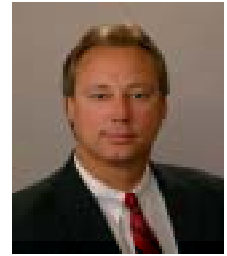




United States Department of Agriculture

RURAL DEVELOPMENT - ALABAMA



Steve Pelham, State Director

### FY 2001 PROGRAM SUMMARY

HOUSING PROGRAMS	NUMBER	AMOUNT
Home Ownership Guaranteed Loans	471	\$36,655,042
Home Ownership Direct Loans	390	24,336,511
Home Repair Grants	173	893,594
Home Repair Loans	124	932,227
Housing Preservation Grants	3	195,106
Rural Rental Housing Rehabilitation Loans	4	2,182,095
<b>TOTAL HOUSING INVESTMENT</b>	<b>1,165</b>	<b>\$65,194,575</b>

BUSINESS PROGRAMS	NUMBER	AMOUNT
Business & Industry Guaranteed Loans	5	\$13,279,780
Rural Business Opportunity Grants	5	93,000
Rural Business Enterprise Grants	2	695,000
Intermediary Relending Program	3	1,500,000
Rural Economic Development Loans	4	1,290,000
Rural Economic Development Grants	1	200,000
Rural Cooperative Development Grants	1	297,440
Rural Entrepreneurial Program Grants	1	150,000
<b>TOTAL BUSINESS INVESTMENT</b>	<b>22</b>	<b>\$17,505,220</b>

COMMUNITY PROGRAMS	NUMBER	AMOUNT
Water and Wastewater Direct Loans	15	\$14,772,600
Water and Wastewater Grants	11	12,348,330
Emergency Water Assistance Grants	8	2,586,000
Water and Waste Guaranteed Loans	1	250,000
Community Facilities Direct Loans	19	2,296,700
Community Facilities Disaster Assistance Grants	2	563,000
Community Facilities Grants	12	274,050
Community Facilities Guaranteed Loans	1	830,500
Distance Learning Grants	2	501,887
<b>TOTAL COMMUNITY INVESTMENT</b>	<b>71</b>	<b>\$34,423,067</b>

<b>TOTAL INVESTMENT</b>	<b>\$117,122,862</b>
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*The mission of USDA Rural Development is to 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.*

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## ***USDA RURAL DEVELOPMENT...DEVELOPING OPPORTUNITIES***

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***Homeownership Loans*** are for the purchase, construction, rehabilitation of a dwelling for low or moderate income persons in rural areas.

***Rural Rental Housing Loans*** allow private or public organizations, public bodies, non-profit organizations, federally recognized Indian tribes, or individuals, to build or rehabilitate affordable rental units for very low, low and moderate-income residents in rural Alabama.

***Housing Preservation Grants*** are available to public bodies and public or private non-profit agencies for rehabilitating homes of eligible very low and low income homeowners.

***Business and Industry Guaranteed Loans*** may be used for working capital, machinery and equipment, buildings and real estate, and certain types of debt refinancing. Business and Industry assistance is available in areas and towns with up to 50,000 population.

***Business and Industry Direct Loans*** are available to public entities and private parties for improving, developing, or financing business and industry and creating jobs. This assistance is available in areas and towns with up to 50,000 population.

***Rural Business Enterprise Grants*** can pay for the acquisition and development of land and the construction of buildings, plants, equipment, access streets and roads, parking areas, utility and service extensions, refinancing, and fees for professional services. This program is available to public bodies, nonprofit corporations, and federally recognized Indian tribal groups.

***Rural Economic Development Loans and Grants*** finance economic development and job creation projects in rural areas. This program is only available to Rural Utilities Service electric or telecommunications borrowers.

***Distance Learning and Telemedicine Grants*** can be used for facilities and equipment to provide telecommunication linkages among education and health care facilities.

***Water and Wastewater Loans and Grants*** are available to rural areas and towns of up to 10,000 population for the construction, replacement, expansion, or other improvements to water and wastewater systems.

***Community Facilities Loans and Grants*** are made to build or improve essential public facilities in areas or towns of not more than 20,000 population. Examples are health care facilities, public safety facilities and equipment, community buildings, education facilities and fire and rescue equipment.

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**For more information on any of these programs, contact: **USDA Rural Development**  
**4121 Carmichael Road, Suite 601**  
**Montgomery, AL 36106-3683****

<b>Single Family Housing Programs</b>	<b>334-279-3440</b>
<b>Utilities, Business, &amp; Cooperative Programs</b>	<b>334-279-3615</b>
<b>Community &amp; Multi-Family Housing Programs</b>	<b>334-279-3455</b>

**Website: <http://www.rurdev.usda.gov/al>**

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The United States Department of Agriculture (USDA) prohibits discrimination in its programs on the basis of race, color, national origin, sex, religion, age, disability, political beliefs and marital or familial status. (Not all prohibited bases apply to all programs).

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