



Committed to the future of rural communities.

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How USDA Helps Rural Americans

USDA has the unique responsibility of coordinating Federal assistance to rural areas of the nation. The Rural Development mission is to help rural Americans to improve the quality of their lives.

Each year, USDA Rural Development programs create or preserve tens of thousands of rural jobs, build and update rural infrastructure and create or improve more than 60,000 units of quality rural housing. To multiply the impact of its programs, USDA Rural Development is working with State, local and Indian tribal governments, as well as private and nonprofit organizations and user-owned cooperatives.

Rural Development programs are administered through USDA's network of State and local offices.

Rural Housing and Community Programs

Decent, affordable housing is indispensable to vibrant rural communities. USDA Rural Development's Housing Programs help finance new or improved housing for over 60,000 moderate-, low- and very low-income families each year. No rural community can thrive without adequate community facilities, so USDA Community Programs also help rural communities finance, construct, enlarge or improve fire stations, libraries, hospitals and medical clinics, industrial parks, and other community facilities.

USDA offers direct and guaranteed loans to help very low- to moderate-income rural households purchase, construct, repair, or relocate homes. The Home Improvement and Repair Programs provide loans for very low-income homeowners to remove health and safety hazards and make homes accessible for people with disabilities. Elderly very low-income homeowners

who cannot afford to repay a Home Improvement and Repair loan may be eligible for a grant. Through the Self-Help Program, Rural Development provides funding to technical assistance providers who work with groups of 6 to 10 families to build their own homes.

Rural Rental Housing Loans finance construction of rental housing for low- and moderate-income individuals and families and cooperative housing for elderly or disabled persons. Rental Assistance enables low-income tenants to pay no more than 30 percent of their income for rent.

Community Facilities Direct Loans, Loan Guarantees and Grants are used to construct, enlarge, extend, or otherwise improve community facilities providing essential services in rural areas and towns.

Rural Utilities Programs

USDA Rural Development's Rural Utilities Programs help to improve the quality of life in rural America through a variety of loan and grant programs for electric energy, telecommunications and water and waste disposal projects. Rural Utilities Programs leverage scarce Federal funds with private capital for investing in rural infrastructure, technology and development of human resources.

USDA electric and telecommunications programs provide financial aid through direct and guaranteed loans and through grants for distance learning and telemedicine programs.

The USDA Distance Learning and Telemedicine Program makes loans and grants to develop the Information Superhighway in rural America by providing broadband facilities to rural schools, hospitals and medical clinics. This assistance jump-starts the development and deployment of advanced telecommunications services throughout rural America, bringing the latest information and care to rural education and health service providers.

Rural Utilities loans and grants help develop water and waste disposal systems (including solid waste disposal and storm drainage) in rural areas and towns with a population of 10,000 or less. Grants also provide technical assistance and training, solid waste management and emergency water assistance. The Rural Utilities Programs on-site technical assistance program helps to ensure the cost-effective operation of rural water systems.

Rural Business and Cooperative Programs

USDA Rural Development works in partnership with the private sector and community-based organizations to provide financial assistance and business planning. It also provides technical assistance to rural businesses and cooperatives, conducts research into rural economic issues, and provides cooperative educational materials to the public.

Rural Development Business Programs help fund projects that create or preserve quality jobs and/or promote a clean rural environment. USDA financial resources are often leveraged with those of other public and private credit source lenders to meet business and credit needs in under-served areas. Recipients of these programs may include individuals, corporations, partnerships, cooperatives, public bodies, nonprofit corporations, Indian tribes and private companies. Rural Development Business Programs include Business and Industry (B&I) Guaranteed Loans, B&I Direct Loans, Intermediary Relending Program Loans, Rural Business Enterprise Grants, Rural Economic Development Loans and Grants, Rural Business Opportunity Grants, and Rural Cooperative Development Grants.

USDA's Cooperative Programs helps rural residents form new cooperative businesses and improve the operations of existing cooperatives (user-owned businesses). To accomplish this, Cooperative Programs provides technical assistance to cooperatives, conducts cooperative-related research, and produces educational materials that promote public understanding of cooperatives.

1890, 1862 and 1994 Land-Grant Institutions Initiative

This initiative is a cooperative effort between USDA and historically black land-grant universities to develop income-producing projects for underdeveloped rural communities.

For More Information

Contact your nearest USDA Rural Development State office or USDA Service Center. These are usually listed in telephone books under U.S. Government, Department of Agriculture

Or you may contact the National Office of USDA Rural Development at (202) 720-4323. FAX: (202) 690-0311. Write: USDA Rural Development, Stop 0705, 1400 Independence Ave. SW, Washington D.C. 20250-0705.

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

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