



United States Department of Agriculture

RURAL DEVELOPMENT - ALABAMA



Steve Pelham, State Director

### FISCAL YEAR 2003 PROGRAM SUMMARY

HOUSING PROGRAMS	NUMBER	AMOUNT
Home Ownership Guaranteed Loans	648	\$56,223,576
Home Ownership Direct Loans	283	20,845,422
Home Repair Grants	194	1,081,871
Home Repair Loans	177	1,120,302
Housing Preservation Grants	4	246,658
Rural Rental Housing Rehabilitation Loans	6	1,273,980
<b>TOTAL HOUSING INVESTMENT</b>	<b>1,312</b>	<b>\$80,791,809</b>

BUSINESS PROGRAMS	NUMBER	AMOUNT
Business & Industry Guaranteed Loans	1	\$2,540,000
Rural Business Opportunity Grants	1	30,000
Rural Business Enterprise Grants	6	889,310
Intermediary Relending Program	0	0
Rural Economic Development Loans	1	450,000
Rural Economic Development Grants	0	0
Rural Cooperative Development Grants	1	318,364
Rural Entrepreneurial Program Grants	1	150,000
<b>TOTAL BUSINESS INVESTMENT</b>	<b>11</b>	<b>\$4,377,674</b>

COMMUNITY PROGRAMS	NUMBER	AMOUNT
Water and Wastewater Direct Loans	11	\$19,341,100
Water and Wastewater Grants	12	12,592,501
Water and Wastewater Guaranteed Loans	0	0
Community Facilities Guaranteed Loans	0	0
Community Facilities Direct Loans	11	2,429,860
Community Facilities Grants	6	313,391
Distance Learning Grants	0	0
<b>TOTAL COMMUNITY INVESTMENT</b>	<b>40</b>	<b>\$34,676,852</b>

<b>TOTAL INVESTMENT</b>	<b>\$119,846,335</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 rural 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.

***Intermediary Relending Program Loans*** are available to finance community development projects and the establishment or expansion of businesses that create or save jobs in rural areas. These loans are made to an intermediary who makes loans to businesses through a revolving loan fund. Public bodies, nonprofit corporations, and cooperatives are eligible applicants for this loan program.

***Rural Business Opportunity Grants*** are available to public bodies, nonprofit corporations, and federally recognized Indian tribes in rural areas and towns with a population of 50,000 or less. These grants are used to provide technical assistance for business development and to conduct economic development planning in rural areas to promote sustainable economic development in rural communities.

***Rural Economic Development Loans and Grants and Loans*** 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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USDA Rural Development is an Equal Opportunity Lender, Provider, and Employer.  
Complaints of discrimination should be sent to: USDA, Director, Office of Civil Rights, Washington, D.C. 20250-9410

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