



USDA Rural Development Programs (why rent when you can buy?)

Nonprofit Leaders Conference for Coastal and SW Washington

One USDA, Seven Mission Areas

Farm & Foreign
Agricultural
Services

Food, Nutrition
& Consumer
Services

Food Safety

Marketing &
Regulatory
Programs

Natural
Resources &
Environment

Research,
Education &
Economics

Rural
Development



Mission Statement:

"To increase economic opportunity
and improve the quality of life for all rural Americans."



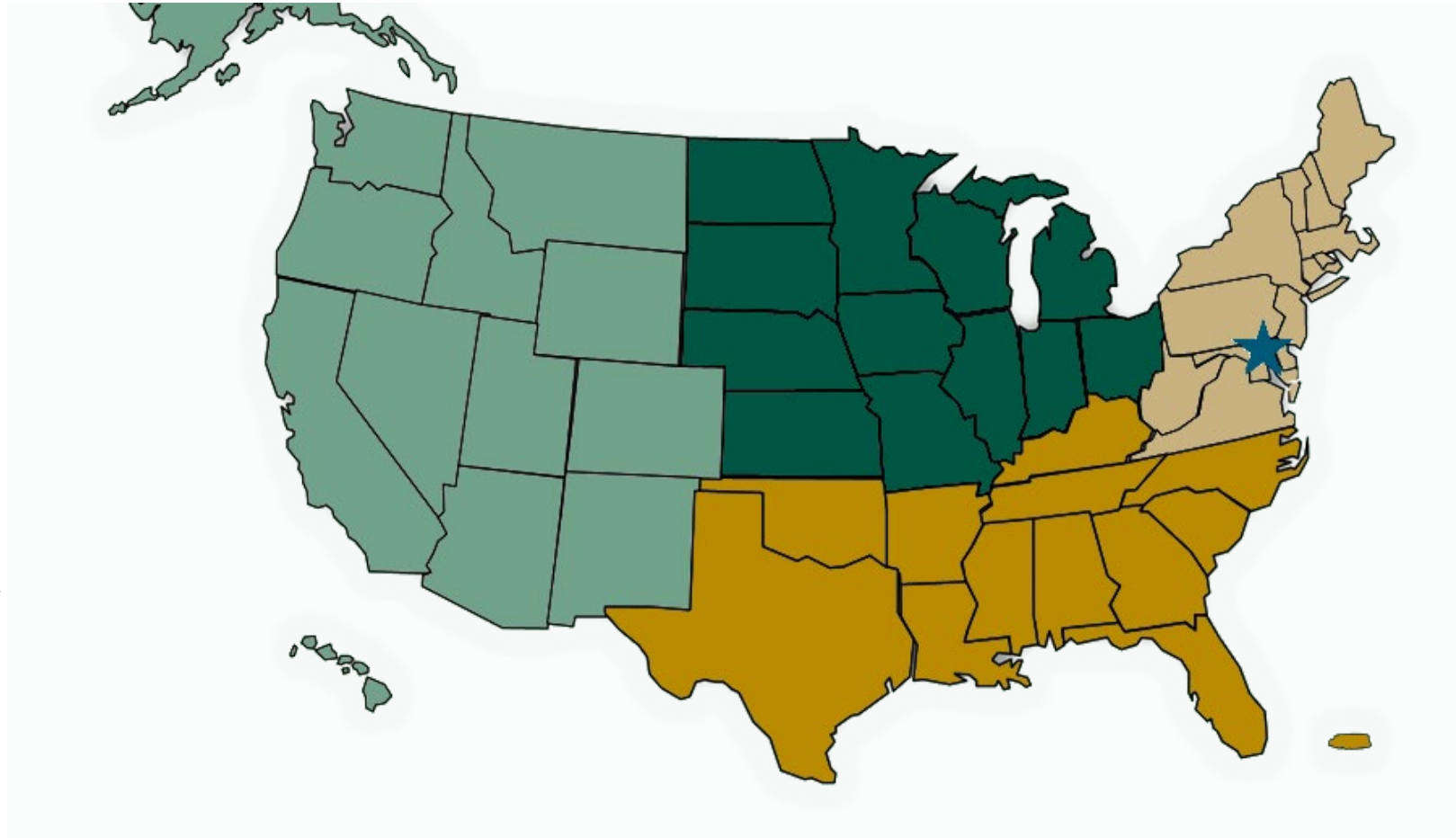
Rural Development



Rural Development Offices: Nationwide

RD Across the Country

- 4 Regions
- 47 State Offices
- 400 Area Offices
- 1 National Office in DC

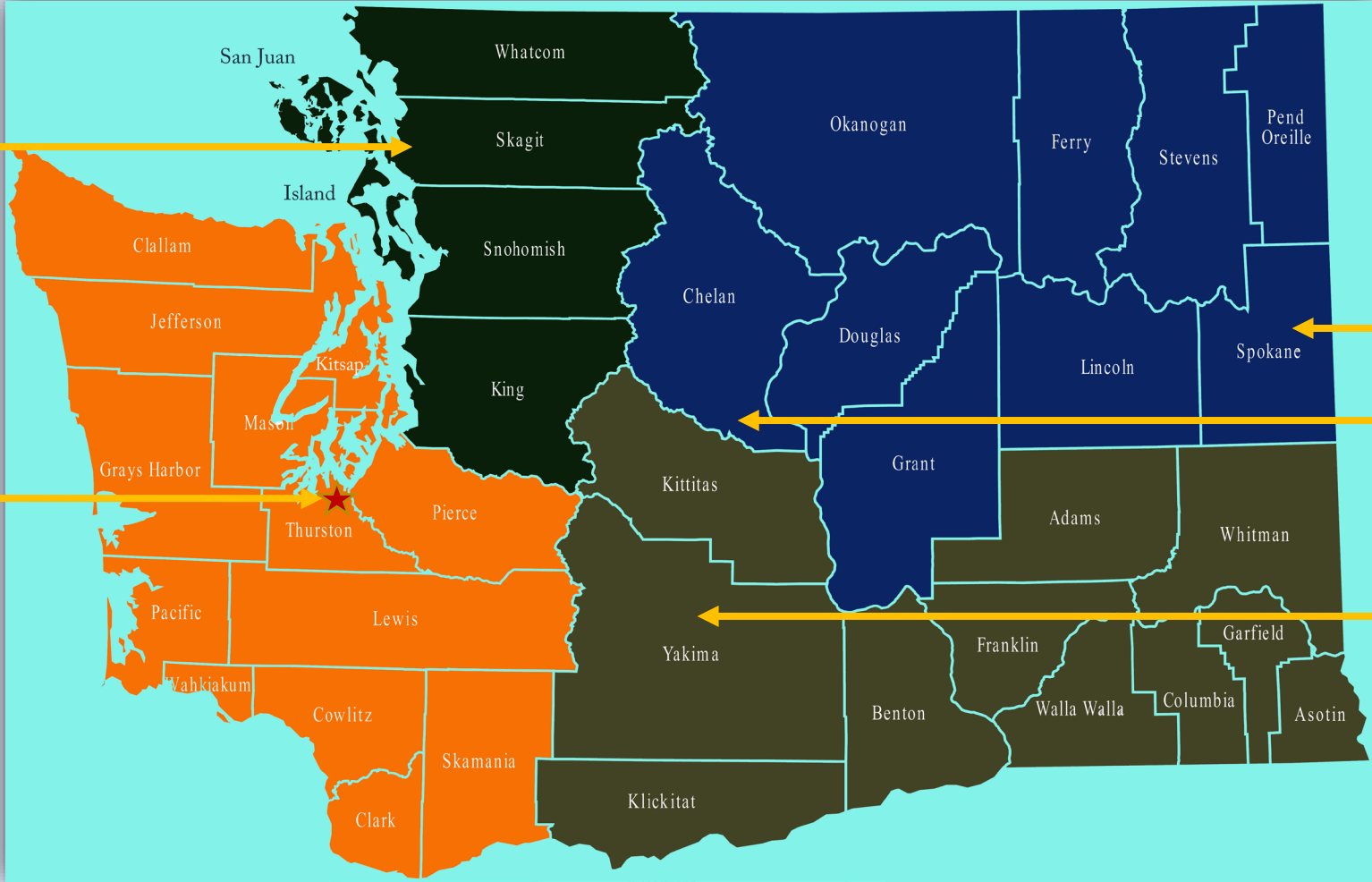


Seven - Rural Development Offices in Washington State

West Side

Mount Vernon Area Office

Olympia State & Area Offices



East Side

Spokane Office

Wenatchee Area Office

Yakima Area Office

USDA Rural Development has over 60 financial assistance programs for a variety of rural applications in housing, business, renewable energy, and critical infrastructure.



Rural Development = Financial Assistance

Types of Funding

- Grants are Great, But Limited!
- Primarily Direct & Loan Guarantees—91% of funding over last 11 years is loan
- Availability depends on the Program and Allocation
- 60 plus programs: multiple eligible entities; multiple project types; multiple definitions of “rural”.

Funding Cycles

- Programs and States receive funding allocation differently—Full distribution or NOFA/NOSA/FOA
- Annual appropriations, Farm Bill mandatory funding
- Pooling of funds and reallocation

Single Family Housing

- Direct Home Loans
- Loan Guarantees
- Self-help Housing
- Home Repair Loans/Grants
- Housing Preservation Grants



SFH Repair Home Loans & Grants: *Overview*

Assists very-low-income homeowners repair, improve, or modernize their homes.

This program helps people stay in their own home and keep it in good repair, ultimately helping rural families and their communities.

Applications are accepted for this program year-round.

Interested applicants can reach out to any USDA Rural Development office for an application.

Applicants can apply [directly with USDA](#) or through an [approved packager/intermediary](#).

Business & Cooperative Programs

- Business & Industry (B&I) Loan Guarantee
- Intermediary Relending Program (IRP)
- Rural Development Business Grant (RDBG)
- Rural Economic Development Loan/Grant (REDLG)
- Value-Added Agricultural Producer Grant (VAPG)
- Cooperative Programs



Energy Programs

- **Rural Energy for America Program Energy Audits & Renewable Energy Development Grants**
- **Rural Energy for America Program Renewable Energy Systems & Energy Efficiency Improvement Loans & Grants**
- **Advanced Biofuel Payment Program**
- **Biofuel Producer Program**
- **Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program**
- **Higher Blends Infrastructure Incentive Program**

Community Infrastructure

- **Community Facilities**
- **Water and Environmental**
- **High-Speed Internet/Telecommunications**
- **Electric**

Water & Environmental Programs

- ❖ Water & Waste Disposal Loans/Grants
- ❖ Water & Waste Disposal Loan Guarantee
- ❖ Solid Waste Management Grants
- ❖ Emergency Community Water Assistance Grant (ECWAG)
- ❖ Predevelopment Planning Grants (PPG)



High-Speed Internet Programs

- ReConnect Program
- Broadband Access Loan/Guarantee
- Community Connect Grants
- Distance Learning & Telemedicine Grant Program

John Holman

Telecommunication

General Field Representative

Washington State

john.holman2@usda.gov

(503) 310-7692



Community Facilities Program

- **Community Facilities**
- **Direct Loans**
- **Community Facilities
Guaranteed Loans**
- **Community Facilities
Grants**
- **Rural Community
Development Initiative
(RCDI)**



Community Facilities Program

- **Provides affordable funding for essential community facilities in rural areas.**
 - **“a facility that provides an essential service to the local community in a primarily rural area, and does not include private, commercial or business undertakings.**
- **Eligible borrowers include:**
 - **Community-based non-profit corporations**
 - **Public bodies**
 - **Federally-recognized Tribes**

Community Facilities Program

- **Rural: 20,000 or less.**
- **Loan Terms**
 - **Life of the asset or up to maximum 40 years.**
 - **Fixed interest rate: currently ranges between 3.75% to 4.5%**
 - **Can do 100% financing**
 - **Borrow \$1M, @ 3.75% 40 years = \$4,025/month.**
 - **Buy existing, refurbish or build to suit.**
 - **Refinance existing debt—limited.**
- **We don't compete with private credit.**

USDA Rural Development Resources

Sign up for the “Innovation Matters Newsletter”

- <https://public.govdelivery.com/accounts/USDARD/signup/31879>

Collaborating for Prosperity With American Indians & Alaska Natives

- https://www.rd.usda.gov/sites/default/files/usdard_2019tribalreport.pdf

Broadband Resources for Rural America

- rd.usda.gov/sites/default/files/508_rd_broadband_usda_guide_2021_102621.pdf

Rural Development and Economic Development Administration (EDA) Joint Resource Guide

- rd.usda.gov/sites/default/files/508F_RD_EDA_JointPlanningResourceGuide.pdf

Joint Childcare Resource Guide

- rd.usda.gov/sites/default/files/rd_hhs-acf_jointchildcareresourceguide.pdf

USDA Rural Development Resources

Recreation Economy at USDA Economic Development Resources

- rd.usda.gov/sites/default/files/usdard_recreational_economy508.pdf

Rural Workforce Guide

- https://www.rd.usda.gov/sites/default/files/usdard_ruralworkforceguide508.pdf

Rural Data Gateway

- <https://www.rd.usda.gov/rural-data-gateway/rural-investments/by-county>

Rural Development Program Guide

- rd.usda.gov/sites/default/files/RD_ProgramMatrix.pdf

Other Resources

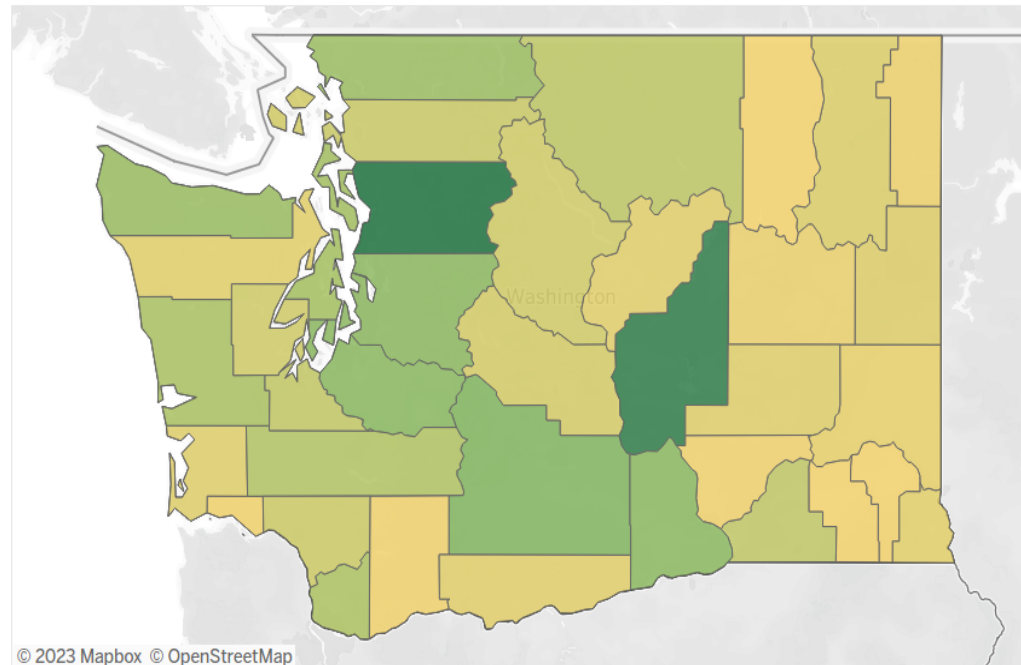
USDA-RD investments in Washington State

RURAL DATA GATEWAY

<https://www.rd.usda.gov/rural-data-gateway/rural-investments/by-county>

National and State Overview*

Select a state and counties to filter the investment data below. Investments can be viewed by fiscal years, program areas, and investment types. Click the "Reset Visualizations" button above to return to the original view.



Data Filters

After making your selections and clicking apply, click the drop-down arrow again to collapse the menu.

Select a State
Washington

Select Counties
(All)

Select Fiscal Years
(Multiple values)

Select Program Areas
(All)

Select Investment Types
(All)



Darker colors indicate higher investment.

Show Notes

State Office

**1835 Black Lake Blvd. SW, Suite B
Olympia, WA 98512-5715
Phone: (360) 704-7777
Fax: (855) 843-6124**

Olympia Area Housing Office

**1835 Black Lake Blvd., SW Suite C
Olympia, WA 98512-5716
Phone: (360) 704-7760
Fax: (855) 847-5490**

**Counties Served: Clallam, Clark, Cowlitz,
Grays Harbor, Jefferson, Kitsap, Lewis,
Mason, Pacific, Pierce, Thurston, &
Wahkiakum.**

Mount Vernon Area Office

**2005 E. College Way, Suite 203
Mount Vernon, WA 98273-2373
Phone: (360) 428-7684
Fax: (855) 847-5490**

**Counties Served: Island, King, San Juan,
Skagit, Snohomish, and Whatcom.**

Wenatchee Office

**Room 317, Federal Building
301 Yakima Street
Wenatchee, WA 98801-2998
Phone: (509) 663-4019
Fax: (855) 847-5491**

**Counties Served: Chelan, Douglas, Ferry, Grant, Lincoln,
Okanogan, Pend O’reille, Spokane and Stevens.**

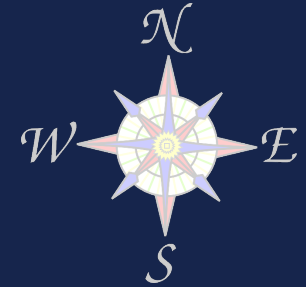
Spokane Satellite Office

**8815 East Mission, Ste B
Spokane Valley, WA 99212
Phone: 509.381.6722 (Housing Programs)
Fax: (855) 847-5491**

Yakima Area Office

**1606 Perry Street, Suite D
Yakima, WA 98902-5769
Phone: (509) 454-5740
Fax: (855) 847-5491**

**Counties Served: Adams, Asotin, Benton, Columbia,
Franklin, Garfield, Kittitas, Klickitat, Skamania, Walla
Walla, Whitman, and Yakima.**



Office Contacts



Questions & Answers

