

Rural Economic Development Loan & Grant Program

This program provides financing to eligible Rural Utilities Service electric or telecommunications borrowers to promote rural economic development and job creation projects.

USDA Rural Development provides zero-interest rural economic development loans to local utilities, which are passed through to local businesses for projects that create and retain employment in rural areas. Local utility organizations use grants to establish revolving loan funds for projects that improve employment.

For More Information

Information on all USDA Rural Development programs is available online or from the office serving your area.



Rural Business Development Grants

These are competitive grants to encourage development or expansion of rural businesses. The grants may be used for targeted technical assistance, training, and other activities.

www.rd.usda.gov

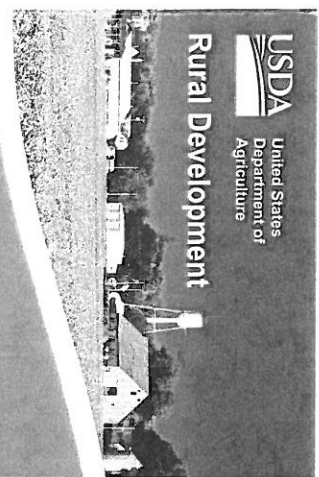
1 (800) 670-6553 (toll free)

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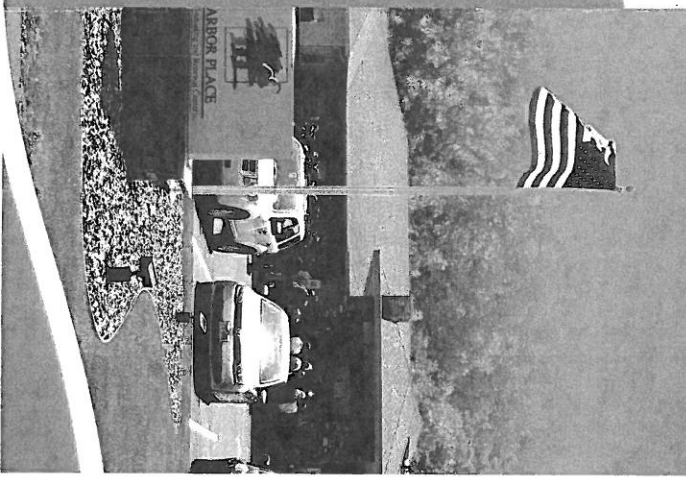
 United States
Department of

 United States
Department of
Agriculture

Rural Development



Help for Communities and Municipalities



Does your community need to buy, build, or improve a public-service project? We may be able to help. USDA Rural Development offers a number of programs providing long-term fixed rate financing for projects that:

- Improve infrastructure;
- Support public health and safety; or
- Promote economic development.

Assistance under these programs is available to applicants in areas designated as "rural." Under law, the definition of "rural area" is different for each program.

Community Facilities Loans & Grants

We offer flexible, inexpensive funding available to improve your rural community. We can help you build large projects, like libraries, child-care facilities, and schools, and small ones like curbs and gutters, to make your community a better place to live. We provide direct loans and grants and work with private lenders to offer loan guarantees. Our guarantee makes it possible for the lender to provide a more affordable financing option.

Community Facilities assistance is available to public bodies, nonprofit organizations, and Federally Recognized Tribes to build, expand, or improve facilities and services for health care, education, public safety, and public services.

We encourage you to contact your local USDA Rural Development office to discuss a potential project, and to apply.

Community Facilities Programs are available to assist areas with populations up to 20,000.

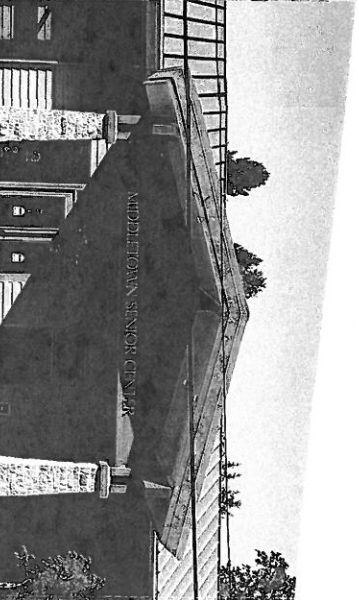


Water and Waste Disposal Loans & Grants

Through this program we provide funds to extend and improve water, waste water, waste disposal systems in rural areas. We make preplanning and other technical assistance available to financially distressed rural communities looking to improve their waste disposal systems.

Water and waste disposal assistance is available to public bodies, nonprofit organizations, Federally Recognized Tribes to build, expand, or improve facilities and services for safe, clean water and sewer systems.

Water and Waste Disposal Loans and Grants are available to assist areas with populations up to 10,000.

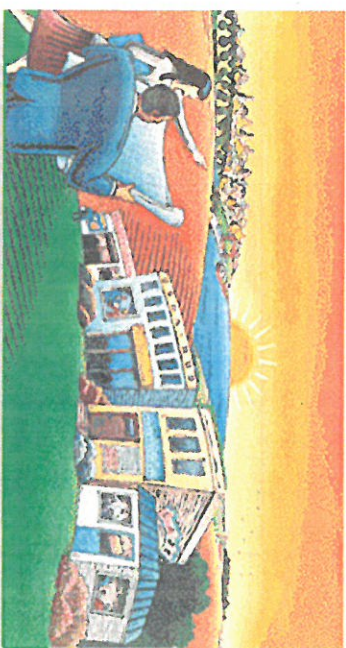




Rural Development

United States Department of Agriculture

Arkansas



Our mission is to help develop and sustain rural Arkansas' diversified, rapidly changing society by working in partnership with people and communities, and to assist them in improving their quality of life through financial and technical assistance to individuals, families and communities. We accomplish this by helping with a wide range of projects that include affordable housing, business and industry loans, water and wastewater projects and community facility needs. Our website at www.rd.usda.gov/ar is designed to give you a better understanding of the loans, loan guarantees and grants we provide.

Arkansas' USDA Rural Development is one agency administratively, but operates as three separate agencies to disburse funds to programs: Rural Business & Cooperative Programs (RB&CP), Community Programs (CP) & Rural Housing Service (RHS).

		E-Mail Address	Phone Numbers
State Office	Federal Building, Room 3416, 700 W. Capitol Avenue, Little Rock, AR 72201-3225	David.Branscum@ar.usda.gov	(501) 301-3200
State Director	David L. Branscum		
Community Programs Director	Stephen Lagasse	stephen.lagasse@ar.usda.gov	(501) 301-3265
Business & Cooperative Programs Director	Tim Smith	Tim.Smith@ar.usda.gov	(501) 301-3280
Single Family Housing Program Director	Cheryl Ivy	Cheryl.Ivy@ar.usda.gov	(501) 301-3235
Multi-Family Housing Program Director	Tim Smith (Acting)	Tim.Smith@ar.usda.gov	(501) 301-3250
Area 1 Office	Johanny James, Area Director Federal Building, Room 201 402 N. Walnut Harrison, AR 72601	Johanny.James@ar.usda.gov	(870) 741-4050
Serving Counties: Baxter, Benton, Boone, Carroll, Fulton, Izard, Madison, Marion, Newton, Searcy, Stone and Washington.	Bryan Exum, Area Director 3407 S. Caraway Road, Suite 4 Jonesboro, AR 72401-2891	bryan.exum@ar.usda.gov	Main Line (870) 741-8600 (Ext. 4) (870) 972-4671 (Ext. 4)
Area 2 Office	Inez Shackelford, Area Director 4401 N. Washington Forrest City, AR 72335	inez.shackelford@ar.usda.gov	(870) 633-3055 (Ext. 4)
Serving Counties: Clay, Cleburne, Craighead, Green, Independence, Jackson, Lawrence, Mississippi, Poinsett, Randolph, and Sharp Counties.	Cheryl Ivy, Acting Area Director USDA Service Center 419 W. Gaines Street Monticello, AR 71655	Cheryl.Ivy@ar.usda.gov	(870) 367-8400 (Ext. 4)
Area 4 Office	Doug Lawrence, Area Director USDA Service Center 300 W. Commerce Blvd, P. O. Box 768, Hope, AR 71801	Doug.lawrence@ar.usda.gov	(870) 777-8800 (Ext. 4)
Serving Counties: Ashley, Bradley, Calhoun, Chicot, Cleveland, Columbia, Dallas, Desha, Drew, Grant, Jefferson, Lincoln, Ouachita, and Union Counties.	Steven M. Mosher, Area Director 3913 Brocken Hill Drive, Suite 400 Ft. Smith, AR 72908-9289	Steve.Mosher@ar.usda.gov	(479) 646-8300 (Ext. 4)
Area 5 Office			
Serving Counties: Clark, Garland, Hempstead, Hot Spring, Howard, Lafayette, Little River, Miller, Montgomery, Nevada, Pike, Polk, Saline, and Sever Counties.			
Area 6 Office			
Serving Counties: Conway, Crawford, Franklin, Faulkner, Johnson, Logan, Perry, Pope, Sebastian, Scott, Van Buren, and Yell Counties.			

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Programs for Rural Housing

8/15/2018

USDA Rural Development delivers a variety of home ownership, home repair, and rental housing assistance to support the needs of rural people. Most involve direct assistance by USDA, while others work through partnerships. Field offices also offer homeownership and credit management education.

USDA Rural Housing Programs and Features	Purpose (What is the program's goal?)	Program Type (How does it work?)	Eligible Applicants (Who can apply?)	Eligible Areas (What is rural?)	Authorized Purposes (What can funds be used for?)	Typical Amount of Assistance	Rates & Terms (rates subject to change)	Key to Success	When to Apply	Who to Contact
Single Family Housing Direct Loan (SFH 502 Loan)	Enable low income households to buy a modest home or build their own home through Mutual Self-Help Program	USDA processes loan to home-buyers	Very low & low income households	Unincorporated areas, <35,000 population	Purchase new or existing homes. 100% financing – No down payment required.	\$60,000-100,000 Up to 100% of the market value of the home.	1-8% depending upon family income; total mortgage cost lower for Self-Help participants	Applicants must have good credit & stable income adequate to repay the loan. Self-Help program available.	Year-round	USDA Field Office
Single Family Housing Participation Loan (SFH 502 Participation/leveraging)	Enhance the ability of mortgage lenders to make loans which allow low-income households to buy a modest home.	USDA participates with a local mortgage lender in financing a home	Low income households	Unincorporated areas, <35,000 population	Purchase new or existing homes. 100% financing – No down payment required.	\$60,000-100,000 Up to 100% of the market value of the home.	Mortgage lender's loan is fixed; 30 years. USDA's is 1-8% depending upon family income; 33-38 years	Mortgage lender's loan is fixed; 30 years. USDA's is 1-8% depending upon family income; 33-38 years	Year-round	Participating mortgage lender, or USDA Field Office
Single Family Housing Guaranteed Loan (SFH Guarantee)	Provide an Incentive for mortgage lender to make home loans to low & moderate income households	USDA guarantees home loan made by mortgage lenders	Mortgage lenders ... making loans to low and moderate income households	Unincorporated areas, <35,000 population	Purchase new or existing homes. 100% financing – No down payment required.	Up to 100% of the market value of the home.	Mortgage lender's interest rate is negotiated but is fixed; 30 years	Lender-driven: there must be a lender willing to make the loan. (USDA just guarantees the loan.) Applicants must have good credit & stable, adequate income	Year-round	Participating mortgage lender, or USDA Field Office
Single Family Housing Repair Loan (SFH 504 Loan)	Modernize or repair a modest home	USDA makes loan to home owners	Very low income households	Unincorporated areas, <35,000	Install or repair water or sewer hook-ups, roofing, insulation, and other housing improvements.	\$20,000	1%, 20 year	Applicant must have limited resources and be unable to get credit elsewhere.	Year-round	USDA Field Office
Single Family Housing Repair Grant (SFH 504 Grant)	Rehabilitate substandard housing to a safe, decent & sanitary condition	USDA provides grant to home owners	Very low income households who are 62 years or older	Unincorporated areas, <35,000	Install or repair water or sewer hook-ups, roofing, insulation, and correct other basic housing defects.	\$7,500	Grant	Applicant must have limited resources. A SFH 504 grant may be combined with a SFH 504 loan.	Year-round	USDA Field Office
Multi-Family Housing Direct Loan (MFH 515 Loan)	Finance the purchase of apartments for very low and low income households	USDA processes loan to purchase apartments	Private developers, nonprofits, tribes, public agencies	Unincorporated areas, <35,000 population	Finance the construction of new apartments or buy and renovate existing apartments; also provides partial or complete rental assistance	\$1,000,000 maximum; leveraged with tax credits & other funds	Effective rate 1%; 30 year term with 50-year amortization	Very competitive program. USDA provides subsidies so that units are affordable to very-low and low-income tenants	Annual competition at national level. NOFA	USDA State Office (Rural Housing Programs)
Multi-Family Housing Guaranteed Loan (MFH Guarantee) (Section 538)	Provide an Incentive for commercial lending to finance the purchase of apartments for low and moderate income tenants	USDA guarantees loans processed by financial institutions	Private developers, nonprofits, tribes, public agencies	Unincorporated areas, <35,000 population	The guaranteed loans finance new apartments or purchase and renovate existing apartments	\$2,000,000 (LHTC and tax exempt bonds)	Negotiated between borrower & lender	Lender-driven: there must be a lender willing to process the loan. (USDA guarantees the loan.)	Continuous selection. National level competition. NOFA	USDA State Office (Rural Housing Programs)
Farm Labor Housing Direct Loan & Grant (FLH 514/515 Loan & Grant)	Finance the purchase of housing projects for farm workers & migrant laborers	USDA processes loans and grants for eligible entities	Nonprofits, public bodies (e.g., housing authorities), & Association of Farmers	Rural areas that serve farm labor households	Finance new or buy and renovate existing farm labor housing projects	\$1 million-\$2 million (highly leveraged)	1% fixed; 33 years	Very competitive program. Grants may be included with loan funds.	Annual competition at national level. NOFA	USDA State Office (Rural Housing Programs)
Housing Preservation Grant (HPG Section 533)	Support programs that cure safety, health and accessibility problems in existing homes & rental units	USDA processes grants to eligible entity	Nonprofits, tribes, & public bodies (e.g., cities & counties)	Unincorporated areas, <20,000 population	Any program that offers affordable assistance (loans, grants, subsidies, technical assistance, etc.) to repair very-low and low-income households.	\$30,000 – \$50,000	Grant	Very competitive program. Preference is given to projects with leveraged funds and targeting very low and low-income households.	Annual competition at state level. NOFA	USDA State Office (Rural Housing Programs)

Programs for Rural Businesses and Rural Cooperatives

8/15/2018

USDA Rural Development delivers a variety of types of assistance to rural businesses and communities. Most of them work in financial partnership with local economic organizations – banks and lenders, economic development groups, local revolving loan funds, universities, cities, counties, tribes, and utility cooperatives.

Program	Purpose (What is the program's goal?)	Program Type (How does it work?)	Eligible Applicants (Who can apply?)	Eligible Areas (What is rural?)	Authorized Purposes (What can funds be used for?)	Typical Amount of Assistance	Rates & Terms (rates subject to change)	Key to Success	When to Apply	Who to Contact
USDA Rural Business - Cooperative Programs	Provide an incentive for business lending that will save & create jobs (typically for larger businesses)	USDA guarantees business loans made by commercial lenders	Banks and other commercial lenders who make loans to rural businesses	Areas outside the urbanized edge of cities of >50,000 population	The loans guaranteed can be used for real estate, equipment, working capital, & refinancing – for nonfarm businesses	80% loan guarantees for loans of \$5 million; 70% on loans \$5 to \$10 million	Negotiated between business & lender. Fixed or variable rates. (No balloons)	Lender-driven: have a bank willing to make the loan. (USDA only guarantees the loan.) Business must have strong equity & collateral.	Year round	Local banks and business lenders, or USDA State Office (Rural Business Programs)
B&I Guarantee Business & Industry Guaranteed Loan	Provide an incentive for business lending that will save & create jobs (typically for larger businesses)	USDA guarantees business loans made by commercial lenders	Banks and other commercial lenders who make loans to rural businesses	Areas outside the urbanized edge of cities of >50,000 population	The loans guaranteed can be used for real estate, equipment, working capital, & refinancing – for nonfarm businesses	80% loan guarantees for loans of \$5 million; 70% on loans \$5 to \$10 million	Negotiated between business & lender. Fixed or variable rates. (No balloons)	Lender-driven: have a bank willing to make the loan. (USDA only guarantees the loan.) Business must have strong equity & collateral.	Year round	Local banks and business lenders, or USDA State Office (Rural Business Programs)
IRP Intermediary Relending Program	Capitalize locally-run programs for small businesses unable to obtain adequate bank financing	USDA loans money to a local revolving loan fund for relending to nonfarm businesses	Nonprofit economic development groups, tribes, & public bodies (e.g., cities) ... who will make loans to rural businesses	Areas outside the urbanized edge of cities of >50,000 population	The loans must be used to set up a loan program ... to make business loans for nonfarm businesses	\$300,000 - \$1,000,000 loans to relenders to make loans up to \$150,000 to businesses	1-, 30 years to re-lender ... to make loans to rural businesses	Funding is limited, so these loans tend to go only to loan funds that will serve the neediest areas.	Year round, quarterly competition at national level	USDA State Office (Rural Business Programs)
RBDC Rural Business Development Grant - Enterprise Opportunity	Support economic development projects that will assist specific small & emerging private businesses	Grants to local economic development groups to assist private business development	Nonprofit economic development groups, tribes, and public bodies (cities/ counties)	Areas outside the urbanized edge of cities of >50,000 population	To do a feasibility study, provide technical assistance to businesses, provide job training, set up a revolving loan fund, or develop infrastructure	<\$100,000	Grant	Funding is limited, so these grants tend to go only to the neediest areas. Grant funds cannot be used for regional planning or business attraction projects.	Once-a-year competition at state level	USDA State Office (Rural Business Programs)
RBDC Rural Business Development Grant - Opportunity	Support economic development planning	USDA makes grant to support local or regional economic development efforts	Public bodies, Indian tribes, nonprofit economic development organizations, cooperatives	Areas outside the urbanized edge of cities of >50,000 population	Technical assistance for business and economic development, planning, and training.	≤ \$50,000	Grant	Funding is very limited, highly competitive; benefit rural communities with exceptional economic needs	Once-a-year competition at national level	USDA State Office (Rural Business Programs)
VAPC Value -Added Producer Grant	Support producers in ventures that will increase the return on their agricultural commodities	USDA provides matching grants for value-added ventures	Farmers, ranchers, forasters and fishers; coops; producer groups & joint ventures	No rural area requirement	Grants for planning or working capital to operate value-added ventures; minimum 1:1 match required	\$575,000 (planning); ≤ \$200,000 (working capital)	Grant	Application requirements are complex, so consult with USDA well in advance of application deadline	Once-a-year competition at national level	USDA State Office (Rural Business Programs)
SSDPG Small Socially Disadvantaged Producer Grant	Foster business success of coops of small, minority agricultural producers	USDA makes grants for technical assistance projects	Coops with ≥75% women or minority members of small minority producers	Areas outside the urbanized edge of cities of >50,000 population	Feasibility or market studies, product improvement, training or legal advice.	≤ \$200,000	Grant	Preference for experience & projects that help the most farmers & smaller, poorer communities	Once-a-year competition at national level	USDA State Office (Rural Business Programs)
RCDC Rural Cooperative Development Grant	Support centers to assist cooperatives	USDA makes grants to centers for rural cooperative development	Universities and nonprofit economic development groups	Areas outside the urbanized edge of cities of >50,000 population	To operate centers that assist rural cooperatives	Typically between \$200,000 - \$300,000	Grant	Limited funding; grants tend to go to projects helping the neediest areas	Once-a-year competition at national level	USDA State Office (Rural Business Programs)

Programs for Rural Businesses and Rural Cooperatives (Cont.)

USDA Rural Business - Cooperative Programs	Purpose (What is the program's goal?)	Program Type (How does it work?)	Eligible Applicants (Who can apply?)	Eligible Areas (What is rural?)	Authorized Purposes (What can funds be used for?)	Typical Amount of Assistance	Rates & Terms (rates subject to change)	Key to Success	When to Apply	Who to Contact
REAP Grants Renewable Energy & Efficiency Projects	Financing for renewable energy generation systems or energy efficiency improvements	USDA makes grants to small, rural businesses & agricultural producers	Rural small businesses (using SBA definition) & agricultural producers	Areas outside the urbanized edge of cities of >50,000 population	Renewable energy systems (wind, solar, biomass, biofuel, digesters, geothermal & micro-hydro) or energy efficiency installations	\$5,000,000 for renewables; \$250,000 for efficiency (25% of project cost or less)	Grant	Complex application, so consult with USDA well in advance of deadline; grants awarded via strongly favored	Applications invited annually in the spring; awarded via national competition	USDA State Office (Rural Business Programs)
REAP Loan Guarantees Rural Energy Guaranteed Loan	Provide incentive for business lending for renewable energy or efficiency improvements	USDA guarantees business loans made by banks to small businesses & farmers	Banks and other commercial lenders who make loans to rural businesses and agricultural producers	Areas outside the urbanized edge of cities of >50,000 population	The loans guaranteed can be used for the purchase & installation of renewable energy systems or energy efficiency improvements	85-60% loan guarantees on \$5,000 to \$25 million loans	Negotiated by business & lender; fixed or variable rates (no balloons)	Lender driven: must have a bank loan that USDA guarantees; may be combined with a REAP grant	Year Round	USDA State Office (Rural Business Programs)
REAP Grants Energy Audit or Renewable Energy Assistance	Offsets cost of providing energy project technical assistance to farmers & small rural businesses	Grants to programs providing rural businesses with energy audits or other energy technical help	State or local governments, tribes, colleges, or electric coops & publicly owned utilities	Areas outside the urbanized edge of cities of >50,000 population	To defray part of the cost of conducting detailed energy studies for rural businesses (business is expected to pay 35% of cost)	\$100,000	Grant	Very competitive; experienced multi-county or statewide programs favored; cost per audit of \$52,000	Once a-year competition at national level	USDA State Office (Rural Business Programs)
Section 9005 Advanced Biofuel Payment Program	Provide an incentive payment to producers of advanced biofuels	USDA makes a payment based on production level of the producer	Rural producers of non-cornstarch ethanol or biodiesel	Producers outside urban edge of cities > 50,000	Incentive payment may be used by the producer as desired	Funds are divided among all enrolled producers per BTU	Incentive payment	Enroll in the program during the annual sign-up period	Once a-year sign-up at the State Office level	USDA State Office (Rural Business Programs)
RED Loan Rural Economic Development Loan	Promote specific community or business development projects that will improve the local economy	Loans to utility cooperatives which are re-loaned for local community or business projects	Electric & telephone utilities financed by USDA's Rural Utilities Service	Areas outside the urbanized edge of cities of >50,000 population	Cooperative relends to businesses, nonprofits, and public bodies for community and business development purposes	\$1,000,000 loan maximum	Loan is zero%, 10 years; reloaned at zero % interest for 10 years	Requires a community-oriented utility cooperative that is willing to borrow and relend on the project's behalf.	Year round, Quarterly competition at national level	USDA State Office (Rural Business Programs)
RED Grant Rural Economic Development Grant	Promote specific community or business development projects that will improve the rural economy	Grants to certain utilities to capitalize a revolving loan fund for community projects	Electric & telephone utilities financed by USDA's Rural Utilities Service	Areas outside the urbanized edge of cities of >50,000 population	Grants are used to set up a revolving loan fund; at first, loans must be for community, education, or health care projects	\$300,000 grant maximum	Grant	Requires a community-oriented utility cooperative that is willing to oversee a loan fund; requires a 20% match	Year round, Quarterly competition at national level	USDA State Office (Rural Business Programs)

Programs for Rural Communities

USDA Rural Development delivers a variety of types of assistance to rural communities. Some involve direct assistance by USDA, while others work through local partnerships. Rural communities and nonprofits are encouraged to call USDA for ideas on how to pursue meeting their facility and community development needs.

USDA Community Facilities Programs and Features	Purpose (What is the program's goal?)	Program Type (How does it work?)	Eligible Applicants (Who can apply?)	Eligible Areas (What is rural?)	Authorized Purposes (What can funds be used for?)	Typical Amount of Assistance	Rates & Terms (rates subject to change)	Key to Success	When to Apply	Who to Contact
Community Facilities Guaranteed Loan (CF Guarantee)	Provide an incentive for commercial lending that will develop essential community facilities	USDA guarantees loans made by banks	Banks and other commercial lenders... to make loans to nonprofits, tribes, & public bodies (e.g., cities or counties)	Unincorporated areas &<20,000 population cities	The loans guaranteed can be used for real estate & equipment. Types of projects include hospitals, medical clinics, nursing home, assisted living facility, developmental center, day care centers,	\$500,000 - \$3 million	Negotiated between borrower & lender. Fixed or variable rates with annual lifetime caps. Balloon payments are not allowed.	Lender-driven: there must be a bank willing to make the loan. (USDA just guarantees the loan.) The loan must be fully secured by a lien on the property and/or equipment financed and a pledge of revenues.	Year round	Local banks or USDA Area Office (Community Programs)
Community Facilities Direct Loan (CF Direct)	Develop essential community facilities.	USDA makes loans to develop essential community facilities	Nonprofits, tribes, and public bodies (e.g., cities or counties)	Unincorporated areas &<20,000 population cities	The loans can be used for construction & equipment. Types of projects include hospital, medical clinic, nursing home, assisted living facility, developmental center, public building, day care center, fire station or fire truck.	\$100,000 - \$15 million	Currently 3.875% fixed (rates are subject to change quarterly.) Term depends on security and up to 40 years maximum	The loan must be fully secured by a lien on the property and/or equipment financed and a pledge of revenues or taxes.	Year round	USDA Area Office (Community Programs)
Community Facilities Grant (CF Grant)	Develop essential community facilities	USDA makes grants to develop essential community facilities	Nonprofits, tribes, and public bodies (e.g., cities or counties)	Unincorporated areas &<20,000 population cities	The grants can be used for primarily equipment and for some construction. Types of projects include ambulance, hospital equipment, community center, day care center, senior center, fire station or fire truck.	\$10,000- \$50,000	Grant	May pay for 15-75% of the eligible project cost depending on the financial need, community's population & median household income.	Year round	USDA Area Office (Community Programs)
Distance Learning & Telemedicine Loan & Grant (DL/TM)	Support the development of telemedicine & distance learning systems	USDA makes loans & grants	Schools, libraries, hospitals & medical clinics,	Unincorporated areas &<10,000 population cities	The funds can be used for initial capital and hardware costs that will enhance telecommunication capabilities for either public education or medical purposes.	\$50,000- \$500,000 for grants. No limit for loans.	Fixed based on Government cost of funds; 10 years and/or Grant	May pay for up to 85% of the project cost.	Once a-year. Annual competition at national level	USDA State Office (Community Programs)

* See page 6 for contact information

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Programs for Rural Utilities

USDA Rural Development delivers a variety of types of assistance to rural utilities. Most involve direct assistance by USDA, while others work through local partnerships. Rural communities facing utility issues caused by growth, aging infrastructure, or noncompliance with health standards are encouraged to call for ideas and assistance with problem resolution.

USDA Water and Environmental Programs and Features	Purpose (What is the program's goal?)	Program Type (How does it work?)	Eligible Applicants (Who can apply?)	Eligible Areas (What is rural?)	Authorized Purposes (What can funds be used for?)	Typical Amount of Assistance	Rates & Terms (rates subject to change)	Key to Success	When to Apply	Who to Contact
Water & Waste Disposal Loan & Grant (WWD Loan & Grant)	Develop and repair water, sewer, storm drainage, & solid waste systems.	USDA makes loans (sometimes with grants) for water & waste disposal facilities	Public bodies (e.g., cities or water, and tribes, or nonprofit water associations)	Unincorporated areas &<10,000 population cities	Loans can be used for construction & equipment. Eligible projects include water, sewer, solid waste & storm drainage systems - both new and repair projects	\$100,000 - \$20,000,000	Currently 2.375-3.875% fixed rate (depends upon purpose and service area income) and (rates are subject to change quarterly). 40 years or useful life of security	Loans must be fully secured by revenues or assessments. Grants are available to the highest priority applicants and for up to 45-75% of the eligible project cost. Amount of Grant depends on service area income, project purpose, financial need, and similar system costs.	Year round	USDA Area Office (Rural Development Programs)
Water & Waste Disposal Guaranteed Loan (WWD Guaranteed)	Provide an incentive for commercial lending that will finance water, sewer, storm drainage, & solid waste systems	USDA guarantees loans made by banks	Banks and other commercial lenders.	Unincorporated areas &<10,000 population cities	Loans guaranteed can be used for construction & equipment. Eligible projects include water, sewer, solid waste & storm drainage systems - both new and repair projects	\$1,000,000 or more	Negotiated between business & lender. Fixed or variable rates allowed Ballroom payments not allowed.	Lender-driven: there must be a bank willing to make the loan. (USDA just guarantees the loan.) Nonprofit water associations are targeted.	Year round	Banks and commercial lenders, or USDA Area Office (Community Programs)
Solid Waste Management Grant (SWMG)	Support recycling education and solid waste planning	USDA makes grants to improve solid waste handling	Public bodies (e.g., counties & joint powers authorities), tribes, & nonprofits	Unincorporated areas &<10,000 population cities	The funds can be used for technical assistance, planning, and community education projects.	\$50,000	Grant	Funding is limited, so these grants tend to go only to the highest priority areas.	Once-a-year. Annual competition at national level	USDA National Office (WEP Programs)
Technical Assistance & Training Grant (TAT)	Support for entities eligible for WWD loans & grants in the areas of operator training, board training, financial	USDA makes grants to benefit small rural utilities	Nonprofit corporations who will provide such assistance to rural utilities	Unincorporated areas &<10,000 population cities	The funds can be used for technical assistance, planning, and training.	\$50,000-\$1 million+	Grant	Funding is limited, so these grants tend to go only to projects helping the highest priority areas.	Once-a-year. Annual competition at national level	USDA National Office (WEP Programs)
Telecommunication Program * See below for contact information										
Electric Program ** See below for contact information										

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* Telecommunications/Distance Learning & Telemedicine Field Representative: William H. Vogt, P. O. Box 979, Ball Louisiana 71405; Phone/Fax: 318-640-1407; Voice Mail: 800-594-1632; Cell: 318-451-0403; Email: William.vogt@wdc.usda.gov

Summary of Program Purposes

	Land & Building	Mach. & Equip.	Working Capital	Infrastructure	Train/ Tech.
RURAL HOUSING SERVICE -					
Single Family Housing - Direct loan	•				
Single Family Housing - Guaranteed loan	•				
Single Family Housing Repair - Loan/grant	•				
Rural rental housing - Guaranteed loan	•			•	
Rural rental housing - Direct loan	•			•	
Farm labor housing - Loan/grant	•			•	
Community Facility - Direct loan/grant	•	•		•	
Community Facility - Guaranteed loan	•	•		•	
Housing preservation - Grant	•	•	•	•	•
RURAL BUSINESS-COOPERATIVE SERVICE					
Business & Industry - Guaranteed loan	•	•	•	•	
Rural Business Enterprise Grant	•	•	•	•	•
Intermediary Relending - Loan	•	•	•	•	
Rural Economic Development Loan and Grant	•	•	•	•	•
Rural Cooperative Development Grant	•	•	•	•	•
Value-Added Agricultural Product Market Dev Grant			•		•
Rural Business Opportunity Grant					•
RURAL UTILITIES SERVICE					
Water and sewer - Loan/grant	•	•		•	
Water and sewer - Guaranteed loan	•	•		•	
Solid waste management grant					•
Electric and Telecommunications - Direct/Guar Loan	•	•		•	
Distance Learning & Telemedicine - Loan/grant	•	•		•	

8/15/2018

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If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, found online at http://www.ascr.usda.gov/complaint_filing_cust.html, or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter to us by mail at U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442 or email at program.intake@usda.gov.

UNITED STATES DEPARTMENT OF AGRICULTURE-RURAL DEVELOPMENT WATER AND ENVIRONMENTAL PROGRAMS (WEP)

Purpose

USDA Rural Development (RD) makes direct loans and grants to build or improve essential public use facilities such as water and sewer facilities, storm sewers and solid waste facilities. Funds can be used for construction and non-construction costs including land, equipment, engineering services, legal services, and interest during construction.

Eligibility

Funding may be obtained through Rural Development when the applicant is unable to secure funding from other sources at reasonable rates and terms.

Eligible applicants include: non-profit corporations, cities, towns, counties, other public bodies such as: special purpose districts and authorities. Projects may only benefit incorporated communities of up to 10,000 population and rural unincorporated areas.

The applicant must have the legal capacity to borrow and repay loans, to pledge security for loans and to operate and maintain the facilities. The applicant must be financially sound and able to manage the facility effectively as well as have a financially sound facility based upon satisfactory sources of income such as: revenues, taxes, assessments, or fees to pay all operating costs, debt service payments and reserves.

Maximum Loan Rates, and Terms

The amount loaned is determined by the amount needed by the applicant, their ability to repay the loan and the availability of funds. Interest rates are based upon the median household income of the service area and the purpose of the project. Interest rates as of July 1, 2018 are: **Poverty – 2.375% Intermediate – 3.125% and Market – 3.875%**. Once a project is approved and obligated the interest rate is fixed and there are no prepayment penalties. The loan term is typically set at 40 years or the useful life of the facility, whichever is less.

Grants

Grant funding is available, when eligible and needed, and is used to supplement RD loans to reduce debt service requirements where necessary to achieve reasonable similar system user rates. Grant eligibility is also based on the available resources of the applicant, as well as the Underwriting analysis and the availability of funds. Areas with median household incomes above \$40,956 are not grant eligible. The maximum RD grant possible is 75% of eligible project costs where the median household income of the project service area is below \$32,765 and the project is necessary to alleviate a health or sanitary problem, or 45% of eligible project costs where the median household income is \$40,956 or less.

Note: Rural Development WEP information, Regulations, Bulletins and Forms can be accessed at <https://www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program> and some forms are also available in a fillable format through the USDA eForms link at www.rd.usda.gov and information about Rural Development Programs in Arkansas can be found at <http://www.rd.usda.gov/ar>

Engineering and Environmental Requirements

The applicant must utilize the services of an engineer and an attorney to provide necessary engineering and legal services. A Preliminary Engineering Report (PER) and an Environmental Report (ER) must be submitted in accordance with the RD Guides for the proposed project.

Priority

Priority is given to low income communities, communities with populations of less than 5,500 and for projects necessary to meet established health or sanitary standards.

Application – Applications are received year-round through RD's online application system - RD Apply: <https://www.rd.usda.gov/programs-services/rd-apply>

Some of the Application items consist of:

1. SF424, Application for Federal Financial Assistance
2. State of Arkansas Clearinghouse comments
3. Data Universal Numbering System (DUNS)-Number 866-705-5711 or www.dnb.com/us/duns_update/index.html
4. System for Award Management Registration (SAM) www.sam.gov
5. Current and past Financial Statements
6. Certification of Inability to obtain credit elsewhere
7. Publication of Notice of Intent to file Application /Notice of Public Hearing with Public Hearing Minutes
8. Preliminary Engineering Report (PER)
9. Environmental Report (ER)
10. Water and Wastewater Advisory Committee-Approval
11. ANRC Water Plan Compliance-Approval

Contact

Information on the WEP program and how to apply may be obtained from one of the following RD Area Offices:

- *Neal Hodges, Area 1
Harrison, AR 870-741-8600 Ext. 4
- *Neal Hodges, Area 2 (Interim Basis)
Jonesboro, AR 870-741-8600 Ext. 4
- *Betty Searcy or Flora Pruitt, Area 3
Forrest City, AR 870-633-3055 Ext. 4
- *Keith Huskey, Area 4 (Interim Basis)
Monticello, AR 870-777-8800 Ext. 4
- *Keith Huskey, Area 5
Hope, AR 870-777-8800 Ext. 4
- *Jamie Scott, Area 6
Fort Smith, AR 479-646-8300 Ext. 4

*or contact the RD State Office in Little Rock:
Phone: (501) 301-3265 FAX: (501) 301-3293
Lauren Chambers, Program Engineer
David Kirchner, Program Specialist
Stephen Lagasse, Program Director

USDA RURAL DEVELOPMENT

Community Facility Direct Loan

USDA Rural Development can make direct loans to develop and improve essential public community facilities located in rural areas of up to 20,000 in population. Funds can be used for equipment to be purchased and for facility construction or improvements for projects that have not already been started.

Types of Projects Financed:

Health Care – hospital, medical clinic, mental health facility, nursing home, assisted living facility

Public Safety – detention facility, 911 communication center, police and fire station and equipment

Public Services – courthouse, city hall, adult and child developmental centers, child day care center, senior center, community center, transitional home, charter school, library, museum, food pantry, farmer's market, animal shelter, airport, streets, bridges, drainage

Who May Apply?

Eligible entities are limited to: public bodies such as a city, town, county, public facility board, special-purpose district or other political subdivision of a State, or a nonprofit organization.

Applicants must:

Be unable to finance the proposed project from their own resources or through commercial credit at reasonable rates and terms;

Have the legal authority to own, construct, operate, and maintain the proposed facility;

Provide for public facilities needed for orderly community development and operated on a nonprofit basis

Nonprofit organizations must demonstrate significant ties to the local community in order to ensure that the facility will carry out a public purpose and continue to primarily serve rural areas. Nonprofit organizations must be able to document significant local support for the project in the form of actual dollars being contributed towards the project and must also be able to provide letters of support from each government body that would be affected by the proposed project. In addition, the nonprofit organization must have experience operating and managing a similar facility.

What are the Interest Rates and Terms?

The interest rate is a fixed rate for the term of the loan. The maximum term on all loans is 40 years. However, the repayment period is limited to the useful life of the facility or equipment or any statutory limitation on the applicant's borrowing ability.

Interest rates as of July 1, 2018: 3.875%

The above interest rates are subject to change each quarter

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What Security is required?

All loans will be secured to protect the interest of the Government. Each applicant must satisfactorily document that the project will be financially feasible. Bonds or notes pledging taxes, assessments, or revenues will be accepted as security if they meet statutory requirements. Where State law permits, a mortgage, security agreement and financing statement will also be taken on real and personal property serving as security.

Where is the Application package obtained and filed?

Contact the Rural Development Area Office serving your community:

Office	Phone	Ask for...
Harrison	870-741-8600 [Ext. 4]	Jennifer Harness
Jonesboro	870-741-8600 [Ext. 4]	Jennifer Harness (Interim Basis)
Forrest City	870-633-3055 [Ext. 4]	Betty Searcy or Flora Pruitt
Monticello	870-633-3055 [Ext. 4]	Betty Searcy (Interim Basis)
Hope	870-777-8800 [Ext. 4]	Keith Huskey
Fort Smith	479-646-8300 [Ext. 4]	Jamie Scott

If you cannot reach someone in the Area Office near where you are located, please contact **Stephen Lagasse** or **David Kirchner** in the State Office at 501-301-3265.

Additional information on USDA Rural Development programs and related forms can be obtained at the following website: www.rd.usda.gov

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USDA RURAL DEVELOPMENT COMMUNITY FACILITY GRANT

Community Facility (CF) grants can be used to develop and improve essential public community facilities located in rural areas of up to 20,000 in population. Funds can be used for equipment to be purchased and for facility construction or improvements for projects that have not already been started.

The Agency will authorize the use of grant funds on a graduated scale enabling rural communities with small populations and low-income levels to receive a greater percentage of grant funds. Projects will be selected based on a priority point system. Small communities with a population of 5,000 or less and low-income levels will receive the highest priority.

WHO IS ELIGIBLE? Eligibility is limited to nonprofit organizations, public bodies and federally recognized Indian Tribes serving rural areas. Applicants must:

1. Be unable to finance the proposed project from its own resources or through commercial sources at reasonable rates and terms.
2. Have the legal authority necessary for construction, operation, and maintenance of the proposed facility.
3. If real estate improvements are proposed, the applicant must own the real estate to be improved.
4. Propose facilities that are necessary for orderly community development.
5. Facility must be located in a community having a population of 20,000 or less.
6. Serve areas where the median household income of the population to be served by the proposed facility is below the higher of the poverty line or 90 percent of the state non-metropolitan median household income.
7. ***Nonprofit organizations must demonstrate significant ties to the local community in order to ensure that the facility will carry out a public purpose and continue to primarily serve rural areas. They must also be able to provide letters of support from each government body that would be effected by the proposed project.***

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HOW MAY FUNDS BE USED?

Health Care

Medical Equipment
Computer Equipment
Ambulance

Public Safety

911 Communication Equipment
Fire Station
Fire Truck & Equipment
Police Car & Equipment
Early Warning Siren

Public Services

Child Care Center
Public Library
Community Center
Food Pantry
Farmer's Market

WHAT IS THE MAXIMUM GRANT? If eligible and grant funds are available, the levels of grant assistance are 15 percent, 35 percent, 55 percent and up to 75 percent of the eligible project costs, depending upon a review of the population where the project would be located, median household income of the proposed service area and a review of the applicant's current and past financial records. The applicant's available excess funds must be proposed to be used towards the proposed project. **Grant funds are very limited and are \$50,000 or less for each project.**

WHERE IS THE APPLICATION PACKAGE OBTAINED AND FILED? Contact the Rural Development Area Office serving your community:

Harrison office at 870-741-8600 Extension 4 – Jennifer Harness
Jonesboro Office at 870-741-8600 Extension 4 – Jennifer Harness (Interim Basis)
Forrest City Office at 870-633-3055 Extension 4 – Betty Searcy or Flora Pruitt
Monticello Office at 870-633-3055 Extension 4 - Betty Searcy (Interim Basis)
Hope Office at 870-777-8800 Extension 4 – Keith Huskey
Fort Smith Office at 479-646-8300 Extension 4 – Jamie Scott

If you have any questions you may also contact Stephen Lagasse (Stephen.Lagasse@ar.usda.gov) or David Kirchner (David.Kirchner@ar.usda.gov) in the State Office at 501-301-3265.

Additional information on USDA Rural Development programs and related forms can be obtained at the following websites:

www.rd.usda.gov

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Arkansas Rural Development Programs Fiscal Year 2017 Yearly Totals

ARKANSAS	AMOUNT	AWARD
Business and Industry Loan Guarantees	\$2,215,000	3
Intermediary Relending Program	\$1,000,000	1
Renewable Energy Grants and Loans	\$676,528	19
Rural Development Business Grants	\$490,000	7
Rural Economic Development Loans and Grants	\$0	0
Value-Added Producer Grants	\$0	0
Water and Waste Disposal Direct Loans	\$18,547,000	18
Water and Waste Disposal Loan Guarantees	\$0	0
Water and Waste Disposal Grants	\$11,505,600	19
Telecom Loans and Grants	\$48,540	1
Electric Direct Loans and Loan Guarantees	\$87,011,000	4
Single-Family Housing Direct Loans	\$12,631,145	114
Single-Family Housing Loan Guarantees	\$454,886,672	3,950
Single-Family Housing Repair Loans and Grants	\$854,175	136
Single-Family Housing Self-Help Technical Assistance Grants	\$853,909	2
Multi-Family Housing Rural Rental Housing Direct Loans	\$0	0
Multi-Family Housing Loan Guarantees	\$0	0
Farm Labor Housing Loans and Grants	\$541,000	4
Rental Assistance	\$27,663,104	6,821
Community Facilities Direct Loans	\$9,053,000	5
Community Facilities Loan Guarantees	\$0	0
Community Facilities Grants	\$1,834,840	57
All Other Programs	\$789,038	41
Arkansas Total	\$630,600,551	11,198



United States Department of Agriculture
Rural Development

All Programs

Business | Community Facilities | Multi Family Housing | Single Family Housing | Telecommunications | Electric | Water & Environmental

Rural Business-Cooperatives Service

- Business & Industry Loan Guarantees
- Intermediary Relending Program
- Rural Business Development Grants
- Rural Business Investment Program
- Rural Economic Development Loan & Grant Program
- Rural Microentrepreneur Assistance Program
- Socially-Disadvantaged Groups Grants
- Value Added Producer Grants
- Delta Health Care Services Grants
- Rural Cooperative Development Grants
- Advanced Biofuel Payment Program
- Repowering Assistance Program
- Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program
- Rural Energy for America Program (REAP) Energy Audits & Renewable Energy Development Grants
- Rural Energy for America Program (REAP) Renewable Energy & Energy Efficiency Loans & Grants
- Strategic Economic and Community Development

Rural Housing Service - Community Facilities

- Community Facilities Direct Loans & Grants
- Community Facilities Loan Guarantees
- Community Facilities Relending Program
- Community Facilities Technical Assistance and Training Grant
- Economic Impact Initiative Grants
- Rural Community Development Initiative Grants
- Tribal College Initiative Grants

Rural Housing Service - Multi-Family Housing

- Farm Labor Direct Loans & Grants
- Housing Preservation & Revitalization Demonstration Loans & Grants
- Housing Preservation Grants
- Multi-Family Housing Direct Loans
- Multi-Family Housing Loan Guarantees
- Multi-Family Housing Rental Assistance
- Rural Housing Site Loans

Rural Housing Service - Single-Family Housing

- Mutual Self-Help Housing Technical Assistance Grants
- Single Family Housing Direct Home Loans

- Single Family Housing Home Loan Guarantees
- Single Family Housing Repair Loans & Grants

Rural Utilities Service - Electric Programs

- Denali Commission High Energy Cost Grants
- Distributed Generation Energy Project Financing
- Electric Infrastructure Loan & Loan Guarantee Program (FFB)
- Energy Efficiency & Conservation Loans
- High Energy Cost Grants
- Rural Energy Savings Program
- State Bulk Fuel Revolving Loan Fund
- Energy Resource Conservation

Rural Utilities Service - Telecommunications Programs

- Community Connect Grants
- Distance Learning & Telemedicine Grants
- Rural Broadband Access Loan and Loan Guarantee Program
- Telecommunications Infrastructure Loans & Guarantees

Rural Utilities Service - Water & Environmental Programs

- Circuit Rider Program
- Emergency Community Water Assistance Grants
- Grants for Rural and Native Alaskan Villages
- Household Water Well System Grants
- Individual Water & Wastewater Grants
- SEARCH - Special Evaluation Assistance for Rural Communities and Households
- Solid Waste Management Grants
- Water & Waste Disposal Grants to Alleviate Health Risks on Tribal Lands and Colonias
- Water & Waste Disposal Loans & Grants
- Water & Waste Disposal Loan Guarantees
- Water & Waste Disposal Predevelopment Planning Grants
- Water & Waste Disposal Revolving Loan Funds
- Water & Waste Disposal Technical Assistance & Training Grants