



United States
Department of
Agriculture

Rural Development



USDA Rural Development

Improving the Quality of Life in Rural America!

Presented by James (Rusty) Wanstreet
Area Director, Southern Illinois

Rural Development Mission Statement

“Enhance the ability of rural communities to develop, to grow, and to improve their quality of life by targeting financial and technical resources in areas of greatest need through activities of greatest potential.”



Eighty-two Years of Rural Development

- Resettlement Administration: 1935-1937
- Farm Security Administration: 1936-1946
- Farmers Home Administration: 1946-1995
- RECDS: 1995-1996
- Rural Development: April 1996-present



One USDA. Seven Mission Areas.

The Stronger Economies Together Program (SET) is delivered as a partnership between RD and Extension Service.

Kate O'Hara,
Rural Development, Champaign State Office
Steven Groner,
U of I Extension – Serving Edwards, Lawrence,
Richland, Wabash & Wayne Counties

Research,
Education, and
Economics

Farm & Foreign Ag
Services

Food and
Nutrition
Consumer Services

Food Safety

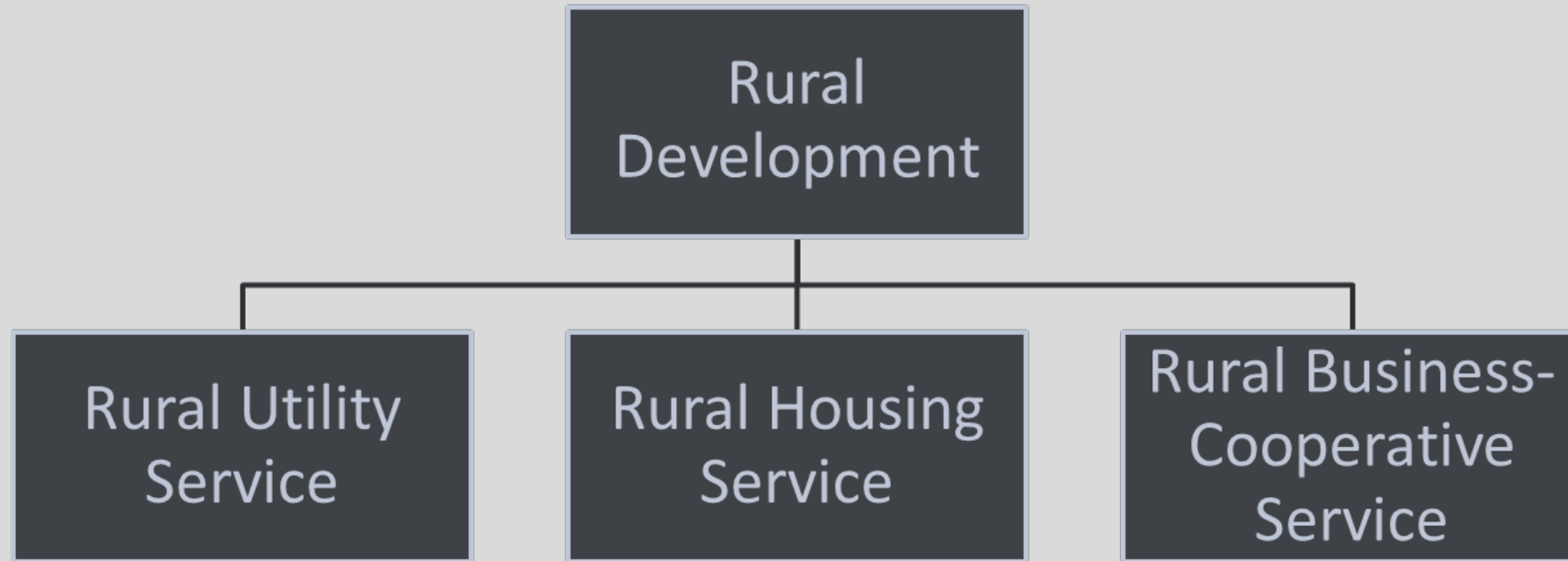
Marketing &
Regulatory
Programs

Natural Resources
and Environment

**Rural
Development**

RD by the Numbers

Rural Development Agencies



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

43 Rural Development Programs

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

usda.gov

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Rural Housing and Community Facilities Programs

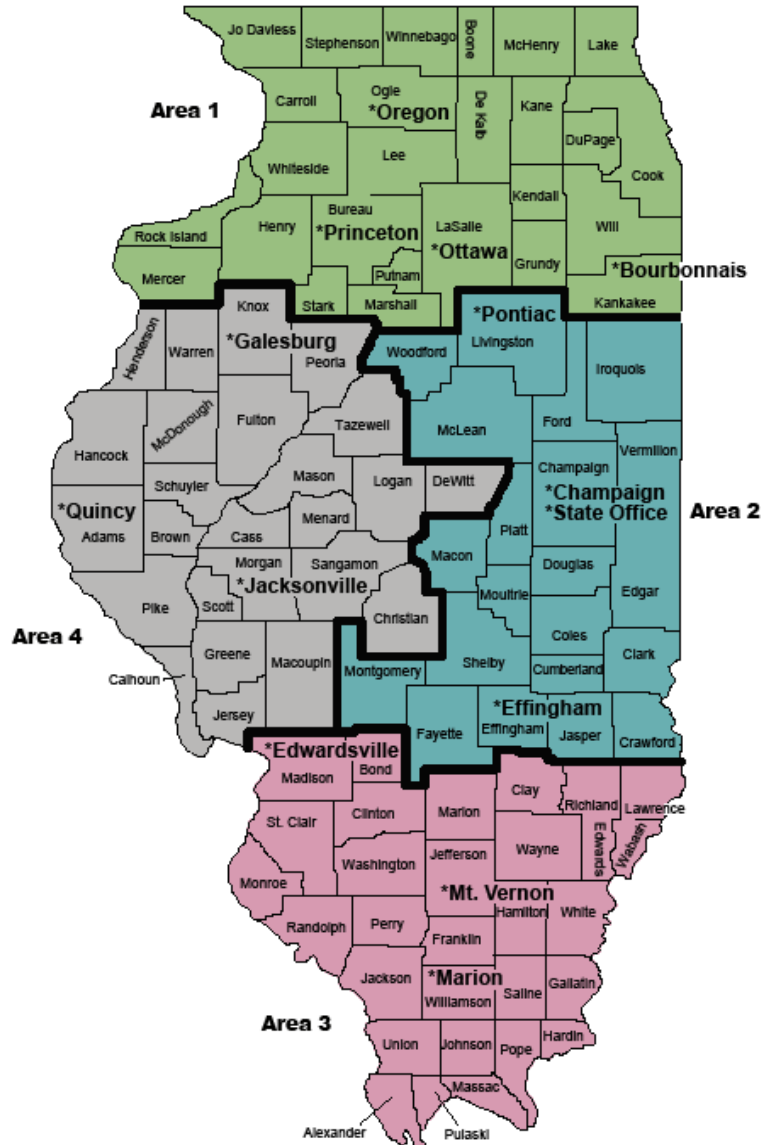
	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Single-Family Housing Direct Loans (including Self-Help Loans)	Safe, well-built, affordable homes for rural Americans.	Families and individuals.	Buy, build, improve, repair or rehabilitate a rural home as the applicant's permanent residence.	Rural areas with populations of up to 35,000.	Direct loan.	Up to 100% of market value or cost. Loan term of 33/38 years. Applicant may be eligible for payment assistance (subsidy) on the loan.
Single-Family Housing Loan Guarantees	To assist moderate-income applicants/household in buying their homes by guaranteeing loans made by private lenders.	Families and individuals.	Purchase new or existing homes and refinance existing Rural Development guaranteed or direct loans.	Rural areas with populations of up to 35,000.	Loan guarantee.	30-year, fixed. The interest rate is negotiated between lender and borrower. Loans up to 100% of market value plus the amount of the up-front guarantee fee being financed.
Single-Family Repair Loans and Grants	To help very low-income applicants remove health and safety hazards or repair their homes.	Families and individuals who currently own their home.	Repair/replace roof, winterizing, purchase or repair heating system, structural repair, water/sewage connect fees, etc.	Rural areas with populations of up to 35,000.	Direct loan and grant.	Loans up to \$20,000 up to 20 years at 1%. Grants available to very low-income applicants 62 years or older unable to pay 1% loan.
Self-Help Technical Assistance Housing Grants	Assist lower-income families in building their own homes.	Non-profits and public bodies.	Technical assistance to help small groups of families to build each other's homes.	Rural areas with populations of up to 35,000.	Grant.	Grant agreement.
Rural Rental Housing Direct Loans	Safe, well-built, affordable rental housing for very-low-income individuals and families.	Individuals, trusts, associations, limited partnerships, for-profit and non-profit entities, tribes, public bodies.	New construction or substantial rehabilitation of rental housing.	Rural areas with populations of up to 35,000.	Direct loan.	Up to 100% of total development cost (non-profits); 97% (for-profits); 95% (for-profits with Low-Income Housing Tax Credits). 30-year term with up to 50-year amortization.
Rural Rental Housing Loan Guarantees	Provides loan guarantees on loans to build or preserve affordable housing for very-low to moderate-income tenants.	For profit and non-profit lenders.	Build or rehabilitate affordable rental housing.	Rural areas with populations of up to 35,000.	Loan guarantee.	At least 25-year term with fixed interest rate. Loan guarantees up to 90% of the principal.
Housing Preservation Grants	Repair and rehabilitate housing owned or occupied by very low- and low-income rural families.	Public bodies and non-profit organizations.	Operation of a program which finances repair and rehabilitation activities for single-family and small rental properties.	Rural areas with populations of up to 35,000.	Grant.	Grant agreement.
Farm Labor Housing Loans and Grants	Safe, well-built affordable rental housing for farmworkers.	Individuals, public and private non-profit organizations.	New construction or substantial rehabilitation of rental housing.	Not applicable.	Direct loan and grant.	Up to 102% of total development cost. Up to 33 years to repay at 1% interest.
Community Facilities Loans and Grants	Improve, develop, or finance essential community facilities for rural communities.	Public bodies, non-profits, and Federally recognized Indian Tribes.	Construct, enlarge or otherwise improve essential community facilities, such as public safety, fire	City, town or unincorporated area of not more than 20,000 in	Direct loan, loan guarantee, or grant.	Up to 100% of market value. Term is for useful life of the facility or equipment, the State statute, or 40 years. Maximum

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USDA RURAL DEVELOPMENT



Revised 04/07

\$445M Invested in Illinois FY2016

Area 1
Oregon
Princeton
Ottawa

Area 2
State Office
Champaign
Effingham
Pontiac

Area 3
Marion
Mt. Vernon

Area 4
Galesburg
Jacksonville
Quincy

12 Offices

Administrative costs:
2 cents per dollar distributed

RD by the Numbers

Rural Utility Service (RUS)

- Electric Programs
- Distance Learning & Telecommunications Programs
- Water & Environmental Programs



Rural Housing Service (RHS)

- Single-Family Housing
- Multi-Family Housing
- Community Facilities / Public Safety



Rural Business & Cooperative Service (RBS)

- Business Programs
- Energy Programs
- Cooperative Programs



Cooperative Development

Co-ops are producer and user-owned businesses that are controlled by, and operate for the benefit of, their members.

Farmer Co-ops – market and process crops

Rural Utility Co-ops – electrical and telecommunication services

Financial Co-ops – credit and financial services

Other Co-ops – Food stores, daycare, health services



Local & Regional Food Systems

Helps communities scale up local and regional food systems and strengthen their economies.

Offers assistance in funding and technical assistance for developing regional food systems



Know Your Farmer Know Your Food

Promoting the use and distribution of local foods with funds already available through 8 of RD's existing business and community programs.

Funds can be used to support projects like food banks, farmers' markets, community gardens and kitchens.

Know Your Farmer Know Your Food



USDA PROGRAMS IN THE LOCAL FOOD SUPPLY CHAIN



USDA is committed to supporting robust regional food economies across the food chain through the programs noted below.



Know Your Farmer Know Your Food

- **Website:** One-stop shop for financial and technical assistance resources from USDA to grow your local food enterprise
www.usda.gov/knowyourfarmer
- **The Compass:** How USDA resources are put to work in your community
www.usda.gov/kyfcompass
- **The Compass Map:** See what's funded in your community and learn how others are using USDA programs



KEY POINTS



- Rural Development has programs and committed staff that can address a variety of community and regional challenges
- RD Programs can be used to lift rural communities out of poverty when programs are used strategically
- Co-ops and Local Foods Systems can be used to promote community and economic efforts for rural communities

Community Connect Grant

Provides high-speed internet service to residents and essential/critical facilities



Lake of Egypt Fire Department



Program: REAP

Rural Energy for
America Program



Program: RBDG

Rural Business
Development
Grant



Harvesting prawns

Home Repairs





United States
Department of
Agriculture

Rural Development



QUESTIONS?

Who to Contact?



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