Services |
| <input type="checkbox"/> Higher Education | <input type="checkbox"/> Water and Wastewater Funding |
| <input type="checkbox"/> Historic Preservation/Arts/Culture/Tourism | |

Mail to: **Senator Kirsten Gillibrand, 780 Third Ave, 26th Floor, New York , New York 10017**

Name: _____

Title: _____

Organization: _____

Address: _____

City, State, ZIP: _____

Casework Form

If you have encountered a problem involving a federal government agency or federally subsidized benefit that you have not been able to successfully resolve, Senator Kirsten Gillibrand's staff of constituent liaisons may be able to assist you in the following areas:

Employment Issues: including assistance with disability benefits, employer-provided health care plans and COBRA, Family Medical Leave Act (FMLA) benefits, pensions, unemployment benefits, Federal and State Workers Compensation claims, and retirement-related issues.

Consumer Affairs: including assistance obtaining a home loan modification under the Making Home Affordable Program, insurance claims, dissatisfaction with consumer products or services, environmental regulations, and concerns regarding air quality, water or land contamination.

Immigration Issues: including issues with visitor visas, family and employment based visas, lawful permanent resident status, naturalization, international adoptions, detention, passports, customs and border issues, and assistance to American Citizens in crisis abroad.

Veteran Issues: including issues with VA pension and disability benefits, education benefits, veteran burial or funeral issues, and issues regarding the VA medical centers.

IRS Issues: including connecting constituents with the Taxpayer Advocate Service to address federal tax issues including lost or delayed tax refunds, penalty abatements, payment installation plans, tax credits, referrals to IRS Low Income Tax Clinics and paper tax forms.

Military Issues: including issues pertaining to the Department of Defense, Army, Navy, Marine Corps, Air Force, Coast Guard, Reserves and New York State National Guard, as well as obtaining military records, medals and academy nominations.

Health Care Issues: including issues with Medicare and Medicaid, health insurance, insurance providers, nursing homes, hospitals, prescription drugs, and 9/11 health matters.

Social Security: including issues with Supplemental Security Income, Social Security Disability, survivors' benefits, and retirement benefits.

Social Services: including issues with food stamps, HEAP (low-income heating program), FEMA and disaster relief, and issues related to federally subsidized housing.

Please visit the "Help" section of www.gillibrand.senate.gov or call (212) 688-6262 for further information. Please note that if you are seeking assistance with a case that involves a lawsuit or litigation, Senate Rules prohibit the Office of Senator Gillibrand from giving legal advice or intervening in the proceedings.
