



United States Department of Agriculture  
**Rural Development**  
Committed to the future of rural communities



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Rural Development  
Preview  
“The New Look”  
Rurdev

[www.rurdev.usda.gov](http://www.rurdev.usda.gov)

June 2008



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# National Content



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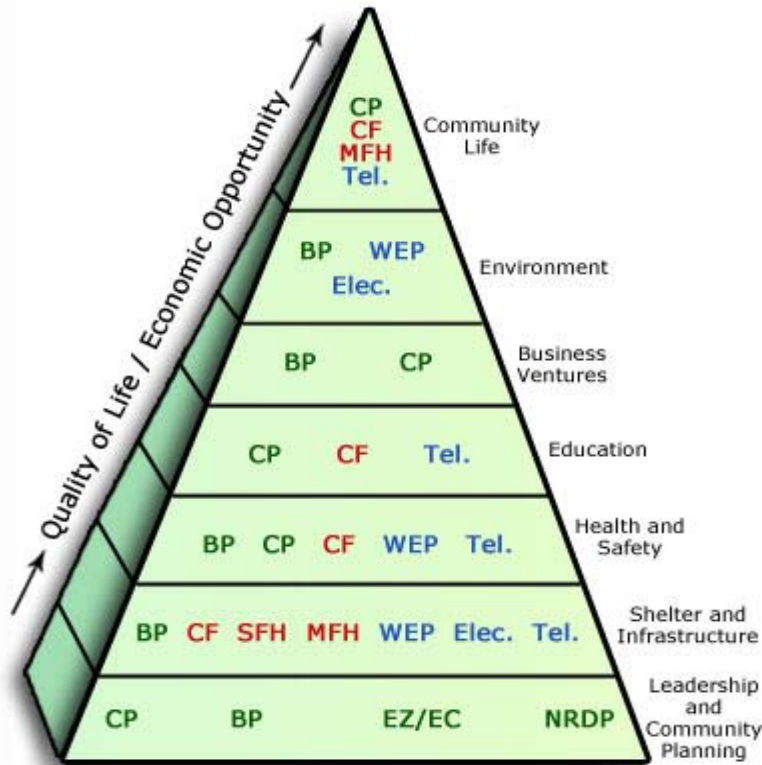
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**Building Communities from the Ground Up**



**Program Legend**

- |   |                                     |
|---|-------------------------------------|
| <b>Housing &amp; Community</b>              | <b>Utilities</b>                    |
| SFH Single Family Housing                   | WEP Water and Environmental Program |
| MFH MultiFamily Housing                     | TEL. Telecommunication              |
| CF Community Facilities                     | Elec. Electric                      |
| <b>Business &amp; Cooperative</b>           |                                     |
| BP Business Programs                        |                                     |
| CP Cooperative Programs                     |                                     |
| EZ/EC Empowerment Zone/Enterprise Community |                                     |
| NRDP National Rural Development Partnership |                                     |

**See Also**

- ◊ [Quick Find](#)
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## Individuals

Rural Development is a diverse mission area of the United States Department of Agriculture comprised of the Business-Cooperative Programs, Housing and Community Facilities Programs, and the Utilities Programs.

These program areas provide a variety of financial services to communities and **individuals**.

### Business and Cooperative Programs

- [Value Added Agricultural Product Market Development Grants](#)

### Housing and Community Facilities Programs

- [Rural Housing Guaranteed Loan](#)
- [Rural Housing Direct Loan](#)
- [Rural Repair and Rehabilitation Loan](#)
- [Mutual Self-Help Loans](#)
- [Rural Rental Housing](#)
- [Guaranteed Rental Housing](#)

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- ◊ [\(more...\)](#)

### See Also

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### Programs

- ◊ [Electric](#)
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## Communities

Rural Development works with a wide variety of public and nonprofit organizations to provide funding options to **communities** throughout rural America. Organizations eligible to apply for funds include local and state governmental entities; nonprofit groups, such as **community development organizations**; associations, private corporations, and cooperatives operating on a not-for-profit basis; and Federally recognized Native American groups.

These program areas provide a variety of financial services to **communities** and individuals.

### Business and Cooperative Programs

- [Intermediary Relending Program](#)
- [Rural Business Enterprise Grants](#)
- [Rural Business Opportunity Grants](#)
- [Rural Cooperative Development Grants](#)

### Housing and Community Facilities Programs

- [Mutual Self Help Technical Assistance Grants](#)
- [Rural Housing Site Loans](#)
- [Guaranteed Rural Rental Housing Loans](#)
- [Direct Rural Rental Housing Loans](#)
- [Farm Labor Housing Loans](#)
- [Housing Preservation Grants](#)
- [Guaranteed Community Facility Loans](#)
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### Utilities Programs

- [Distance Learning and Telemedicine Loans and Grants](#)
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## Loans

### Rural Development Loan Assistance

Program assistance is provided in many ways, including direct or guaranteed loans, grants, technical assistance, research and educational materials. Visit the following sites for information and/or assistance...

#### Business and Cooperative Loan Assistance

- [Business and Industry Guaranteed Loan](#)
- [Intermediary Relending Program \(IRP\)](#)
- [Rural Economic Development Loan and Grant \(REDLG\)](#)
- [Section 9006 Guaranteed Loan Program](#)
- [Section 9006: Renewable Energy and Energy Efficiency Program](#)

#### Housing and Community Facilities Loan Assistance

- [Rural Housing Guaranteed Loan](#)
- [Rural Housing Direct Loan](#)
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- [Rural Rental Housing](#)
- [Guaranteed Rental Housing](#)
- [Community Facilities Direct Program](#)
- [Community Facilities Guaranteed Program](#)

#### Utilities Loan Assistance

- [Broadband Loan and Loan Guarantee Program](#)
- [Distance Learning and Telemedicine Loan and Combination](#)
- [Electric Loan and Loan Guarantee Program](#)
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## Guaranteed Housing Loans

**Eligibility:** Applicants for loans may have an income of up to 115% of the median income for the area. [Area income limits for this program are here](#). Families must be without adequate housing, but be able to afford the mortgage payments, including taxes and insurance. In addition, applicants must have reasonable credit histories.

Approved lenders under the Single Family Housing Guaranteed Loan program include:

Any State housing agency; Lenders approved by: HUD for submission of applications for Federal Housing Mortgage Insurance or as an issuer of Ginnie Mae mortgage backed securities; the U.S. Veterans Administration as a qualified mortgagee; Fannie Mae for participation in family mortgage loans; Freddie Mac for participation in family mortgage loans; Any FCS (Farm Credit System) institution with direct lending authority; Any lender participating in other USDA Rural Development and/or Farm Service Agency guaranteed loan programs.

**Terms:** Loans are for 30 years. The promissory note interest rate is set by the lender. There is no required down payment. The lender must also determine repayment feasibility, using ratios of repayment (gross) income to PITI and to total family debt.

**Standards:** Under the Section 502 program, housing must be modest in size, design, and cost. Houses constructed, purchased, or rehabilitated must meet the voluntary national model building code adopted by the state and HCFP thermal and site standards. New Manufactured housing must be permanently installed and meet the HUD Manufactured Housing Construction and Safety Standards and HCFP thermal and site standards. Existing manufactured housing will not be guaranteed unless it is already financed with an HCFP direct or guaranteed loan or it is Real Estate Owned (REO) formerly secured by an HCFP direct or guaranteed loan.

**Basic Instruction:** 7 CFR Part 1980

For more information about this program, or to file an application, contact the local [Rural Development](#) office in your area.

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# Tennessee

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We help build rural Tennessee communities from the ground up. Through low-interest loans and grants we assist local government bodies, non-profit organizations, private companies and individuals with programs in business development and job creation, affordable housing and home repairs, and a wide range of essential community services from clean drinking water and emergency services to public facilities and nursing homes.

In Tennessee last year we assisted nearly 600,000 families and businesses with more than \$308 million in financial resources through loan guarantees, direct loans and grants.

| [Business](#) | [Homes](#) | [Utilities](#) | [Community Facilities](#) |

### Applications for most programs start in our area offices

[Area Office contacts](#) | [contacts map .pdf](#)

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### SEN. ALEXANDER ANNOUNCES \$6,004,500 TO IMPROVE SENIOR CARE IN CUMBERLAND COUNTY.

"Federal investment makes possible a modern new facility that will honor mothers and fathers in our care and support our values of service-to-others and compassion for elders and their families."



### \$120,000 funding for fire safety in Anderson County

Fire safety improved with RD help

## Features

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- Federal and State contacts for environmental reports required for water and waste projects
- Guaranteed home loan Quick Reference Guide

## Events

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Apr 02, 2008 [Tennessee Rural Development Conference](#)

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## See Also

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- ◊ [Tennessee Contacts](#)
- ◊ [Tennessee Business](#)
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- ◊ [Notices of Funds Availability \(NOFA\)](#)
- ◊ [Catalogue of Federal Domestic Assistance](#)
- ◊ [Disaster Declarations and Assistance](#)
- ◊ [Faith-Based and Community Initiatives](#)
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## Tennessee

- **Welcome to Rural Development in Tennessee**

- 2007 was a year of remarkable achievements in Tennessee. We embarked upon the Rural Renaissance; a new way of doing business that responds flexibly to real-world issues by empowering our people to deliver a complete portfolio of services and financial products that build rural communities literally from the ground up.

- Together our team in Tennessee directly touched the lives of more than 600,000 people in rural parts of the state. Through loans and new economic infrastructure we helped nearly 900 rural businesses create or save more than 2,600 jobs. Most importantly, the impact of the nearly \$309 million we invested in rural businesses, housing and essential infrastructure will continue to positively impact people's health, safety, education, homes and livelihoods for years to come.

- Productivity also increased again in 2007 thanks to the hard work and innovative ideas from our staff. Administrative costs were lowered to less than four cents per program dollar delivered to our communities. We rolled out an automated underwriting system for guaranteed home loans, streamlined service delivery in other programs and increased the effectiveness of our marketing to make sure people know how Rural Development can help their community thrive. As a result, we successfully delivered more than 200 percent of our original State allocation for five programs and exceeded 100 percent of our allocation for nine others.

- All of this helped us lower our cost-of-doing-business to maximize the impact of every tax dollar invested in Tennessee through Rural Development. To everyone who had a part in these achievements, thank you.

- *Mary Ruth Tackett*  
 Tennessee State Director  
 USDA Rural Development

[State Director Mary Ruth Tackett bio](#)  
[State Director Photo](#)

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# Tennessee

**Tennessee State Office**  
 3322 West End Ave, Suite 300  
 Nashville, TN 37203  
**615-783-1300 or 800-342-3149**

- 
- Housing Programs  
 \_\_\_ Director [Don Harris](#)  
 \_\_\_ **615-783-1375**
- Business Programs  
 \_\_\_ Director [Dan Beasley](#)  
 \_\_\_ **615-783-1341**
- Community-Utilities Programs  
 \_\_\_ Director [Keith Head](#)  
 \_\_\_ **615-783-1345**
- Broadband and Telecom Programs  
 \_\_\_ Field Rep. [Terry Kokinda](#)  
 \_\_\_ **615-826-2384**
- Administrative Programs  
 \_\_\_ Director [Terry Rose](#)  
 \_\_\_ **615-783-1318**

**Tennessee Area Offices**  
[Map of offices and contacts](#) (.pdf)

**Greeneville Area Office**  
 214 N. College St., Suite 300  
 Greeneville, TN 37745  
**423-638-4771 x4**  
**800-342-3149 x1490**  
 Area Director [Charles Brooks](#)  
 Counties: Carter, Greene, Hancock, Hawkins, Johnson, Sullivan, Unicoi and Washington.  
 \_\_\_ [Area Investment Portfolio](#) (.pdf)

**Knoxville Area Office**  
 4730 New Harvest Lane, Suite 300  
 Knoxville, TN 37918  
**865-523-3338 x4**  
**800-342-3149 x1491**  
 Area Director [Jerry Amonett](#)  
 Counties: Anderson, Campbell, Cocke, Hamblen, Jefferson, Knox, Loudon, Monroe, Morgan, Roane and Scott.

**Chattanooga Area Office**  
 309 A North Market Street  
 Chattanooga, TN 37405  
**423-756-2239 x2**  
**800-342-3149 x1492**  
 Area Director [Rickey Hickman](#)  
 Counties: Bledsoe, Bradley, Gundy, Hamilton, Marion, McMinn, Meigs, Polk, Rhea and Sequatchie.

**Cookeville Area Office**  
 Fountain Court  
 390 South Lowe Ave  
**931-528-6539 x2**  
**800-342-3149 x1493**  
 Cookeville, TN 38501  
 Area Director [Joe Woody](#)

**See Also**

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Counties: Cannon, Clay, Cumberland, Dekalb, Fentress, Jackson, Macon, Overton, Pickett, Putnam, Smith, VanBuren, Warren, White.  
[Area Investment Portfolio](#) (.pdf)

**Nashville Area Office**

3322 West End Ave, Suite 302  
Nashville, TN 37203

**615-783-1359**

**800-342-3149 x1359**

Area Director [Chris Westbrook](#)

Counties: Cheatham, Davidson, Dickson, Houston, Humphreys, Montgomery, Robertson, Rutherford, Stewart, Sumner, Trousdale, Williamson, Wilson.

**Lawrenceburg Area Office**

237 Waterloo Street  
Lawrenceburg, TN 38464

**931-762-6913 x4**

**800-342-3149 x1494**

Area Director [Faye Rodgers](#)

Counties: Bedford, Coffee, Franklin, Giles, Hickman, Lawrence, Lewis, Lincoln, Marshall, Maury, Moore, Perry and Wayne.

**Jackson Area Office**

85-G Stonebrook Place  
Jackson, TN 38305

**731-668-2091 x2**

**800-342-3149 x1495**

Area Director [Harriet Cannon](#)

Counties: Chester, Decatur, Hardeman, Hardin, Haywood, Henderson, Madison and McNairy.

[Area Investment Portfolio](#) (.pdf)

**Covington Area Office**

2043 Highway 51 South  
Covington, TN 38019

**901-475-3350 x4**

**800-342-3149 x1496**

Area Director [Harriet Cannon](#)

Counties: Fayette, Lauderdale, Shelby and Tipton.

[Area Investment Portfolio](#) (.pdf)

**Union City Area Office**

1216 Stad Ave, Suite 3  
Union City, TN 38261

**731-885-6480 x4**

**800-342-3149 x1497**

Area Director [Bobby Goode](#)

Counties: Benton, Carroll, Crockett, Dyer, Gibson, Henry, Lake, Obion and Weakley.

[Area Investment Portfolio](#) (.pdf)

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## Tennessee

### Tennessee Business Development

We work with private lenders to increase the pool of investment capital available to business and industry in rural areas for start-up, expansion, relocation, modernization and energy efficiency improvements. We also assist communities and local organizations building strong, sustainable business infrastructure to nurture future economic growth. Most business programs are available to serve rural areas and cities with a population of less than 50,000. For more information on our business programs in Tennessee contact us at **615-783-1341**.

In 2007 Rural Development invested almost \$21 million in Tennessee, assisting 896 businesses and impacting nearly 2,800 jobs.

#### Programs and 2007 investments in Tennessee

##### Guaranteed Business and Industry Loans (B+I) **\$15,064,000**

Provide loan guarantees up to 80% for businesses to use for working capital, equipment, buildings and real estate.

- [Program Details](#)
- [Quick Reference Guide TN \(.pdf\)](#)

##### Rural Economic Development Loans/Grants (REDLG) **\$3,670,000**

Provides capital for local rural electric systems to finance business start-ups, expansions and to establish revolving loans funds to promote job creation in rural areas.

- [Program Details](#)

##### Rural Business Enterprise Grants (RBEG) **\$1,967,000**

Provides public and non-profit groups with capital to facilitate the development of small and emerging businesses.

- [Program Details](#)

##### Rural Business Opportunity Grants (RBOG) **\$139,927**

Provides funding for public and non-profit groups that provide technical assistance, training and strategic planning to improve local economic conditions.

- [Program Details](#)

##### Energy Efficiency Grants - Renewable Energy Grants (9006) **\$50,000**

Provides capital to private businesses involved in developing renewable energy sources and assists businesses in lowering overhead/operating costs through energy efficiency improvements.

- [Program Details - loans](#)
- [Program Details - grants](#)

##### Value-Added Producer Grants (VAPG) **\$49,900**

Provides assistance to independent agricultural producers and cooperatives for marketing, identifying and developing new business opportunities for local producers.

- [Program Details](#)

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— **1890 Land Grant Colleges/Universities Grants (1890)**  
**\$83,696**

Provides assistance to historically black (1890) land grant institutions for economic development programs created to address high unemployment areas in rural parts of their community.

— [Program Details](#)

— **Other Rural Development Programs Available**

— **Small Minority Producer Grants (SMPG)**

Provides assistance to cooperatives whose primary focus is assistance to small, minority agriculture producers and whose governing board and/or membership is comprised of at least 75 percent minorities.

— [Program Details](#)

— **Biomass Research and Development Grants (9008)**

Provides assistance to organizations engaged in the development of biomass-based products, bioenergy, biofuels and related processes.

— [Program Details](#)

— **Rural Cooperative Development Grants (RCDG)**

Provides assistance to new and existing cooperative organizations.

— [Program Details](#)

— **Intermediary Relending Program (IRP)**

Provides assistance to local organizations (intermediaries) for the establishment of revolving loan funds. These revolving loan funds are used to assist with financing business and economic development activity to create or retain jobs in disadvantaged and remote communities.

— [Program Details](#)

— USDA is an Equal Opportunity Lender, Provider and Employer.

Complaints of discrimination should be sent to  
USDA, Director of OCR, Washington, D.C. 20250-9410.

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## Tennessee

### Tennessee Homes

We work with private lenders, non-profit organizations, individual home-buyers, builders and real estate agents to increase the number of home-owners in rural communities and to provide opportunities for everyone to have a safe, accessible place to live. Guaranteed and direct home loans help families and individuals buy, build or repair affordable homes in rural areas with a population less than 20,000. Eligibility is based on family income and varies according to the county's average. Home repair and rental housing programs are generally delivered through non-profit partners and private lenders. For more information our housing programs in Tennessee contact us at **615-783-1375**.

In 2007 Rural Development invested more than \$208 million in rural Tennessee housing helping nearly 5,500 families buy or rent an affordable home or to make needed repairs to the home they already own.

- [Areas eligible for housing programs in Tennessee](#)
- [Income limits for housing programs in Tennessee](#)
- [Homes for sale](#)

#### 2007 investments in Tennessee housing

#### Single Family Guaranteed Home Loans

(502 Guaranteed)

**\$140,688,133**

Works with private lenders to help eligible families buy, build and in some cases refinance homes with loans up to 100% of market value.

- [Program Details](#)
- [Approved lenders in Tennessee](#)
- [Quick Reference Guide](#) (.pdf)
- [Become an approved lender - Tennessee Agreement Form](#) 1980-16
- [Become an approved lender - National Agreement Form](#) 1980-16
- [Approved Lender logo](#) (.pdf)

#### Single Family Direct Home Loans (502 Direct)

**\$39,173,616**

Helps eligible families achieve the dream of homeownership through low interest home loans originated and serviced by Rural Development.

- [Program Details](#)
- [Contacts in Tennessee](#) (.pdf)

#### Home Repair Loans and Grants (504)

**\$1,821,013**

Assists eligible homeowners in making needed health or safety-related repairs and accessibility improvements. Grants are designated for elderly and disabled homeowners.

- [Program Details](#)

#### Housing Preservation Grants (HPG 533)

(repairs/improvements)

**\$432,900**

Provides funding to public and non-profit entities that help eligible homeowners make needed health or safety repairs and accessibility improvements.

#### See Also

- ◊ [State Director Welcome](#)
- ◊ [Tennessee Contacts](#)
- ◊ [Tennessee Business](#)
- ◊ [Tennessee Utilities](#)
- ◊ [Tennessee Communities](#)
- ◊ [Tennessee Homes](#)

#### See Also

##### Other Home Programs

- ◊ [Guaranteed Home Loans](#)
- ◊ [Self-Help Home Loans](#)
- ◊ [Home Repair Loans and Grants](#)
- ◊ [Rural Rental Housing](#)
- ◊ [Farm Labor Housing](#)

#### See Also

##### Home Loan Links

- ◊ [Income Limits](#)
- ◊ [Income Eligibility Calculator](#)
- ◊ [Property Eligibility](#)
- ◊ [Max Loan Amounts](#)
- ◊ [Homeownership Education Providers](#)

#### See Also

- ◊ [All State offices](#)
- ◊ [Notices of Funds Availability \(NOFA\)](#)
- ◊ [Catalogue of Federal Domestic Assistance](#)
- ◊ [Disaster Declarations and Assistance](#)
- ◊ [Faith-Based and](#)

[Program Details](#)

**Self-Help Housing Grants (523)**

**\$470,061**

Provides funding to public or non-profit entities that work with eligible families to build new single-family homes in rural areas. Participating families must contribute substantial sweat-equity to the building of these homes.

[Program Details](#)

[Site Development Loans](#)

[Technical Assistance Grants](#)

**Rural Rental Housing Guaranteed loans (GRRHP 538)**

**\$8,876,290**

Creates financing incentives for lenders that work with private owners to develop or repair affordable rental housing in rural areas.

[Program Details](#)

**Rural Rental Housing loans (MFH 515)**

**\$1,686,814**

Provides funding for new construction of affordable rental housing in rural areas for income-eligible families and individuals, including the elderly, persons with disabilities, and their families. Also funds needed repairs and rehabilitation of existing RD-financed multi-family rental housing.

[Program Details](#)

**Rural Rental Assistance**

**\$14,869,468**

Provides financial assistance to eligible renters in multi-family housing as a first step toward homeownership.

[Program Details](#)

**Other Rural Development Programs Available**

**Technical and Supervisory Assistance Grants**

Provide financial assistance to public and non-profit entities that assist low-income rural families in obtaining adequate housing or provide guidance to help families maintain ownership of their single-family home.

[Program Details](#)

**Farm Labor Housing**

Provides financial assistance to public and non-profit entities to develop adequate housing for non-migrant farm laborers and their families.

[Program Details](#)

**Housing Application Packaging Grants**

Provides financial assistance to public and non-profit entities that package applications for submission to housing and community facilities programs.

[Program Details](#)

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**Community Initiatives**

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[Overview of RD Programs](#)

[Federal Register](#)

[Related Web Sites](#)



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You are here: Tennessee Community Development

# Tennessee

**Tennessee Utilities and Community Facilities**

We deliver the financial resources necessary for communities to build the infrastructure necessary for health, safety and sustainable economic development. These programs help rural families share the same basic services and quality-of-life enjoyed by people in other parts of the country. Essential services include safe, reliable water and waste disposal systems as well as community facilities for schools, libraries, hospitals, clinics, childcare, assisted living, fire and rescue stations, community centers and transportation assets. For more information on these programs in Tennessee contact us at **615-783-1345**.

In 2007 Rural Development invested nearly \$120 million in needed infrastructure for rural Tennessee communities, directly impacting almost 600,000 people. More than 142,000 people gained access to safe, more reliable water in Tennessee and three communities received drought relief through our Emergency Community Water Grant program.

**2007 investments in Utilities and Community Facilities**

**Water and Waste Disposal (WEP)**

**\$45,406,200 - Loans**

**\$13,486,040 - Grants**

Promotes health, safety and economic development by providing financial and technical assistance through guaranteed and direct low-interest loans and grants for public and non-profit entities to develop, improve and repair water, sewer and storm drainage systems. These programs serve unincorporated areas and cities with a population less than 10,000.

- [Program details](#)
- [Quick Reference Guide \(.pdf\)](#)
- [Environmental Supplement for Applicants in TN \(.pdf\)](#)

**Rural Electric and Telephone Cooperative Loans**

**\$40,078,212**

Provide capital to upgrade, expand, maintain, and replace rural electric and telephone infrastructure essential to the economic health and development of rural communities.

-----[Program details](#)

**Distance Learning and Tele-medicine (DLT) Grants**

**\$496,212**

Provide assistance to public and non-profit programs that use technology and the broadband (high-speed Internet connections) to promote education and healthcare.

-----[Program details](#)

**Solid Waste Management Grants**

**\$80,000**

Provide assistance to public and non-profit programs that promote recycling education and solid waste planning and management.

-----[Program details](#)

**Community Facilities (CF)**

**\$19,280,400 - Direct and Guaranteed Loans**

**\$966,500 - Grants**

Leverage private-lender capital in rural areas for loans used by public and non-profit entities to construct facilities for, or otherwise

**See Also**

- ◊ [State Director Welcome](#)
- ◊ [Tennessee Contacts](#)
- ◊ [Tennessee Business](#)
- ◊ [Tennessee Utilities](#)
- ◊ [Tennessee Communities](#)
- ◊ [Tennessee Homes](#)



improve, essential services like education, healthcare and first responder facilities, vehicles and equipment. These programs serve unincorporated areas and cities with a population less than 20,000.

-----[Guaranteed loan program details](#)

-----[Direct loan program details](#)

-----[Grant program details](#)

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