

Does Your Community Have Some Economic Gardening and Growing To Do?

USDA Rural Development

Rochelle K. Owen, AICP

Director of Community Programs

317-295-5767

rochelle.owen@usda.gov

About USDA

History

The U.S. Department of Agriculture was established in 1862 by President Abraham Lincoln.

Mission

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

Support

- American agricultural economy to strengthen rural communities; to protect and conserve our natural resources;
- provide a safe, sufficient, and nutritious food supply for the American people.
- The Department's wide range of programs and responsibilities touches the lives of every American every day.

Does Your Community Have Some Economic Gardening and Growing To Do?: USDA Rural Development

- Learn about the financial capital resources available to public, private and non-profit entities through USDA Rural Development. Are you a partner at the table?
- Do you know how to support your community's needs for workforce housing, emerging and existing rural business, and essential community facility development?
- From physical and mental health care, police and fire protection, and recovery residences to tornado sirens, 911 blue light call kiosks, revolving loan funds, and self-help housing; come learn how your utility can enhance the conversation with community leadership, education, workforce support, and local rural businesses.

Potential Programs

Public Bodies and Non-Profits

- Water and Environmental Programs – Utilities (Community Programs)
- Community Facilities (Community Programs)
- Self-Help Housing Technical Assistance Grants (Housing) <https://www.rd.usda.gov/programs-services/single-family-housing-programs/mutual-self-help-housing-technical-assistance-grants>
- Intermediary Relending Program Loans (Business Programs) <https://www.rd.usda.gov/programs-services/business-programs/intermediary-relending-program>
- Rural Business Development Grants (Business Programs) <https://www.rd.usda.gov/programs-services/business-programs/rural-business-development-grants>

Individuals

- Single-Family Housing Direct Loans (including Self-Help Loans) <https://www.rd.usda.gov/programs-services/single-family-housing-programs>
- Multi-Family Housing Rental Assistance ([Indiana Multi-Family Housing Rentals locations](#))
- Single-Family Home Repair Loans and Grants (62) <https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants>

Businesses (For-Profit and Non-Profits)

- Business and Industry Loan Guarantees <https://www.rd.usda.gov/programs-services/business-programs/business-industry-loan-guarantees>
- Rural Energy for America Program Renewable Energy <https://www.rd.usda.gov/programs-services/energy-programs/rural-energy-america-program-renewable-energy-systems-energy-efficiency-improvement-guaranteed-loans>

Water and Environmental Programs– Direct Loans (Grants)

Applicants

- Public bodies
- Non-profit organizations

Objective

- This program provides funding for clean and reliable drinking water systems, sanitary sewage disposal, sanitary solid waste disposal, and storm water drainage to **households** and businesses in eligible rural areas
- <https://www.rd.usda.gov/programs-services/water-environmental-programs>

Population

- Rural area with population of 10,000 or less

Financing Type

- 40 Year Term - Low Interest Direct Loans and Grants (*and Loan Guarantees (80%) pops 50,000 and less*)
 - Revenue, GO
 - Oct 2022 Quarter 1: 3.5% market, 2.75% intermediate, 2.5% poverty

Water and Environmental Programs– Direct Loans (Grants)

Applications Through RD Apply

- Contact your local office for e-authorization access
- <https://www.rd.usda.gov/programs-services/rd-apply>
- https://www.rd.usda.gov/files/Water_and_Environmental_Customer_User_Guide.pdf

Complete Applications within RD Apply Include

- Preliminary Engineering Report <https://www.rd.usda.gov/page/water-environmental-engineers>
 - The detailed content requirements for a PER are contained in RUS Bulletin 1780-2, "Preliminary Engineering Reports for the Water and Waste Disposal Program". This document is based on an interagency guidance document completed in 2013 by federal and state government partners, including USDA, Rural Utilities Service, the US EPA State Revolving Fund programs, the Indian Health Service, and the HUD Community Development Block Grant program. [Preliminary Engineering Reports for the Water and Waste Disposal Program RUS Bulletin 1780-2](#)
- Environmental Review [RD 1970 Environmental Polices and Procedures](#) Contact your local office
- Financials

Water and Environmental Programs— Direct Loans (Grants)

Fundamental Data within the Preliminary Engineering Report

- Project Planning Area
- Description of Existing Facilities
- Need for Project (justification based on health/sanitation, system O&M, and/or growth)
- Alternatives Considered
 - Description of Each
 - Cost Estimates for Each (including O&M)
- Selection of an Alternative
 - Present Worth Life Cycle Cost Analysis
- Proposed Project (Recommended Alternative)
 - Basic Design Information
 - Total Project Cost Estimate
 - Annual Operating Budget
 - Income (Proposed Rate Schedule)
 - Equivalent Dwelling Units (EDUs)/Flow Data
 - O&M Costs
 - Debt Repayments
- Reserves (Debt Service and Short - Lived Assets)
- Engineer's Recommendations

Water and Environmental Programs— Direct Loans (Grants)

Dwelling Units (EDUs)/Flow Data

- Get 4 figures
 - Total Gallons sold to Residential Users
 - Total Gallons sold to Residential and all other Users
 - Total number of Residential Connections
 - Total System Revenue (if possible)
 - Sales
 - Taxes and fees
 - All other income
- Calculations
 - $\text{Total gallons sold to residential users} / \text{total number of residential customers} / 12 \text{ months} = \text{GALLONS in an EDU}$
 - $\text{Total gallons sold in gallons} / \text{GALLONS in an EDU} = \text{TOTAL NUMBER OF EDUS IN THE SYSTEM}$

Community Facilities – Direct Loans

Applicants

- Public bodies
- Non-profit organizations

Objective

- Provide financing for essential community facilities for rural communities. These amenities help increase the competitiveness of rural communities in attracting and retaining businesses that provide employment and services for their residents.

Population

- Rural area with population of 20,000 or less

Financing Type

- Direct Loans and Grants (*and Loan Guarantees (80%) pops 50,000 and less*)
 - Revenue, GO, Lease Back
 - Oct 2022 Quarter 1: 3.5%

Community Facilities – Direct Loans

Uses & Project Types

- Build and rehabilitate facilities
- Recovery residences – transitional housing up to 2 yrs
- Fire and rescue vehicles and equipment
- Educational Facilities
- Rural transportation
- Dependent Care Facilities
- Early warning systems
- Public Safety Services, Health Clinics, Schools, Libraries, Hospitals, etc.

Terms/Conditions

- Up to 100% of market value
- Up to 40 years or useful life of the security
- 3.5% Interest Rate (October 2022 quarter 1)
- Service areas with MHI below \$50,206 can be considered for grant assistance (15-75%)

USDA Rural Development Summary of Major Programs

https://www.rd.usda.gov/files/RD_ProgramMatrix.pdf

- Housing/Community Facilities
- Business/Cooperative
- Utilities

Rural Area Criteria

Program	No Rural Restrictions	For "Rural Areas"	For Up to 10,000 People	For Up to 20,000 People	For Up to 35,000 People	For Up to 50,000 People
★ Farm Labor Housing Loans/Grants	♦					
■ Value-Added Producer Grants	♦					
■ Rural Energy for America Program Loan Guarantees/Grants ¹	♦					
■ Biorefinery, Renewable Chemical and Biobased Product Manufacturing Assistance Program	♦					
■ Repowering Assistance Program	♦					
■ Advanced Biofuel Payment Program	♦					
☆ Rural Energy Savings Program ²		♦				
☆ Water and Waste Disposal Loans/Grants			♦			
☆ Water and Waste Disposal Guaranteed Loans			♦			
☆ Solid Waste Management Grants			♦			
☆ Technical Assistance and Training/Circuit Rider Grants			♦			
★ Community Facilities Loans/Grants				♦		
☆ Electric Loans				♦		
☆ Telecommunications Loans				♦		
☆ Rural Broadband Access Loans/Loan Guarantees				♦		
☆ ReConnect Program				♦		
☆ Energy Efficiency and Conservation Loan Program				♦		
☆ Distance Learning and Telemedicine Grants				♦		
☆ Community Connect Grants				♦		
★ Single-Family Housing Direct Loans (including Self-Help Loans)				♦	♦	
★ Single-Family Housing Loan Guarantees ³				♦	♦	
★ Single-Family Housing Repair Loans/Grants ³				♦	♦	
★ Self-Help Housing Technical Assistance Grants ³				♦	♦	
★ Rural Rental Housing Direct Loans ³				♦	♦	
★ Rural Rental Housing Loan Guarantees ³				♦	♦	
★ Housing Preservation Grants ³				♦	♦	
★ Rural Community Development Initiative						♦
■ Business and Industry Loan Guarantees						♦
■ Rural Business Development Grants						♦
■ Intermediary Relending Program						♦
■ Rural Microentrepreneur Assistance Program						♦
■ Rural Economic Development Loans/Grants						♦
■ Rural Cooperative Development Grants						♦
■ Socially-Disadvantaged Groups Grants						♦
■ Rural Energy for America Program Loan Guarantees/Grants ⁴						♦

Legend:

★ Housing/Community Facilities Programs

■ Business/Cooperative Programs

☆ Utilities Programs

¹ For agricultural producers.

² **Contact RUS** for specifics.

³ Primarily for populations up to 20,000; in special circumstances communities up to 35,000 may be eligible.

⁴ For rural small businesses and REAP Audit/Development Grants.

Indiana Community Programs Area Specialists

Indiana State Office

Rochelle Owen

5975 Lakeside Boulevard
Indianapolis, IN 46278-1996
317-295-5767

Columbia City Area Office

Laura Hamann

788 West Connexion Way, Suite E
Columbia City, IN 46725-1047
260-244-6266, Ext. 122

North Vernon Area Office

Marcia Comer

812-953-4164
Charlene Hale
812-953-4147
2600 Highway 7 North
North Vernon, IN 47265

Bloomfield Area Office

Cynthia Ferguson

104 CR 70 E, Suite C
Bloomfield, IN 47424-8730
812-792-5020

Muncie Area Office

Vacant

5975 Lakeside Boulevard
Indianapolis, IN 46278-1996
317-295-5788

Crawfordsville Area Office

John Magee

2032 Lebanon Road
Crawfordsville, IN 47933-2143
765-362-0405, Ext. 115

Jasper Area Office

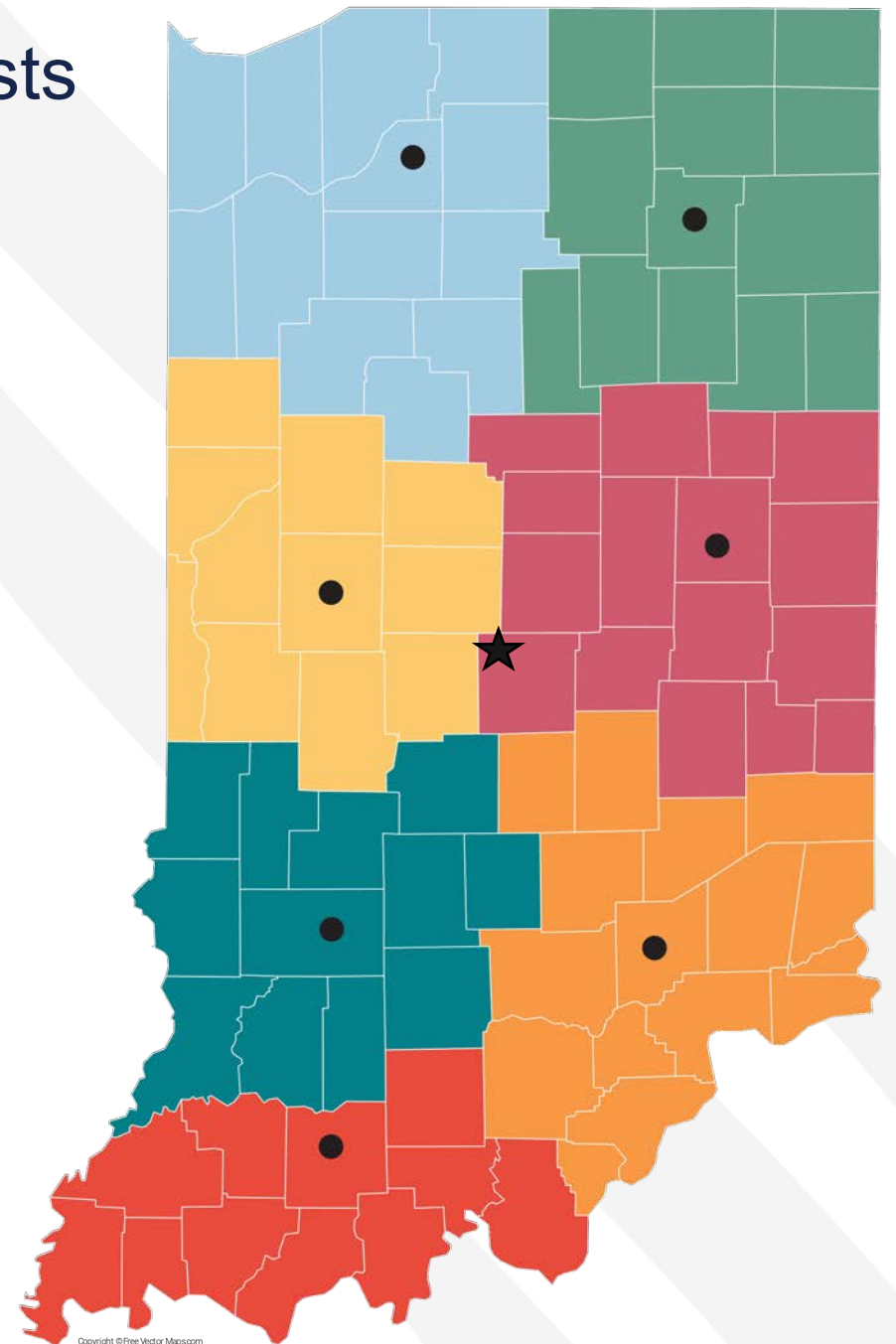
Craig McGowan

1484 Executive Boulevard
Jasper, IN 47546-9300
812-817-3443

Knox Area Office

David Hacker

1410 South Heaton Street
Knox, IN 46534-2314
574-249-7016



Indiana Business Programs Area Specialists

Indiana State Office

5975 Lakeside Boulevard
Indianapolis, IN 46278-1996
317-295-5767

Brad Rissler

bradley.rissler@usda.gov
(317) 295-5780

*Second point of contact for Business and
Industry Guarantees*

Columbia City Area Office

Anthony Kirkland, Business Program Director

788 West Connexion Way, Suite E
Columbia City, IN 46725-1047
anthony.kirkland@usda.gov
260-244-6266, Ext. 114

*Point of contact for Business and Industry
Guarantees*

Jamie Wilson, State Energy Coordinator

jamie.wilson@usda.gov
260-244-6266, Ext. 117

Point of contact for Energy Programs

Knox Area Office

Patrick Allen

1410 South Heaton Street
Knox, IN 46534-2314
patrick.allen@usda.gov
574-249-7010

*Point of contact for Rural Business
Development Grants and Rural Economic
Development Loans and Grants Intermediary
Relending Program Loans, Rural
Micro-entrepreneur Assistance
Program*

Jasper Area Office

Millie Serrano

1484 Executive Boulevard
Jasper, IN 47546-9300
milagro.serrano@usda.gov
812-817-3455

*Point of contact for Rural Cooperative
Development Grants, Agriculture
Innovation Demonstration Centers,
Socially Disadvantaged Groups Grants,
and Value - Added Producer Grants*



Rural Development

U.S. DEPARTMENT OF AGRICULTURE