



## Increasing Economic Opportunity: Support for Rural Businesses

We help rural residents start and grow businesses by providing capital and technical support:

- **Business and Industry Loan Guarantees:** Financial backing to start or expand rural businesses. Loans are made by participating local lenders and guaranteed by USDA.
- **Intermediary Relending Program:** Loans to local intermediaries that re-lend to businesses and for community development projects.
- **Rural Businesses Development Grants:** Technical assistance and training, such as project planning and feasibility studies, for small and emerging businesses.
- **Rural Energy for America Program:** Loan guarantees and grants to agricultural producers and rural small businesses for renewable energy systems or energy-efficiency improvements.
- **Value-Added Producer Grants:** Help farmers and ranchers add value to their products through new processing methods or tap into new markets.

More information on these programs is available online at [rd.usda.gov](http://rd.usda.gov), or at your USDA Rural Development local office. Information on all USDA Rural Development programs is available online or from the office serving your area.

[rd.usda.gov](http://rd.usda.gov)  
**1 (800) 670-6553 (toll free)**

 United States  
Department of  
Agriculture  
**Rural Development**

USDA is an equal opportunity provider, employer, and lender.

PA-2255 | September 2019  
Supersedes PA-2196, "Help for Rural Americans from USDA Rural Development"

 United States  
Department of  
Agriculture  
**Rural Development**



USDA Rural Development:

**Rural America's  
Partner in  
Prosperity**

Together, America Prospers

USDA Rural Development promotes economic development by assisting small towns and rural areas with loans and grants to build critical infrastructure, including broadband, water systems, housing, and public facilities. We stand ready to be your partner in prosperity for rural America.



## Enhancing Quality of Life: Housing and Home Repair

We offer loans, loan guarantees, very-low-income home improvement loans and grants, rental assistance and technical assistance to help rural residents buy, build, or repair or stay in their homes.

- **Single-Family Housing Loans:** Direct loans and loan guarantees to buy or refinance an existing home, to build a new home, or to buy and prepare a lot for new construction.
- **Home Repair Program:** Loans for home repairs or to improve or modernize a home for families and individuals with very low income. For seniors age 62 and over who cannot afford a loan, grant funds are available to remove health and safety hazards.
- **Multi-Family Housing Loans:** Direct loans and loan guarantees to finance rental housing complexes at affordable rents. Some tenants may receive rental assistance to help with monthly rent payments.

## A Foundation for Prosperity: Infrastructure

We help rural communities build or improve infrastructure systems, through programs such as:

- **Telecommunications Grants and Loans:** Financing for utilities to construct, maintain, improve, and expand telecommunications service, including broadband in rural areas.
- **ReConnect Loans and Grants:** Direct loan, grant, and loan/grant combination funding to construct, improve, and expand broadband service to rural and Tribal areas.
- **Distance Learning and Telemedicine:** Funds telecommunications equipment to provide educational and healthcare services for rural communities.
- **Electric Loans:** Financing for generation, transmission, and distribution facilities in rural areas, including smart-grid technologies.
- **Water and Waste Disposal Loans and Grants:** Funding for drinking water systems, sewer systems, solid waste disposal, and storm water drainage to households, public facilities and businesses in rural areas.
- **Community Facilities Loans and Grants:** Direct and guaranteed loans for essential public facilities and equipment; and grants for very small, lower income rural communities based on need.

