



Increasing Economic Opportunity: Support for Rural Businesses

We help rural residents start and grow businesses and connect to new markets; help power people with modern infrastructure, and support opportunities to build brighter futures in rural America through these programs:

- **Business and Industry Loan Guarantees** provide financial backing to start or expand eligible rural businesses. Applicants work with local lenders, and loans are guaranteed by USDA.
- The **Intermediary Relending Program** provides loans to qualified local organizations that then re-lend funds to eligible rural businesses.

- **Rural Business Development Grants** support technical assistance and training for small and emerging businesses. Examples include project planning, feasibility studies, and the development of business and marketing plans.
- The **Rural Energy for America Program** offers loan guarantees and grants to agricultural producers and rural small businesses for renewable energy systems or to make energy-efficiency improvements.
- **Value-Added Producer Grants** help eligible agricultural producers generate new products, create and expand marketing opportunities, and increase producer income. Grant and matching funds can be used for planning activities or for working capital expenses such as processing costs, marketing and advertising, and eligible inventory or salary expenses.

Information on all USDA Rural Development programs is available at rd.usda.gov, or from your local RD office. A list of state offices is available at <https://go.usa.gov/xS9DA>.

USDA Rural Development
U.S. DEPARTMENT OF AGRICULTURE



rd.usda.gov
1 (800) 670-6553 (toll free)

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USDA Rural Development:

**Rural America's
Partner in
Prosperity**

Together, America Prospers

The commitment and resources USDA Rural Development brings to rural people and communities help drive economic security and prosperity. We promote 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.



A Foundation for Prosperity: Infrastructure

USDA Rural Development invests in rural America with loan, grant, and loan guarantee programs because we understand a strong community is rooted in its people. America's small towns are gathering places where first responders put people's safety first, schools teach our kids, and hospitals help care for everyone. We are proud to help rural communities build or improve infrastructure systems through the following programs:

- **Telecommunications Loans and Grants** provide financing for utilities to build, maintain, improve, and expand telecommunications – including high-speed internet service – in eligible rural areas. Reliable, high-speed internet service opens the world's marketplace to rural business owners, and expands rural students' prospects for success.
- **ReConnect Loans and Grants** offer direct loan, grant, and loan and grant combinations to build, improve, and expand high-speed internet service in eligible rural and Tribal areas.
- **Distance Learning and Telemedicine Grants** help eligible applicants acquire the technology, infrastructure, and training needed to connect educational and health care professionals with students, teachers, and patients in rural areas.

DLT helps level the playing field for rural students, allowing them to take virtual classes, or search and interview for jobs without leaving their hometowns.

- **Electric Loans, Grants, and Loan Guarantees** provide funds to build, maintain, expand, and modernize America's vast rural electric infrastructure, including Smart Grid technologies. Our energy loans and grants help keep the lights on in homes, schools, and businesses across America.
- **Water and Waste Disposal Loans and Grants** offer funding for drinking water systems, wastewater and solid waste disposal, and stormwater drainage for households, public facilities, and businesses in eligible rural areas. This funding supports the environment and promotes healthy communities by ensuring rural families have clean water and functional waste treatment systems that prevent pollution and waste runoff.
- **Community Facilities Loans, Grants, and Loan Guarantees** provide flexible, affordable funding to build public projects such as libraries, child or adult care facilities, schools, and first responder buildings. Funds also can offset the cost of associated equipment such as office furniture or first responder vehicles.

Enhancing Quality of Life: Housing and Home Repair

We understand that stable, affordable housing helps America's small towns stay healthy and prosperous. We provide easy-access financing with low interest rates to eligible rural families so they can buy, build, repair, or rent a home.

- **Single Family Housing Direct Loans and Loan Guarantees** can be used to buy or refinance an existing home, build a new home, or buy and prepare a lot for construction.
- **Home Repair Loans and Grants** help very-low-income individuals and families repair, improve, or modernize their homes. For eligible seniors ages 62 and older who cannot afford to repay a loan, grant funds can be used to remove health and safety hazards.
- **Multifamily Housing Direct Loans and Loan Guarantees** can be used to finance the construction or improvement of rural rental housing complexes. Eligible tenants also can receive rental assistance to help offset their monthly payments.

