



USDA Rural Development Summary of Programs

Together, America Prospers

HOW DOES USDA HELP BUILD COMMUNITY?

USDA Rural Development invests in rural America with loan, grant, and loan guarantee programs because we understand that a strong community is rooted in its people.



USDA Rural Development at a Glance

Rural America's Partner in Prosperity

USDA Rural Development invests in rural America with loan, grant, and loan guarantee programs because we understand a strong community is rooted in its people. The commitment and resources we bring to rural communities helps drive economic security and prosperity. Our programs expand access to high-speed internet, electric, and transportation infrastructure, and support business growth, healthcare, education, housing, and other community essentials.

We stand ready to be your partner in prosperity for rural America. Contact us today to learn more and connect with the local USDA Rural Development team that serves your area:

Website: www.rd.usda.gov

Phone: 1-800-670-6553

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We have more than 70 programs to support rural America.



Single Family Housing



Multifamily Housing



Community Programs



Energy and Electric Programs



Telecommunications Programs



Water and Environmental Programs



Business and Cooperative Programs

USDA Rural Development Summary of Programs

Rural Housing Service | Single Family Housing



Program	Overview	Applicant	Population	Additional Information
Housing Preservation Grants	Repairs housing owned or occupied by low income rural families. Funds can be used to operate a program that finances repair activities for single-family and small rental properties.	State and local governments, nonprofits, and federally recognized Tribes	Rural areas with populations up to 35,000	Program Type: Grant Website: https://go.usa.gov/xzDsY
Rural Housing Site Loans	This revolving loan fund provides site loans for applicants below the moderate income limit using conventional construction methods or the self-help housing method, in which families build each other's homes. Conventional building sites can be developed and sold to low- and moderate-income applicants using USDA Rural Housing Service programs or any other mortgage financing program that serves those applicants below the moderate income limit.	Conventional building sites: Private and public nonprofit organizations, and federally recognized Tribes Self-help method sites: Private and public nonprofit organizations solely dedicated to self-help housing, and federally recognized Tribes	Check the Income and Property Eligibility at this site: https://go.usa.gov/xhqbC	Program Type: Loan Terms and Conditions: Self-help method loans are for 2 years at a 3%, fixed-interest rate. Conventional construction method loans are published monthly and fixed at closing. Website: https://www.rd.usda.gov/programs-services/single-family-housing-programs/rural-housing-site-loans
Mutual Self-Help Housing Technical Assistance Grants	Provides funding to qualified organizations who offer technical assistance to train groups how to build their own and each others' homes.	Private organizations, nonprofits, government organizations, and federally recognized Tribes	Rural areas with populations up to 35,000	Program Type: Grant Website: https://go.usa.gov/xzD6T

Rural Housing Service | Single Family Housing (continued)



Program	Overview	Applicant	Population	Additional Information
Single Family Housing Home Loan Guarantees	Helps low- to moderate-income applicants buy a home by guaranteeing loans made by private lenders. Eligible applicants can get up to 100 percent financing to buy, build, improve, or even relocate a dwelling.	Families and individuals with an income not exceeding 115 percent of the median household income for the purchase area of the home	Rural areas with populations up to 35,000.	<p>Program Type: Loan Guarantee</p> <p>Terms and Conditions: A down payment is not required.</p> <p>Website: https://go.usa.gov/xzD66</p>
Single Family Housing Direct Home Loans	Provides mortgage financing for applicants to buy, build, improve, or repair an eligible rural home as their primary residence	Families and individuals with an adjusted income at or below the low-income limit for the area	Rural areas with populations up to 35,000.	<p>Program Type: Direct Loan</p> <p>Terms and Conditions: Loans can cover up to 100% of the home's market value, with terms of 33 – 38 years. Applicant may be eligible for payment assistance (subsidy) on the loan.</p> <p>Website: https://go.usa.gov/xzD6P</p>
Single Family Housing Repair Loans and Grants	Helps lower-income homeowners to repair, improve, or modernize their home. Loan funds can be used for roofing, heating and cooling systems, structural repairs or to offset the cost of water or waste disposal connection fees.	Homeowners who occupy the house, and have a household income that does not exceed the very-low income limit in the county in which your home is located	<p>Rural areas with populations up to 20,000</p> <p>(In special circumstances, communities up to 35,000 can apply).</p>	<p>Program Type: Direct Loan and grant.</p> <p>Terms and Conditions: 1% interest loans up to \$40,000.</p> <p>Grants available to very-low-income applicants ages 62 years or older unable to pay a 1% loan.</p> <p>Website: https://go.usa.gov/xhq24</p>

Rural Housing Service | Multifamily Housing



Program	Overview	Applicant	Population	Additional Information
Housing Preservation Grants (multifamily component)	Repairs housing owned or occupied by low income rural families. Grants can be used to repair or replace roofs, insulation, heating and cooling systems, or water and waste disposal systems, or to build or improve accessibility features.	Rental property owners, government organizations, nonprofits, and federally recognized Tribes	Rural areas with populations up to 35,000	Program Type: Grant Website: https://go.usa.gov/xzDsY
Multifamily Housing Direct Loans	Finances affordable multifamily rental housing for low-income, elderly, or disabled individuals and families. Funds can be used to buy and improve land, and to build, improve, or purchase existing multifamily housing.	Government organizations, federally recognized Tribes, individuals, trusts, associations, partnerships, for-profit organizations, nonprofits and cooperatives	Designated eligible rural places and RD Multifamily Housing contacts available at: https://go.usa.gov/xh3mB .	Program Type: Direct Loan Terms and Conditions: Up to a 30-year payback period. Website: https://go.usa.gov/xzDJc
Multifamily Housing Loan Guarantees	Guarantees loans from private-sector lenders to increase the availability of affordable rental housing for low- and moderate-income people. Funds can be used to buy and improve land, and to build, rehabilitate, or purchase existing multifamily housing.	Private lenders may apply for a loan guarantee on loans made to eligible borrowers who are building or preserving affordable rural rental housing.	Rural areas with populations up to 35,000	Program Type: Loan Guarantee Terms and Conditions: Minimum term of 25 years and maximum term of 40 years. Total development cost borrowed cannot exceed 90% (for-profits); 97% (nonprofits) Website: https://go.usa.gov/xzDSB
Multifamily Preservation and Revitalization Loans and Grants	Funds loan restructuring for existing USDA Rural Rental and Off-Farm Labor Housing projects to improve safe, affordable rental housing. Funds can be used for debt deferral, soft-second mortgage or zero-interest loans.	Current owners of USDA Multifamily Direct or Farm Labor Housing properties, and certain prospective buyers	N/A	Program Type: Loan or grant. Website: https://go.usa.gov/xzDzw
Multifamily Nonprofit Transfer Technical Assistance Grants	Provides assistance to preserve affordable rental housing by transferring existing RD Multifamily Housing Direct Loan properties from current owners to nonprofits or PHAs. Funding can be used for consultation, non-construction services, financial analysis, appraisals, and market surveys.	Public and private organizations, nonprofits, public housing authorities, Tribal housing nonprofits, and Tribally-designated housing organizations	Rural areas with populations up to 20,000	Program Type: Grant Website: https://go.usa.gov/xzDSs

Rural Housing Service | Multifamily Housing (continued)



Program	Overview	Applicant	Population	Additional Information
Multifamily Housing Rental Assistance Program	Provides rental assistance payments paid directly to the owners of USDA-financed Rural Rental or Farm Labor Housing projects on behalf of eligible tenants who cannot afford to pay their full rent.	New or existing, nonprofit or limited-profit USDA-financed properties	N/A	Program Type: Rental assistance Website: https://go.usa.gov/xzDhB
Multifamily Housing Tenant Vouchers	Rent vouchers can be used to supplement rent payments at a former USDA-financed property, or at any nonsubsidized rental unit in the United States that meets USDA standards and agrees to accept the voucher.	Tenants in rental properties in which a USDA-financed Multifamily Housing Direct Loan ended earlier than its original maturity date	N/A	Program Type: Rental assistance Terms and Conditions: Funds are paid directly to property owners on the tenant's behalf. Website: https://go.usa.gov/xzDhd
Off-Farm Labor Housing Direct Loans and Grants	Provides affordable financing to develop housing for farm workers. Funds can be used to buy or improve land, for new construction, to rehabilitate existing rental housing in lower-income areas, or to purchase household furnishings.	Farmers and family farm corporations, farmers' or farm workers' associations, nonprofits, state and local governments, and federally recognized Tribes	N/A	Program Type: Direct loans and grants Terms and Conditions: 33 years at a 1% interest rate. Loans can cover up to 100% of total development costs. Grants are need-based and cannot exceed 90% of the total project cost. Website: https://go.usa.gov/xzDtP
Off-Farm Labor Housing Technical Assistance Grants	Provides funds for applicants of USDA RD Farm Labor Housing loans and grants. Funds can be used to pay for technical assistance during the application process, loan underwriting and closing, and to offset certain transaction costs.	Public and private nonprofit organizations	N/A	Program Type: Grant Website: https://go.usa.gov/xzWqA
On-Farm Labor Housing Loans	Provides financing to develop or rehabilitate rental housing for lower-income domestic, migrant, and seasonal farm laborers.	Individuals, partnerships, and family farm corporations	N/A	Program Type: Loan Terms and Conditions: 33 years at a 1% interest rate. No loan minimum. Loans can cover up to 100% of the total development cost. Website: https://go.usa.gov/xzW3q

Rural Housing Service | Community Facilities



Program	Overview	Applicant	Population	Additional Information
Community Facilities Direct Loans, Grants and Guarantee Loans	Funds to improve, construct, develop, or finance essential community facilities for rural communities such as hospitals, clinics, nursing homes, certain schools, child care centers, fire and rescue, public safety facilities, libraries, and town halls.	Government organizations, community-based nonprofits, and federally recognized Tribes	Rural areas with populations of 20,000 or fewer for direct loans and grants; 50,000 or fewer for loan guarantees	<p>Program Type: Direct loans, grants and loan guarantee</p> <p>Direct loan and grant website: https://go.usa.gov/xzDvz</p> <p>Loan Guarantee website https://go.usa.gov/xzDw7</p>
Community Facilities Technical Assistance and Training Grants	Grants to identify and plan for community facility needs. Grant funds can be used to identify public and private financial resources, prepare reports, surveys, and applications, and to improve the operational and financial management of existing community facilities.	Government organizations, nonprofits, and federally recognized Tribes	Rural areas with populations of 20,000 or fewer	<p>Program Type: Grant</p> <p>Terms and Conditions: Maximum grant award is \$150,000, with no match required. However, award preference is given to applicants who can provide cash matching funds.</p> <p>Website: https://go.usa.gov/xzDG9</p>
Rural Community Development Initiative Grants	Facilitates housing, community facilities, and community and economic development projects. Grant funds can cover training sub-grantees to conduct homeownership or minority business entrepreneur education, providing technical assistance to sub-grantees on strategic plan development, researching and identifying alternative funding sources, preparing boards of directors, and creating training tools such as videos, workbooks or reference guides.	Government organizations, nonprofits, and certain private, for-profit organizations in rural areas	Rural areas with populations of 50,000 or fewer including any urbanized area neighboring it	<p>Program Type: Grant</p> <p>Terms and Conditions: Grants range from \$50,000 - \$250,000, and there is a matching fund requirement equal to the amount of the grant award.</p> <p>Website: https://go.usa.gov/xzD7M</p>
Tribal College Initiative Grants	Funds capital improvements to educational facilities and for cultural projects at 1994 Land Grant Institutions (Tribal Colleges). Funds can be used for infrastructure development or upgrades, along with equipment purchases for schools, libraries, and dormitories.	<p>Tribal Colleges listed in Section 7402 of the Agricultural Act of 2014</p> <p>(Available at this link: https://go.usa.gov/xzDAK)</p>	N/A	<p>Program Type: Grant</p> <p>Terms and Conditions: Grants of up to \$250,000. A minimum 5% match is required. Partnerships with other federal, state, local, private, and nonprofit organizations are encouraged.</p> <p>Website: https://go.usa.gov/xzD7S</p>

Rural Business-Cooperative Service



Program	Overview	Applicant	Population	Additional Information
Agriculture Innovation Center Program	Funds technical assistance for agriculture innovation centers to develop and market value-added agricultural products. Funds can be used for center operations, business development, marketing, financial services, engineering services, and connecting producers to distribution and processing facilities, or commercial kitchens and more.	Government organizations, federally recognized Tribes, institutions of higher education, nonprofits for-profit organizations	N/A	<p>Program Type: Grant</p> <p>Terms and Conditions: Maximum grant amount in \$1 million. Matching funds are required for at least one-third of the total project budget.</p> <p>Website: https://go.usa.gov/xzDXm</p>
Business and Industry Loan Guarantee Program	Makes loan guarantees to lenders for their loans to eligible rural businesses.	Banks, savings and loans institutions, farm credit banks, credit unions	Businesses receiving loan guarantees must be in rural areas with populations of 50,000 or fewer. (Lenders can be located anywhere in the U.S.)	<p>Program Type: Loan guarantee</p> <p>Terms and Conditions: Fixed or variable interest rates negotiated between lender and borrower; Loan terms cannot exceed 40 years.</p> <p>Website: https://go.usa.gov/xzDXy</p>
Fertilizer Production Expansion Program	Increases or expands the manufacturing and processing of fertilizer, nutrient alternatives, and other nutrient management products and technologies in the United States and its territories.	For-profit businesses nonprofits, Tribes, producer-owned cooperatives and corporations, certified benefit corporations, and government organizations	N/A	<p>Program Type: Grant</p> <p>Terms and Conditions: Grant term is 5 years. Maximum award amount is \$100 million. Minimum award amount is \$1 million</p> <p>Website: https://tinyurl.com/jmm2rza4</p>
Food Supply Chain Guaranteed Loan Program	Strengthens critical food supply chains and secures our food system by expanding middle-of-the-food-supply-chain activities like aggregation, processing, manufacturing, storage, transportation, wholesale, or distribution of food.	<p>Banks, credit unions, CDFIs, loan funds, and others</p> <p>(Borrowers must be engaged in the middle of the food supply chain - aggregation, processing, manufacturing, storing, transporting, wholesaling, or distribution of food.)</p>	Lenders and projects can be located anywhere in the United States.	<p>Program Type: Guaranteed loan</p> <p>Website: https://go.usa.gov/xuqbh</p>

Rural Business-Cooperative Service (continued)



Program	Overview	Applicant	Population	Additional Information
Intermediary Relending Program	Provides 1%, low-interest loans to local lenders or “intermediaries” to establish revolving loan funds that re-lend to businesses to improve economic conditions and create jobs in rural communities.	Government organizations, nonprofits, federally recognized Tribes, and cooperatives	Rural areas with populations of up to 50,000	<p>Program Type: Loan</p> <p>Terms and Conditions: Maximum loan to borrowers is \$400,000.</p> <p>Website: https://go.usa.gov/xzDXs</p>
Meat and Poultry Processing Expansion Program	Expands meat and poultry processors capacity. Among other things, funds can be used to build or expand processing facilities, modernize equipment, meet safety requirements, ensure compliance with packaging requirements, offset costs associated with becoming an inspected facility, and for workforce recruitment, training, and retention.	Sole proprietor businesses or other entities that engage - or want to engage - in meat and poultry processing	N/A	<p>Program Type: Grant</p> <p>Terms and Conditions: Maximum award is \$25 million – or 20% of total project costs – whichever is less.</p> <p>Website: https://go.usa.gov/xzDXM</p>
Meat and Poultry Intermediary Lending Program	Provides funding to intermediary lenders who finance – or plan to finance – the start-up, expansion, or operation of slaughter, or other processing of meat and poultry.	Private, nonprofit corporations, public agencies, federally recognized Tribes, and cooperatives	N/A	<p>Program Type: Grant</p> <p>Terms and Conditions: Maximum grant award is \$15 million. Minimum grant award is \$500,000.</p> <p>Website: https://go.usa.gov/xhY38</p>
Rural Business Development Grants	Supports small and emerging private businesses to start or expand. Funds can be used to purchase or develop land, buildings, and equipment; to cover costs for feasibility studies and business plans and provide other technical assistance; to improve rural transportation, establish revolving loan funds, and support rural distance learning programs that provide educational or job training.	Towns, communities, state agencies, nonprofits, institutions of higher education, federally recognized Tribes and rural cooperatives	Rural areas outside of any city with a population of 50,000 or more	<p>Program Type: Grant</p> <p>Terms and Conditions: There is no maximum grant amount. Smaller requests are given higher priority, and there is no cost-sharing requirement.</p> <p>Website: https://go.usa.gov/xzDXt</p>

Rural Business-Cooperative Service (continued)



Program	Overview	Applicant	Population	Additional Information
Rural Business Investment Program	Provides a Rural Business Investment Company (RBIC) license to newly formed developmental capital organizations to fill the need for business and development capital in rural areas. The program works with for-profit developmental capital funds.	For-profit developmental capital organizations (or their subsidiaries) with experience in venture capital or community development financing	75 percent of funds must be used in rural areas with a population of 50,000 or fewer. Applicants can be located anywhere.	<p>Program Type: Other</p> <p>Terms and Conditions: Applicants must raise a minimum of \$10 million in private equity capital.</p> <p>Website: https://go.usa.gov/xzDXJ</p>
Rural Cooperative Development Grants	Helps establish and operate cooperative development centers. Cooperative development centers provide technical assistance, conduct feasibility studies, develop business plans, provide training, and facilitate strategic planning.	Nonprofits and institutions of higher education	Centers can be in any area, but must serve areas with populations of 50,000 or fewer.	<p>Program Type: Grant</p> <p>Terms and Conditions: Maximum grant is \$200,000 with a 25% matching requirement of total project costs.</p> <p>Website: https://tinyurl.com/383r77nt</p>
Rural Economic Development Loan and Grant Program	Supports economic development and job creation in rural areas by providing zero-interest loans to eligible local utilities. Funds are then used to establish revolving loan funds (RLFs) that make pass-through funding available to ultimate recipients that back projects to create or retain rural jobs.	Electric and telephone utilities	The utility company must service rural areas with populations of 50,000 or fewer.	<p>Program Type: Grant</p> <p>Terms and Conditions: Grant terms are 10 years and require a 20% match from the utility. The grant must be repaid when the RLF is expended or terminated.</p> <p>Website: https://go.usa.gov/xzD5r</p>
Rural Innovation Stronger Economy (RISE) Grant Program	Helps create high-wage jobs and accelerate the formation of new businesses. It also supports industry clusters and maximizes the use of local assets in lower-income rural areas. Grants can be used to build or support a business incubator facility, provide trainings, and improve opportunities for workers to get high-wage jobs in new or existing local industries.	Government organizations, nonprofits, federally recognized Tribes, and institution of higher education	N/A	<p>Program Type: Grant</p> <p>Terms and Conditions: Grants range from \$500,000 - \$2 million with a 4 year-term.</p> <p>Website: https://go.usa.gov/xzD5b</p>

Rural Business-Cooperative Service (continued)



Program	Overview	Applicant	Population	Additional Information
Rural Micro-entrepreneur Assistance Program	<p>Supports the startup and growth of small rural businesses. Loans can be used to establish revolving microloans for small, rural businesses, working capital, debt refinancing, equipment and supplies, and real estate improvements. Grants can be used to provide training and technical assistance to microloan borrowers and microentrepreneurs.</p>	<p>Nonprofits, federally recognized Tribes, and institutions of higher education (Borrowers must be businesses with 10 or less full-time employees.)</p>	<p>Rural areas with populations up to 50,000</p>	<p>Program Type: Loan, grant</p> <p>Terms and Conditions: Loans: Loans range from \$50,000 to \$500,000. Maximum 20-year term with 2-year payment deferral.</p> <p>Grants: Maximum grant of \$205,000 annually.</p> <p>Website: https://go.usa.gov/xzD5Z</p>
Socially Disadvantaged Groups Grants	<p>Provides financial support to co-ops and their associations or development centers for technical assistance to small, socially disadvantaged groups. Funds can be used for feasibility studies, business plans, strategic planning, and leadership training.</p>	<p>Rural cooperatives and cooperative development centers</p>	<p>Rural areas with populations up to 50,000</p>	<p>Program Type: Grant</p> <p>Terms and Conditions: Maximum grant amount is \$175,000.</p> <p>Website: https://go.usa.gov/xzD58</p>
Strategic Economic and Community Development	<p>Bolsters participating USDA Rural Development program funds by supporting projects that promote and implement strategic community investment plans. Funds can be used to help amplify a rural community's unique strengths, identify additional resources, convene partners, and leverage other federal, state, local, and private funding.</p>	<p>Applicant requirements vary depending on the RD program under which you are applying.</p>	<p>Population requirements vary depending on the RD program under which you are applying.</p>	<p>Program Type: Grant, loan, or guarantee based on program being used.</p> <p>May be used with: Community Connect Grants; Community Facilities Direct Loans, Grants, and Loan Guarantees; Water and Waste Disposal Direct Loans, Grants, and Loan Guarantees; and Rural Business Development Grants</p> <p>Website: https://go.usa.gov/xzD5n</p>
Value-Added Producer Grants	<p>Helps producers begin processing and marketing activities that add value to their products. Grant and matching funds can be used for planning or working capital expenses related to producing and marketing a value-added product. Ex: conducting feasibility studies, developing business plans, offsetting processing costs, marketing and advertising expenses, and paying certain inventory and salary expenses.</p>	<p>Independent producers, farmer and rancher cooperatives, producer groups, and majority-controlled, producer-based business ventures</p>	<p>N/A</p>	<p>Program Type: Grant</p> <p>Terms and Conditions: Maximum planning grant is \$75,000; maximum working capital grant is \$250,000.</p> <p>Website: https://go.usa.gov/xzD5E</p>

Rural Business-Cooperative Service | Energy



Program	Overview	Applicant	Population	Additional Information
Rural Energy for America Program Energy Audit and Renewable Energy Development Assistance Grants	Assists rural small businesses and agricultural producers by conducting and promoting energy audits and providing Renewable Energy Development Assistance.	Government organizations, federally recognized Tribes, institutions of higher education, rural electric cooperatives, public power entities, resource conservation and development councils	Businesses must be in rural areas with populations up to 50,000. (Population restrictions do not apply to agriculture producers)	<p>Program Type: Grant</p> <p>Terms and Conditions: Maximum grant amount is \$100,000 per year.</p> <p>Website: https://go.usa.gov/xzDwc</p>
Rural Energy for America Program Renewable Energy Systems and Energy Efficiency Loans and Grants	Provides funding to agricultural producers and rural small businesses for renewable energy systems or to make energy efficiency improvements.	Agriculture producers, small businesses	Rural areas with populations up to 50,000	<p>Program Type: Loan, grant</p> <p>Terms and Conditions: Loan term not to exceed 40 years. Interest rates negotiated between the lender and borrower. Loans receive an 80% guarantee. (This number is subject to change.)</p> <p>Website: https://go.usa.gov/xzDwa</p>
Rural Energy Pilot Program Grant	Helps rural communities develop renewable energy.	Rural Energy Community Partnerships	See eligible areas at this link: https://go.usa.gov/xz7kz .	<p>Program Type: Grant</p> <p>Terms and Conditions: 3-year, cost-sharing grant. Covers up to 80% of total project costs up to \$2 million.</p> <p>Website: https://go.usa.gov/xzDwZ</p>
Higher Blends Infrastructure Incentive Program	Increases the sale and use of higher blends of ethanol (such as E15) and biodiesel (B20) by expanding the infrastructure supporting renewable fuels created from U.S. agricultural products.	Transportation fueling facilities such as fueling stations, convenience stores, hypermarket fueling stations, fleet facilities and fuel distribution facilities	N/A	<p>Program Type: Grant</p> <p>Terms and Conditions: Cost-share grants of up to 50% of the total eligible project costs but not more than \$5 million.</p> <p>Website: https://go.usa.gov/xzDfN</p>

Rural Utilities Service | Energy



Program	Overview	Applicant	Population	Additional Information
Distributed Generation Energy Project Financing	Provides loans and loan guarantees to eligible developers of distributed energy projects that provide wholesale or retail electricity to existing RUS borrowers, or to rural communities serviced by other utilities.	Energy project developers for distributed energy projects and RUS borrowers or other utilities that serve rural areas	N/A	Program Type: Loans and loan guarantees Website: https://go.usa.gov/xzWc5
Electric Infrastructure Loans and Loan Guarantees	Finances the construction of electric distribution, transmission, and generation facilities so rural communities an access affordable, high-quality electric service.	Government organizations, federally recognized Tribes, nonprofits, cooperatives and limited dividend or mutual associations, for-profit corporations and LLCs	Areas served by an existing RUS borrower in a rural area with populations up to 20,000	Program Type: Loans and loan guarantees Website: https://go.usa.gov/xzWxc
Energy Efficiency and Conservation Loans	Provides pass-through funding for energy efficiency and conservation projects for residential, commercial, and industrial consumers in rural areas. Eligible communities can be combined into larger service areas	Electric utility companies serving rural areas, existing Rural Utilities Service Electric Program borrowers	Rural areas with populations up to 20,000	Program Type: Loans Terms and Conditions: Repayment period is 15 years unless geothermal ground-loop source investments or technology have a longer lifespan. Website: https://go.usa.gov/xzWxP
High Energy Cost Grants	Helps energy providers lower energy costs for people in areas with extremely high per-household energy costs. Among other things, funds can be used to finance the acquisition, construction, or improvement of electric generation and transmission facilities, and to implement renewable energy generation and energy efficiency and conservation measures.	Power supply providers serving eligible rural areas including government organizations, federally recognized Tribes, cooperatives and limited dividend or mutual associations, and for-profit businesses	N/A	Program Type: Grant Website: https://go.usa.gov/xzWaF
Rural Energy Savings Program	Provides loans to rural utilities and other companies that offer energy efficiency loans to qualified consumers to implement durable cost-effective energy efficiency measures.	Entities that provide retail electric service to rural areas, current and former Rural Utilities Service Electric Service program borrowers or their subsidiaries	N/A	Program Type: Loans Terms and Conditions: 20 years, 0% interest; up to 5% interest for re-lending to qualified consumers for up to 10 years. Website: https://go.usa.gov/xzWCt

Rural Development Program Purposes

Program	Land and Buildings	Machinery and Equipment	Working Capital	Infrastructure	Technical Assistance and Training
Rural Housing Service, Single Family Housing					
Housing Preservation Grants	X				X
Mutual Self-Help Housing Technical Assistance Grants					X
Single Family Housing Direct Loans	X				
Single Family Housing Home Loan Guarantees	X				
Single Family Housing Repair Loans and Grants	X				
Rural Housing Site Loans	X				
Rural Housing Service, Multifamily Housing					
Multifamily Housing Direct Loans	X			X	
Multifamily Housing Loan Guarantees	X			X	
Multifamily Housing Rental Assistance	X				
Multifamily Housing Tenant Vouchers	X				
Multifamily Preservation and Revitalization Loans and Grants	X			X	
Multifamily Nonprofit Transfer Technical Assistance Grants					X
Off-Farm Labor Housing Direct Loans and Grants	X			X	
Off-Farm Labor Housing Technical Assistance Grants					X
On-Farm Labor Housing Loans	X			X	
Rural Housing Service, Community Facilities					
Community Facilities Direct Loans, Grants and Loan Guarantees	X	X		X	
Community Facilities Relending Program	X	X		X	
Community Facilities Technical Assistance and Training Grants					X

Rural Development Program Purposes

Program	Land and Buildings	Machinery and Equipment	Working Capital	Infrastructure	Technical Assistance and Training
Community Facilities (continued)					
Emergency Rural Health Care Grants	X	X	X		
Rural Community Development Initiative Grants					X
Tribal College Initiative Grants	X	X		X	
Rural Utilities Service, Electric					
Denali Commission High Energy Cost Grants	X	X	X	X	X
Distributed Generation Energy Project Financing	X	X	X	X	
Electric Infrastructure Loans and Loan Guarantees	X	X	X	X	
Energy Efficiency and Conservation Loans	X	X	X	X	
Energy Resource Conservation Program		X	X	X	
High Energy Cost Grants	X	X	X	X	X
Rural Energy Savings Program	X	X	X	X	
State Bulk Revolving Loan Fund			X		
Rural Utilities Service, Telecommunications					
Community Connect Grants	X		X	X	
Distance Learning and Telemedicine Grants		X	X	X	
Rural Broadband Loans, Loan and Grant Combinations, and Loan Guarantees	X	X	X	X	
Telecommunications Infrastructure Loans and Loan Guarantees	X	X	X	X	
ReConnect Loans and Grants	X	X	X	X	
Rural Utilities Service, Water and Environment					
Circuit Rider Program – Technical Assistance for Rural Water Systems					X
Emergency Community Water Assistance Grants				X	

Rural Development Program Purposes

Program	Land and Buildings	Machinery and Equipment	Working Capital	Infrastructure	Technical Assistance and Training
Rural Utilities Service, Water and Environment (continued)					
Grants for Rural and Native Alaskan Villages				X	
Individual Water and Wastewater Grants for Colonias	X			X	
Revolving Funds for Financing Water and Wastewater Projects			X		
Rural Decentralized Water Systems Grant	X		X		
Special Evaluation Assistance for Rural Communities and Households				X	X
Solid Waste Management Grants					X
Technical Assistance and Training for Innovative Regional Wastewater Treatment Grant (Pilot)					X
Water and Waste Disposal Grants to Alleviate Health Risks on Tribal Lands and Colonias				X	
Water and Waste Disposal Loans and Grants	X	X		X	
Water and Waste Disposal Loan Guarantees	X	X		X	
Water and Waste Disposal Predevelopment Planning Grants				X	X
Water and Waste Disposal Technical Assistance and Training Grants					X
Rural Business-Cooperative Service					
Agriculture Innovation Center Program					X
Business and Industry Loan Guarantees	X	X	X		
Delta Health Care Services Grants	X	X		X	X
Fertilizer Production Expansion Program	X	X	X		
Food Supply Chain Guaranteed Loans	X	X			

Rural Development Program Purposes

Program	Land and Buildings	Machinery and Equipment	Working Capital	Infrastructure	Technical Assistance and Training
Rural Business-Cooperative Service (continued)					
Intermediary Relending Program	X	X	X	X	
Meat and Poultry Processing Expansion Program	X	X	X	X	X
Meat and Poultry Intermediary Lending Program	X	X	X	X	
Rural Business Development Grants	X	X			X
Rural Business Investment Program			X		
Rural Cooperative Development Grants					X
Rural Economic Development Loan and Grant Program	X	X	X		X
Rural Innovation Stronger Economy (RISE) Grant Program	X				X
Rural Microentrepreneur Assistance Program	X	X	X		X
Socially Disadvantaged Groups Grants					X
Value-Added Producer Grants			X		X
Rural Business-Cooperative Service, Energy					
Advanced Biofuel Payment Program			X		
Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program	X	X	X	X	
Higher Blends Infrastructure Incentive Program	X	X		X	
Rural Energy for America Program Energy Audit and Renewable Energy Development Assistance Grants					X
Rural Energy for America Program Renewable Energy Systems and Energy Efficiency Loans and Grants	X	X	X	X	
Rural Energy Pilot Program Grant	X	X		X	X

Rural Development State Information

USDA Rural Development covers all states and territories.

Contact your state and local RD offices to learn more about our programs and receive assistance. A state-based list is available at this link: <https://go.usa.gov/xShSz>. Historical data on state-level investments by USDA RD is available at this link: rd.usda.gov/rural-data-gateway.

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General Inquiries: info@nd.usda.gov
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