



# Catalog of Programs

*A guide to loans, grants, and technical assistance*



Florida / U.S. Virgin Islands

March 2008

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**UNITED STATES DEPARTMENT OF AGRICULTURE  
RURAL DEVELOPMENT - FLORIDA/U.S. VIRGIN ISLANDS  
STATE OFFICE DIRECTORY**

State Office (352) 338-3400  
4440 N.W. 25th Place (352) 338-3405 FAX  
Gainesville, FL 32614-7010 (352) 338-3499 TDD  
RD.info@fl.usda.gov

Rural Development State Director Ron Whitfield (352) 338-3400  
(352) 338-3405 FAX

Single-Family Housing Program Director Daryl Cooper (352) 338-3435  
(352) 338-3437 FAX

Multi-Family Housing Director Elizabeth Whitaker (352) 338-3465  
(352) 338-3437 FAX

Utilities and Community Facilities Program Director Michael Langston (352) 338-3440  
(352) 338-3452 FAX

Business-Cooperatives Program Director Joseph Mueller (352) 338-3441  
(352) 338-3450 FAX

Public Information Coordinator Ellen Boukari (352) 338-3414  
(352) 338-3405 FAX

UNITED STATES DEPARTMENT OF AGRICULTURE.....www.usda.gov  
USDA RURAL DEVELOPMENT.....www.rurdev.usda.gov  
USDA RURAL DEVELOPMENT - FLORIDA U.S. VIRGIN ISLANDS.....www.rurdev.usda.gov/fl

<b>PROGRAMS FOR RURAL BUSINESS AND RURAL COOPERATIVES:</b> USDA Rural Development's Rural Business-Cooperative Service delivers a variety of assistance to rural businesses and communities. All of them work in financial partnership with local economic organizations -- banks and lenders, economic development groups, local revolving loan funds, universities, municipalities, counties, tribes, and utility cooperatives.										
<b>ELIGIBLE APPLICANTS</b>	<b>USDA PROGRAM</b>	<b>PURPOSE Program Goal</b>	<b>PROGRAM TYPE</b>	<b>ELIGIBLE AREAS</b>	<b>AUTHORIZED PURPOSES</b>	<b>TYPICAL FUNDING</b>	<b>RATES &amp; TERMS</b>	<b>KEYS TO SUCCESS</b>	<b>WHEN TO APPLY</b>	<b>WHO TO CONTACT</b>
Banks and other rural business lenders	<b>B&amp;I Guarantee Business &amp; Industry Guaranteed Loan</b>	Creates incentive for business lending that saves/creates jobs (typically for larger businesses)	USDA guarantees business loans made by banks and other eligible lenders	All rural areas other than cities of greater than 50,000 population and their adjacent urbanized areas	The loans guaranteed can be used for real estate, equipment, working capital, & refinancing – for non-farm businesses	\$500,000 – \$10 million	Negotiated by business & lender. Fixed or variable rates, typically near Prime (No balloons)	Lender-driven: there must be a bank willing to make the loan -- (USDA only guarantees the loan.) -- business must have strong equity & collateral	Year- round	Local banks and business lenders or USDA State Office (Rural Business Programs)
Nonprofit economic development groups, tribes, & public bodies (e.g., cities)	<b>IRP Intermediary Re-lending Program</b>	Capitalizes locally-run revolving loan programs for loans to small businesses unable to qualify for bank financing	USDA loans money to a local revolving loan fund for re-lending to non-farm businesses	All rural areas other than cities of greater than 25,000 in population	The loans must be used to set up a loan program to make business loans for real estate, equipment, working capital, & refinancing – for non-farm businesses	Maximum \$750,000 loans to intermediaries for business loans up to \$150,000	1%, 30 years to intermediary for rural business loans	Funding is limited, so these loans tend to go only to loan funds that will serve the neediest areas	Year- round with quarterly competition at national level	USDA Area or State Office (Rural Business Programs)
Nonprofit economic development groups, tribes, and public bodies (e.g., cities or counties)	<b>RBEG Rural Business Enterprise Grant</b>	Supports community economic development programs that assist small & emerging businesses	USDA makes grants to support local economic development programs that will support non-farm businesses	All rural areas other than cities of greater than 50,000 population and their adjacent urbanized areas	To facilitate business development by providing facilities, equipment, infrastructure, technical assistance to businesses or establish a revolving loan fund	\$25,000 - \$200,000	Grant	Funding is limited, so these grants tend to go only to the neediest areas -- grant funds cannot be used for regional planning or business attraction projects.	Once-a-year Annual competition at state level	USDA Area or State Office (Rural Business Programs)
Nonprofit economic development groups, tribes, and public bodies	<b>RBOG Rural Business Opportunity Grant</b>	Supports economic development planning in rural areas	USDA makes grants to local economic development programs that support non-farm businesses	All rural areas other than cities of greater than 50,000 population and their adjacent urbanized areas	Supports economic development and planning in rural areas	\$50,000 or less	Grant	Funding is limited, so these grants tend to go only for projects helping the neediest areas.	Once-a-year. Annual competition at national level Maximum of 2 applications compete per State.	USDA Area or State Office (Rural Business Programs)
Universities and nonprofit economic development groups	<b>RCDG Rural Cooperative Development Grant</b>	Support centers to assist cooperatives	USDA makes grants to centers for rural cooperative development	All rural areas other than cities of greater than 50,000 population and their adjacent urbanized areas	Grants are used to operate Centers that assist rural cooperatives.	\$50,000 – \$300,000	Grant Matching funds required. Complete in 1 year.	Funding is limited, so these grants tend to go only for projects helping the neediest areas.	Once-a-year. Annual competition at national level	USDA State Office (Rural Business Programs)
Agricultural producers and cooperatives	<b>VAPG Value-Added Producer Grant</b>	Help producer-owned business ventures add value to products	USDA makes grants for value-added activities such as planning and working capital	No rural area requirement.	Value-Added: 1) change in product physical state; 2) enhancing product value; 3) product segregation; 4) product produces renewable energy	Maximum \$100,000 Planning, \$300,000 Working Capital – 100% matching required	Grant Matching funds required. Complete in 1 year.	Priority given to requests under \$300,000, to products producing energy from biomass, and to profitable use of innovative technology	Once-a-year. Annual competition at national level	USDA State Office (Rural Business Programs)
Minority cooperative or a minority association of cooperatives	<b>SMPG Small Minority Producer Grant</b>	To provide technical assistance to small, minority agriculture producers	USDA makes grants to provide technical assistance to small, minority agriculture producers	All rural areas other than cities of greater than 50,000 population and their adjacent urbanized areas	To fund cooperatives and/or associations of cooperatives to provide technical assistance to small, minority agricultural producers in rural areas.	Maximum \$175,000	Grant	Funding is limited, so these grants tend to go only for projects helping the neediest areas.	Once a year with annual competition at national level	USDA State Office (Rural Business Programs)



**PROGRAMS FOR RURAL BUSINESS AND RURAL COOPERATIVES:** USDA Rural Development's Rural Business-Cooperative Service delivers a variety of assistance to rural businesses and communities. All of them work in financial partnership with local economic organizations -- banks and lenders, economic development groups, local revolving loan funds, universities, municipalities, counties, tribes, and utility cooperatives.

ELIGIBLE APPLICANTS	USDA PROGRAM	PURPOSE Program Goal	PROGRAM TYPE	ELIGIBLE AREAS	AUTHORIZED PURPOSES	TYPICAL FUNDING	RATES & TERMS	KEYS TO SUCCESS	WHEN TO APPLY	WHO TO CONTACT
Electric & telephone utilities financed by USDA's Rural Utilities Service.	<b>RED Loan</b> Rural Economic Development Loan	Promote specific community or business development projects that will improve the local economy.	USDA makes loans to certain utilities that are in turn re-loaned for local community or business projects.	Unincorporated areas & <2,500 population cities	Loans are passed through to non-farm businesses for real estate & equipment.	\$740,000 loan maximum	Loan is zero%, 10 years	Requires a community-oriented utility that is willing to apply on the project's behalf.	Year round Quarterly competition at national level	USDA Area or State Office (Rural Business Programs)
	<b>RED Grant</b> Rural Economic Development Grant	Promote specific community development projects that will improve the rural economy	USDA makes grants to certain utilities to capitalize a revolving loan fund for community projects.		Grants are used to set up a revolving loan fund	\$300,000 grant maximum	Grant			
Rural small businesses & agricultural producers	<b>Section 9006 Renewable Energy Grant</b> Renewable Energy Systems Grant	Financing for renewable energy generation systems	USDA makes grants to small rural businesses & agricultural producers.	All rural areas other than cities of > than 50,000 population and their adjacent urbanized areas	Grants for renewable energy systems (wind, biomass bioenergy, anaerobic digesters, solar, geothermal, & renewable hydrogen)	≤\$500,000 (not to exceed 25% of project cost).	Grant	Application requirements can be complex, so consult with USDA well in advance of application deadline.	Once-a-year Annual competition at national level	USDA State Office (Rural Business Programs)
Rural small businesses & agricultural producers	<b>Section 9006 Energy Efficiency/</b> Energy Efficiency Improvements Grant	Financing for energy efficiency improvements	USDA makes grants to small rural businesses & agricultural producers.	All rural areas other than cities of > than 50,000 population and their adjacent urbanized areas	Grants for purchase & installation of business energy efficiency improvements	≤\$250,000 (not to exceed 25% of project cost). Priority is for grants of ≤\$50,000	Grant	Application requirements can be complex, so consult with USDA well in advance of application deadline.	Once-a-year Annual competition at national level	USDA State Office (Rural Business Programs)
Banks and other business lenders who make loans to rural businesses	<b>Section 9006 Energy Guarantee</b> Renewable Energy Systems & Energy Efficiency Improvements Guaranteed Loan	Provide an incentive for business lending that will finance for renewable energy generation systems or energy efficiency improvements	USDA guarantees business loans made by banks to small businesses & agricultural producers	All rural areas other than cities of > than 50,000 population and their adjacent urbanized areas	The loans guaranteed can be used for the purchase & installation of renewable energy systems or for energy efficiency improvements	\$50,000 - \$5 million. (May be combined with a 9006 grant, but total assistance cannot exceed 50% of the project cost.)	Negotiated by business & lender. Fixed or variable rates, typically near Prime (No balloons)	Lender-driven: there must be a bank willing to make the loan. (USDA only guarantees the loan.) Business with strong equity & collateral.	Year round	USDA State Office (Rural Business Programs)
Institutions of higher education; National Laboratories; Federal & State research agencies; Private sector entities; Nonprofit organizations (other than 501(c) (4) lobbying organizations)	<b>Section 9008 Biomass Research Grant</b>	The Program is intended to promote innovation and development related to biomass.	The US Departments of Energy (DOE) Agriculture (USDA), Rural Development jointly solicit applications for Grants, Guaranteed Loans and combination packages	All rural areas other than cities of greater than 50,000 population and their adjacent urbanized areas	There are 4 research and development technical topic areas considered eligible: <ul style="list-style-type: none"> <li>• Feedstock Production.</li> <li>• Overcoming Recalcitrance of Cellulosic Biomass.</li> <li>• Product Diversification.</li> <li>• Analysis that provides strategic guidance for the application of biomass technologies.</li> </ul>	\$50,000 - \$5 million. (May be combined with a 9006 grant, but total assistance cannot exceed 50% of the project cost.)	Grant	Applicants are encouraged to read and understand the intent of each criterion before preparing their preapplication. It is the applicant's responsibility to address each criterion as fully as possible within the 3-page limit of the pre-application.	Once-a-year annual competition at national level	USDA National Office (Rural Business Programs)

**PROGRAMS FOR RURAL UTILITIES:** USDA Rural Development's Rural Utilities Program delivers a variety of assistance to rural utilities. Most involve direct assistance by USDA, while others work through local partnerships.

ELIGIBLE APPLICANTS	USDA PROGRAM	PURPOSE Program goal	PROGRAM TYPE	ELIGIBLE AREAS	AUTHORIZED PURPOSES	TYPICAL FUNDING	RATES AND TERMS	KEYS TO SUCCESS	WHEN TO APPLY	WHO TO CONTACT
Public bodies, tribes, and community based non-profits (cities, water districts, mutual water companies)	<b>WWD Loan and Grant</b> Water and Waste Disposal Loan and Grant	Develops and rehabilitates water, waste, storm drainage, and solid waste systems	USDA makes loans (sometimes with grants) for water and waste disposal facilities	Cities and towns with fewer than 10,000 population and unincorporated areas	Eligible projects include water, waste, solid waste and storm drainage systems -- both new and rehab projects -- for rural residents and businesses	\$1 million - \$8 million	Loans: Interest rates fluctuate with market, 40 years also Grants	Loans must be fully secured by revenues or assessments -- grants focus on neediest applicants for up to 75% of the project cost, depending on population, income, and health factors	Year-round	USDA Area Offices
Banks and other commercial lenders	<b>WWD Guarantee</b> Water and Waste Disposal Guaranteed Loan	Creates incentive for commercial lending that finances water, waste, storm drainage, and solid waste systems	USDA guarantees loans made by lenders	Cities and towns with fewer than 10,000 population and unincorporated areas	Eligible projects include water, waste, solid waste and storm drainage systems -- both new and rehab projects -- for rural residents and businesses	\$500,000 - \$5 million	Negotiated between business and lender -- fixed or variable rates allowed	Lender-driven: there must be a lender willing to make the loan -- (USDA only guarantees loan) -- nonprofits (e.g., mutual water companies) are targeted	Year-round	Banks and commercial lenders or USDA Area Offices
Public bodies (e.g., counties and joint powers authorities), tribes, and community based nonprofits	<b>SWMG</b> Solid Waste Management Grant	Supports recycling education and solid waste planning	USDA makes grants to improve solid waste handling	Cities and towns with fewer than 10,000 population and unincorporated areas	Funds can be used for technical assistance, planning, and community education projects	\$50,000	Grant	Funding is limited, so these grants tend to go only to the neediest areas	Once a year with annual competition at national level	USDA State Office (Rural Utilities Programs)
Nonprofit corporations who will provide such assistance to rural utilities	<b>TAT</b> Technical Assistance and Training Grant	Supports entities eligible for WWD loans and grants for operator/board training, financial planning, and accessing funding	USDA makes grants to benefit small rural utilities	Cities and towns with fewer than 10,000 population and unincorporated areas	Funds can be used for technical assistance, planning, and training	\$50,000 - \$1 million+	Grant	Funding is limited, so these grants tend to go only to the neediest areas	Once a year with annual competition at national level	USDA State Office (Rural Utilities Programs)

**PROGRAMS FOR RURAL COMMUNITIES:** USDA Rural Development delivers a variety of assistance to rural communities. Some involve direct assistance by USDA, while others work through local partnerships.

ELIGIBLE APPLICANTS	USDA PROGRAM	PURPOSE Program goal	PROGRAM TYPE	ELIGIBLE AREAS	AUTHORIZED PURPOSES	TYPICAL FUNDING	RATES AND TERMS	KEYS TO SUCCESS	WHEN TO APPLY	WHO TO CONTACT
Banks and other commercial lenders to make loans to nonprofits, tribes, and public bodies (e.g., cities or counties)	<b>CF Guarantee</b> Community Facilities Guaranteed Loan	Provide an incentive for commercial lending that will develop essential community facilities	USDA guarantees loans made by lenders	Cities, towns with fewer than 20,000 population, unincorporated rural areas	The loans guaranteed can be used for real estate and equipment – types of projects include clinics, hospitals, public buildings, daycare centers, fire stations, fire trucks, and recreational facilities	\$100,000 - \$6 million	Negotiated between borrower and lender – fixed or variable rates	Lender-driven: there must be a lender willing to make the loan -- (USDA only guarantees the loan) -- typically, only non-tax exempt loans qualify for CF guarantees	Year-round	Local banks or USDA Area Offices
Nonprofits, tribes, and public bodies (e.g., cities or counties)	<b>CF Direct</b> Community Facilities Direct Loan	Develop essential community facilities	USDA makes loans to develop essential community facilities	Cities, towns, Census Designated Places with fewer than 20,000 population, unincorporated rural areas	Loans can be used for real estate and equipment – types of projects include clinics, hospitals, public buildings, daycare centers, and fire stations or fire trucks	\$100,000 - \$2 million	Interest rates fluctuate with market; 40 years maximum	The loan must be fully secured by a lien on the property financed or by a pledge of tax revenues	Year-round	USDA Area Offices
	<b>CF Grant</b> Community Facilities Grant	Help communities that cannot qualify for a CF loan pay for the cost of developing essential community facilities	USDA makes grants to develop essential community facilities	Cities, towns, Census Designated Places with fewer than 20,000 population, unincorporated rural areas	Loans can be used for real estate and equipment – types of projects include clinics, hospitals, public buildings, daycare centers, and fire stations or fire trucks	\$40,000 - \$50,000	Grant	May pay for 15-75% of the project cost depending on the community's population and median household income	Year-round	USDA Area Offices
Schools, libraries, nonprofit hospitals, clinics, and tribes	<b>DL/TM</b> Distance Learning and Telemedicine Loan and Grant	Support the development of telemedicine and distance learning systems	USDA makes loans and grants	Cities, towns, unincorporated areas with fewer than 20,000 population	Funds can be used for initial capital and hardware costs that will enhance telecommunication capabilities for either public education or medical purposes	\$50,000 - \$300,000 for grants – no limit for loans	Fixed based on Government cost of funds; 10 years and/or Grant	15% of grant amount required in non-federal matching funds – grants are only made available to the neediest applicants	Once a year with annual competition at national level	USDA State Office (Rural Utilities and Community Facilities Programs)

<b>PROGRAMS FOR RURAL HOUSING – SINGLE FAMILY HOUSING:</b> USDA Rural Development’s Rural Housing Program delivers a variety of assistance to support the housing needs of rural persons. Most involve direct assistance by USDA, while others work through local partnerships.										
ELIGIBLE APPLICANTS	USDA PROGRAM	PURPOSE Program goal	PROGRAM TYPE	ELIGIBLE AREAS	AUTHORIZED PURPOSES	TYPICAL FUNDING	RATES AND TERMS	KEYS TO SUCCESS	WHEN TO APPLY	WHO TO CONTACT
Low and very low income persons	<b>SFH 502 Loan</b> Single Family Housing Direct Loan	Creates option for low income persons to buy a modest home	USDA provides loan to home-buyers	Unincorporated areas, cities with fewer than 10,000 population, and some cities with fewer than 25,000 population See: <a href="http://eligibility.sc.egov.usda.gov/">http://eligibility.sc.egov.usda.gov/</a>	Purchase new or existing homes and repair existing homes -- 100% financing -- no down payment required	\$80,000 - \$120,000; up to 100% of the market value of the home	Interest rates fluctuate with market (lower if subsidized); 33 years	Applicants must have good credit and stable income adequate to repay the loan -- Self-Help program available	Year-round	USDA Local Offices
Low income persons	<b>SFH 502 Participation</b> Single Family Housing Participation Loan	Enhances ability of mortgage lenders to make loans so low-income persons have option to buy a modest home	USDA participates with a local mortgage lender in financing a home		Purchase new or existing homes and repair existing homes -- 100% financing -- no down payment required	\$80,000 - \$130,000; up to 100% of the market value of the home	Mortgage lender’s loan is fixed; 30 years; USDA Interest rates fluctuate with market fixed (lower if subsidized); 33-38 years	Mortgage lender loans 40+% of purchase price; USDA loans the rest – applicants must have good credit and stable income adequate to repay the loan	Year-round	Participating mortgage lender, or USDA Local Office
Moderate and low income persons	<b>SFH Guarantee</b> Single Family Housing Guaranteed Loan	Creates incentive for mortgage lender to make home loans to low and moderate income persons	USDA guarantees home loan made by mortgage lenders		Purchase new or existing homes and repair existing homes -- 100% financing -- no down payment required	\$150,000 – \$200,000; up to 100% of the market value of the home plus the amount of guarantee fee financed	Mortgage lender’s interest rate is negotiated but is fixed; 30 years; the guarantee fee is 2.0%	Lender-driven: participant lenders make the loan -- (USDA guarantees the loan) – applicants need good credit, stable income adequate for loan repayment	Year-round	Participating mortgage lender, or USDA Local Office
Very low income persons	<b>SFH 504 Loan</b> Single Family Housing Loan	Modernizes or repairs a modest home	USDA makes loan to home owners		Install or repair water or sewer hook-ups, roofing, insulation, other improvements or to repair basic defects	\$20,000 maximum	1%, 20 year	Applicant must have limited resources and be unable to get credit elsewhere	Year-round	USDA Local Offices
	<b>SFH 504 Disaster Loan</b>	Repair homes damaged directly from a natural disaster								
Very low income persons who are 62 years or older	<b>SFH 504 Grant</b> Single Family Housing Repair Grant	Remove health and safety hazards	USDA gives grant to home owners		Install or repair water or sewer hook-ups, roofing, insulation, other improvements or to repair basic defects	\$7,500 maximum	Grant	Applicant must have limited resources -- SFH 504 Grant and Loan may be combined	Year-round	USDA Local Offices
	<b>SFH 504 Disaster Grant</b>	Remove health and safety hazards caused by a natural disaster								



**PROGRAMS FOR RURAL HOUSING – MULTI FAMILY HOUSING:** USDA Rural Development’s housing program delivers a variety of assistance to support the housing needs of rural persons. Most involve direct assistance by USDA, while others work through local partnerships. Includes Farm Labor and Housing Preservation programs.

ELIGIBLE APPLICANTS	USDA PROGRAM	PURPOSE Program goal	PROGRAM TYPE	ELIGIBLE AREAS	AUTHORIZED PURPOSES	TYPICAL FUNDING	RATES AND TERMS	KEYS TO SUCCESS	WHEN TO APPLY	WHO TO CONTACT
Private developers, nonprofits, tribes, public agencies	<b>RRH 515 Loan</b> Rural Rental Housing Direct Loan Program	Develops housing for low income project tenants (family, elderly)	USDA makes loan for apartments	Unincorporated areas, cities fewer than 10,000 population and some cities fewer than 25,000 population	Develop new apartments	\$1,000,000 maximum	USDA Interest rates fluctuate with market; 30 years with 50-year amortization	Very competitive program -- USDA may provide subsidies to keep the units affordable to low income tenants	Once a year with annual competition at national level	USDA State Office (Multi-Family Housing Programs)
Banks and other lenders making loans to developers, tribes, or public agencies	<b>GRRH 538 Loan</b> Guaranteed Rural Rental Housing Loan Program	Creates incentive for commercial lenders to develop / repair apartments for low and moderate income tenants	USDA guarantees loan made by banks	Unincorporated areas, cities fewer than 10,000 population and some cities fewer than 25,000 population	Guaranteed loans to develop new apartments or buy and renovate existing apartments	No maximum	Negotiated between borrower and lender	Lender-driven: there must be a lender willing to make the loan -- (USDA only guarantees the loan)	Once a year with annual competition at national level	
Nonprofit limited partnerships, non-profits, public bodies (e.g., housing authorities), and farmers	<b>FLH 514/516 Loan and Grant</b> Farm Labor Housing Direct Loan and Grant Program	Develops housing projects for farm workers	USDA makes loan (with some grants) for farm labor housing	No population restriction so long as project serves farm workers	Develop new or buy and renovate existing farm labor housing projects	\$ 3 million maximum	1% fixed; 33 years	Very competitive program – grants may be included with loan funds in order to keep the farm labor housing affordable	Once a year with annual competition at national level	
Nonprofits, tribes, and public bodies (e.g., cities and counties)	<b>HPG 533 Grant</b> Housing Preservation Grant Program	Supports programs that correct access, safety, health problems in homes and rental units	USDA makes grant to support local housing rehabilitation projects	Unincorporated areas, cities with fewer than 10,000 population and some cities with fewer than 25,000 population	Any program that offers affordable assistance (loans, grants, subsidies, technical assistance, etc.) to repair low income housing	\$36,000 - \$70,800	Grant	Very competitive program -- preference is given to projects with matching funds and targeting low income persons	Once a year with annual competition at state level	

<b>Special Rural Development Initiatives:</b> USDA Rural Development has established a number of special initiatives to target assistance to rural communities with the greatest need.		
<b>INITIATIVE</b>	<b>PROGRAM DESCRIPTION</b>	<b>ASSISTANCE / CONTACT</b>
<b>Self Help</b> Self Help Housing Program	Low and very low-income applicants participate with their neighbors in the construction of their homes, fostering pride-of-ownership while reducing their home loans to a more affordable level.	Significant RH 502 loan funds are reserved for Self Help subdivisions every year. Contact your Area Office for more information or the Single Family Housing Program Director: (352) 338-3436.
<b>CO-OPS</b> Cooperatives Initiative	USDA supports value-added agricultural cooperatives and other types of co-ops. Initiative offers excellent Technical Assistance opportunities. Technical Assistance is provided primarily by agency personnel.	Technical Assistance is available to cooperatives or groups interested in developing a cooperative. Notices for all program initiatives are posted in the Federal Register. Contact your Area Office or the Rural Business-Co-op Program Director for additional information: Joe Mueller (352) 338-3441.
<b>RHLP/CDFI</b> Rural Home Loan Partnership/Community Development Financial Institution.	Dual programs designed to provide very low and low-income families the opportunity to obtain mortgage financing by linking 30 yr fixed-rate funds from private lending institutions with Section 502 program loan funds under Rural Housing Services. Reduces costs to the borrower by accessing funds through programs developed by local nonprofit community development corporations. e.g., Pre/Post mortgage counseling services.	Non-Profits or CDFIs are the applicants. To receive more information contact the Area Office or the Single Family Housing Program Director: (352) 338-3436.  *New construction, existing dwellings, and transfers can qualify for RHLP loans.  *CDFI Status is granted by the Dept. of Treasury and certification lasts 3 years.

**RURAL DEVELOPMENT FLORIDA/U.S. VIRGIN ISLANDS  
AREA OFFICE DIRECTORY**

<b>AREA OFFICES</b>	<b>COUNTIES SERVED</b>	<b>PHONE</b>
Area 1 - Crestview Joseph Fritz, Area Director	Escambia, Holmes, Okaloosa, Santa Rosa, Walton	(850) 682-2416
Area 2 - Marianna James Dean, Area Director	Bay, Calhoun, Franklin, Gadsden, Gulf, Jackson, Jefferson, Leon, Liberty, Wakulla, Washington	(850) 526-2610
Area 3 - Lake City Peggy Johns, Area Director	Baker, Bradford, Clay, Columbia, Duval, Hamilton, Lafayette, Madison, Nassau, St. Johns, Suwannee, Taylor, Union	(386) 719-5590
Area 3 Sub Office	Virgin Islands - St. Croix, St. John, St. Thomas	(340) 773-9146
Area 4 - Ocala Rod Quinton, Area Director	Alachua, Citrus, Dixie, Flagler, Gilchrist, Lake, Levy, Marion, Putnam, Seminole, Sumter, Volusia	(352) 732-7534
Area 5 - Davenport Vernon Fuller, Area Director	Brevard, Hernando, Hillsborough, Orange, Osceola, Pasco, Pinellas, Polk	(863) 420-4833
Area 6 - West Palm Beach Greg Caruthers, Area Director	Broward, Dade, Glades, Hendry, Highlands, Indian River, Martin, Okeechobee, Palm Beach St. Lucie	(561) 683-2285
Area 6 Sub Office North Fort Myers	Charlotte, Collier, DeSoto, Hardee, Lee, Manatee, Monroe, Sarasota	(239) 997-7331

## Glossary of Terms and Acronyms

**Federal Register** - The Federal Register is the official daily publication for Rules Proposed Rules, and Notices of Federal agencies and organizations, as well as Executive Orders and other Presidential Documents. For a searchable database see [www.gpo.gov](http://www.gpo.gov)

**Guaranteed Loan** - Private sector lender originates makes and services the loan with a Federal guarantee that provides a partial guarantee against loan loss.

**Income Level Terms:** (applicable to Rural Housing Service programs)

- **Very Low Income** - Household income less than or equal to 50% of the county adjusted median income.
- **Low Income** - Household income less than or equal to 80% of the county adjusted mean income.
- **Moderate Income** - Household income less than or equal to \$5,500 more than the low income level for the county or 110% of the median income.

**IRP** - Intermediary Relending Program Collaboration

**NOFA** - Notice of Funding Availability

**RBEG** - Rural Business and Industry Grant

**RBOG** - Rural Business Opportunity Grant

**RBS** - Rural Business (and Cooperative) Service

**REDLG** - Rural Economic Development Loans and Grants

**Revolving Loan Fund** - Funding distributed through intermediaries (economic development groups, public bodies) for use by ultimate recipients (small business)

**RHS** - Rural Housing Service

**RUS** - Rural Utilities Service

**Technical Assistance** - USDA program that provides funding for professional advice, training, counseling and similar guidance. Technical Assistance for cooperatives is provided directly by Agency personnel.

**Value Added Agricultural Product** - 1) change in product physical state, 2) enhancing product value, 3) unique product segregation or 4) product produces renewable energy

## NOTES





Committed to the future of rural communities.

# Rural Development Offices

## STATE

4440 N.W. 25th Place (32606)

P.O. Box 127010 (32614)

**Gainesville, Florida**

(352) 338-3402

Fax: (352) 338-3405

TTY: (352) 338-3499

### Area 1

932 Ferdon Blvd

**Crestview, Florida 32536**

(850) 682-2416

Fax: (850) 682-8731

### Area 2

2741 Pennsylvania Ave

Suite 5

**Marianna, FL 32448-4014**

(850) 526-2610

Fax: (850) 526-7534

### Area 3

917 W. Duval St

Suite 190

**Lake City, FL 32055-3736**

(386) 719-5590

Fax: (386) 754-4139

### Area 4

2303 N.E. Jacksonville Rd

Suite 400

**Ocala, FL 34470**

(352) 732-7534

Fax: (352) 732-9728

### Area 5

2629 Waverly Barn Rd

Suite 129

**Davenport, FL 33897**

(863) 420-4833

Fax: (863) 424-7333

### Area 6

750 South Military Trail

Suite J

**West Palm Beach, FL 33415**

(561) 683-2285

Fax: (561) 762-1129

### Area 3 Sub Office

5030 Anchorway

Gallows Bay, Suite 4

**St. Croix, VI 00820**

(340) 773-9146

### Area 6 Sub Office

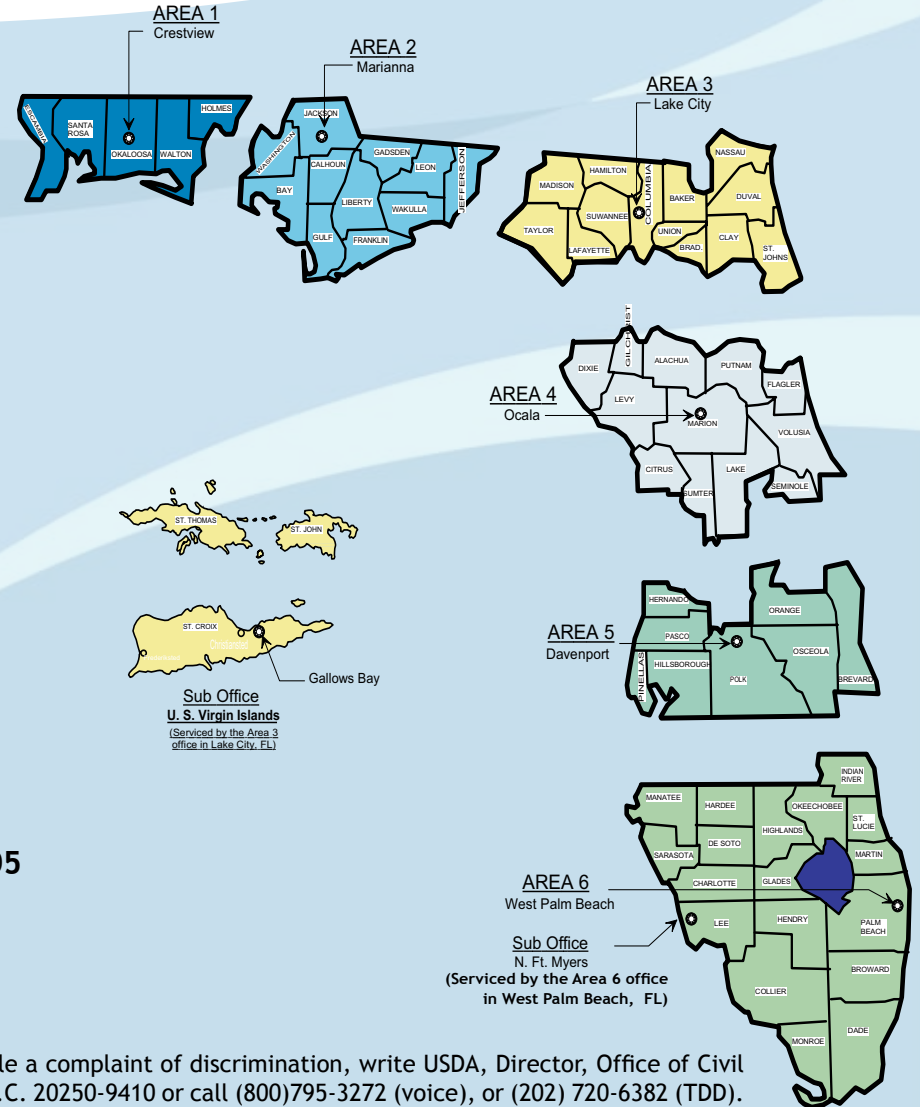
3434 Hancock Bridge Pkwy

Suite 209-A

**N. Fort Myers, FL 33903-7005**

(239) 997-7331

Fax: (239) 997-7557



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