



## Increasing Economic Opportunity: Support for Businesses on Tribal Lands

We help Tribes and Tribal members start and grow businesses by providing capital and technical assistance:

### **Business and Industry Loan Guarantees:**

Financial backing to start or expand Tribal and Tribal member-owned businesses in rural areas. Loans are made by participating local lenders and guaranteed by USDA.

**Intermediary Relending Program:** Loans to local intermediaries, including Native Community Development financial institutions, that re-lend to businesses and for use in community development projects.

### **Rural Businesses Development Grants:**

Grants to support business and job creation in Tribal communities through capitalizing loan funds, technical assistance and training, and by supporting 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. Grants also are available for renewable energy development assistance and to conduct audits for agricultural producers and rural small businesses.

**Value-Added Producer Grants:** Grants to help farmers and ranchers add value to their products through new processing methods or by tapping into new or emerging markets.

USDA's loans, grants, and technical assistance are available for areas that are predominantly rural. Eligibility requirements vary for each program.

More information on these programs is available online at [rd.usda.gov](https://rd.usda.gov), or at your USDA Rural Development local office.



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

USDA Rural Development:  
**Tribal Nations'  
Partner in  
Prosperity**

Together, America Prospers



USDA Rural Development promotes economic development by assisting Tribes, American Indians, Alaska Natives, and Native Hawaiians with loans, grants, and technical assistance to build critical infrastructure, including broadband, water systems, housing, essential community facilities and businesses. We finance projects on and off reservations and use a wide range of collateral for securing loans for projects on trust lands. We stand ready to be your partner in prosperity.

## A Foundation for Prosperity: Utility and e-Connectivity Infrastructure

We help Tribal 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 help construct, improve, and expand broadband service to Tribal areas.
- **Distance Learning and Telemedicine:** Grant funds for telecommunications equipment for Tribal educational institutions, clinics, hospitals, and medical facilities.
- **Electric Loans:** Financing for generation, transmission, and distribution facilities in Tribal areas, including renewable energy and smartgrid technologies. Grants also are available to help Tribal communities address very high energy costs.
- **Water and Waste Disposal Loans and Grants:** Funding for drinking water systems, sewer systems, solid waste disposal, and storm water drainage to households and businesses in Tribal areas.
- **Community Facilities Loans and Grants:** Direct and guaranteed loans for essential facilities like hospitals, libraries, schools, and emergency facilities; and limited grants, based on need, for very small, lower income Tribal communities.
- **Substantially Underserved Trust Areas:** Flexible, affordable financing for many water, electric, and telecommunications projects aimed at substantially underserved trust areas.



## Enhancing Quality of Life: Housing and Home Repair

We offer affordable loans, loan guarantees, grants, rental assistance, and technical assistance to help people buy, build, or repair their homes, and to create affordable and safe rental opportunities.

- **Single-Family Housing Loans:** Direct loans and loan guarantees to buy or refinance an existing home, or to build a new home, in rural areas. This includes buying and preparing a lot for new construction.
- **Home Repair Program:** Loans for home repairs or to improve or modernize homes for families and individuals with limited income. For seniors ages 62 and older 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 rehabilitate and finance rental housing complexes with affordable rents. Some tenants may be eligible to receive rental assistance to help with monthly rent payments.