



Committed to the future of rural communities.

LOUISIANA



# Catalog of Loans, Grants, and Technical Assistance

**USDA Rural Development  
Louisiana State Office**

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

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# Business Programs

Through its Business Programs, USDA Rural Development provides for business credit needs in under-served rural areas, often in partnership with private-sector lenders.

## *Commercial Lending*

### **Business and Industry Guarantee Loans**

This program provides financial backing for rural businesses. Commercial loan guarantees are available up to 80 percent of the loan amount.

Assistance is available to virtually any legally organized entity, including:

- Individuals;
- Cooperatives;
- Corporations or partnerships;
- Trusts or other profit-oriented or nonprofit entities;
- Indian tribes or federally recognized tribal groups;
- Municipalities, counties, or other political subdivisions of a State.

The aggregate loan amount available to any one borrower under this program is limited to \$25 million at any given time. An exception to the limit is for cooperative organizations when the facility is located in a rural area and the facility provides value-added processing of an agricultural commodity. The maximum amount in such cases is \$40 million.

B&I loans are normally available in rural areas, which include all areas other than cities or towns of more than 50,000 people and the contiguous and adjacent urbanized area of such cities or towns. However, loans of up to \$25 million can be made for facilities located in non-rural areas, provided the business is a cooperative organization engaged in value-added processing and all members of the cooperative are located within 80 miles of the facility.

## *Revolving Loan Funds And Technical Assistance*

### **Intermediary Relending Program Loans**

USDA Rural Development lends funds to intermediaries, which, in turn, provide loans to finance business facilities and community development projects. Projects must be located in rural areas, which for the purposes of this program excludes cities with a population of 25,000 or more. Eligible intermediaries include public bodies, nonprofit corporations, Indian tribes, and cooperatives.

### **Rural Business Enterprise Grant Program**

This program offers grants to public bodies, nonprofit corporations, and federally recognized Indian tribal groups to finance and facilitate development of small and emerging businesses located in rural areas.

Grant funds may be used for:

- Acquisition and development of land and the construction of buildings, plants, and equipment, access streets and roads, parking areas and utility and service extensions;
- Revolving loan funds;
- Fees for professional services, technical assistance, etc.

### **Rural Business Opportunity Grant Program**

Under this program, funds are available for technical assistance and planning activities to improve economic conditions in rural areas.

Applicants must be located in rural areas (areas other than cities or towns of more than 50,000 people and the contiguous and adjacent urbanized areas of such cities or towns).

### **Rural Economic Development Loan and Grant Program**

Loans and grants under this program are made to Rural Development Utilities Programs-financed telephone and electric borrowers to promote rural economic development and/or job creation projects in nonurban areas. Eligible purposes include, but are not limited to, project feasibility studies, startup costs, incubator projects, and other reasonable expenses. The maximum loan and grant to any eligible recipient is established on an annual basis.

### **Rural Business Investment Program**

The Rural Business Investment Program (RBIP) promotes rural economic development through venture capital investment by for-profit Rural Business Investment Companies (RBICs).

USDA licenses newly formed for-profit entities as RBICs and provides financial assistance to fund their rural area investment activities. Additionally, USDA awards Operational Assistance grants to each RBIC for providing technical assistance to smaller enterprises.

As required in the authorizing statute, USDA has delegated to the Small Business Administration (SBA) many of the day-to-day responsibilities for the RBIP, including receipt of applications and most of the selection process for licensing as a RBIC. More information about all aspects of the RBIP is available in the regulations authorizing the program, at 7 CFR part 4290.

# ***Renewable Energy and Energy Efficiency Improvement Grants***

This program provides grants, loans, and loan guarantees to eligible farmers, ranchers, and rural small businesses to assist in developing renewable energy systems and make energy efficiency improvements. Projects provided assistance must be located in a rural area (any area other than cities or towns of greater than 50,000 population and the immediate and adjacent urbanized areas of the cities or towns).

## **Housing Programs**

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USDA Rural Development housing programs work to improve the quality of life for rural Americans by ensuring that they have access to safe, well-built, affordable homes. A house is more than a roof over our heads; it is often the foundation upon which rests our ability to live near good jobs and to gain access to good schools and other public services.

Homeownership builds economic stability and, over the long term, creates equity to finance education, business startups and retirement. People with equity in their homes not only take greater pride in them, they also become more involved in their communities. Housing Programs thus not only helps rural people acquire homes, it helps build better lives and communities.

The direct and indirect impacts of housing development and rehabilitation reverberate throughout the nation. Residential construction and rehabilitation stimulate various manufacturing and trade industries and related professional services. Housing activity also benefits the larger economy as wages are earned and spent by those directly involved in housing development.

### ***Home Ownership Loans***

Rural Development's housing programs finance new or improved housing for low- to moderate-income families and individuals who wish to live in rural areas or rural cities and towns. The purpose is to provide financing with no down payment and at favorable rates and terms. These loans are for the purchase, construction, rehabilitation, or relocation of a dwelling and related facilities.

Housing Programs offers two types of home ownership loans: guaranteed and direct loans. Under the direct loan program, individuals or families receive a loan directly from USDA. Payments are based on income, and you must not be able to obtain a homeownership loan from a bank or other conventional sources.

Guaranteed loans are available to qualifying applicants whose income is too high to qualify for a direct housing loan. These are loans made by other lenders, such as banks or credit unions, and are guaranteed by Rural Development.

### ***Self-Help Housing***

Many rural families have achieved the American dream of owning their own homes through USDA's Mutual Self-Help Housing program.

Self-Help Housing Loans help groups of six to ten low income families build their own homes by providing materials and the skilled labor they cannot furnish themselves. The families must agree to work together until all homes are finished.

Self-Help works in combination with a grant program to nonprofit organizations and the direct single family lending program, although other home financing sources can be used. The nonprofits help families build their houses by providing technical assistance.

### ***Rural Rental Housing Loans***

Apartment living is often an alternative for people who cannot afford the purchase price and maintenance costs of their own individual house. Rural Rental Housing loans are made to finance building construction and site development of multi-family living quarters for people with low, very low and moderate incomes. Some units are reserved for people aged 62 and over. Loans can be made in this program to construct housing that will be operated in cooperative form, but loan funds may not be used to finance individual units within the project.

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## ***Home Improvement Loans and Grants***

Home Improvement and Repair Loans and Grants enable low-income rural homeowners to remove health and safety hazards from their homes and to make homes accessible for people with disabilities. Loans are available to lower-income rural homeowners to make substantial home repairs when other loan options are not available.

For families and individuals with very low incomes, Rural Development makes loans for repairs, to improve or modernize a home, to make it safer or more sanitary, or to remove health hazards. For seniors 62 years and older who cannot afford a loan, grant funds are available for these repairs.

## ***Site Loans***

Rural Housing Site Loans buy adequate building sites for development of a desirable community by private or public nonprofit organizations.

## ***Farm Labor Housing***

Housing conditions for farm laborers lag far behind those for other Americans. In some cases, they live in houses that are little better than shacks. Farm laborers also have little access to retail stores and other vital services, such as health care and schools.

USDA Rural Development serves as the only national source of construction funds for dedicated farm labor housing through its Farm Labor Housing loan and grant programs.

Farm Labor Housing Loans and Grants enable farmers, public or private nonprofit organizations, and units of State and local governments to build, buy, or repair farm labor housing in either dormitory or multifamily apartment style. And they can help pay for important facilities, such as on site child-care centers.

## ***Housing Preservation Grants***

Housing Preservation grants are used to renovate deteriorating homes and rental properties occupied by families whose incomes fall into the low and very-low categories. Nonprofits, local governments, and Native American tribes can receive grants to repair these properties and bring them up to code. These grants are almost always used in conjunction with funds from other sources, including local and State governments and grants from private businesses. This means that taxpayer dollars go further and accomplish more than would otherwise be possible.

## ***Housing Subsidies***

Loans are available to lower-income rural homeowners to make substantial home repairs when other loan options are not available. For families and individuals with very low incomes, Rural Development makes loans for repairs, to Housing Programs can help subsidize monthly mortgage and rental payments, limiting these costs to no more than 30 percent of the adjusted monthly income of the applicant.

These subsidies can be used for the direct home ownership, rural rental and farm labor programs described above.

# Providing Rural America With Essential Utility Services

USDA Rural Development works to assure access to affordable, high-quality utility infrastructure for all people in rural America.

Rural Development's Rural Utilities Programs serve a leading role in improving the quality of life in rural America by administering its electric, telecommunications, and water and environmental programs in a service-oriented, forward-looking, and financially responsible manner.

USDA Rural Development also acts as a catalyst for private sector investment in rural areas through its utilities programs. Rural America's ability to succeed in the new century depends, to a large extent, on investments in productivity-enhancing, modern infrastructure. USDA stands ready to help rural America meet the challenges of the future.

## *Electric Program*

USDA Rural Development's Electric Program makes loans and loan guarantees to finance the construction of electric distribution, transmission and generation facilities, including system improvements and replacements required to furnish and improve electric service in rural areas, and for demand-side management, energy conservation programs, and on-grid and off-grid renewable energy systems.

The Electric Program makes loans to corporations, states, territories and subdivisions and agencies such as municipalities, people's utility districts, and cooperative, nonprofit, limited-dividend, or mutual associations that supply retail electric service to rural areas or that provide for the power supply needs of rural distribution borrowers. The program also provides financial assistance to rural communities having extremely high costs to acquire, construct, extend, upgrade, and otherwise improve energy generation, transmission, or distribution facilities. The Electric Program services approximately 700 active electric borrowers in 46 States.

Most USDA-financed rural electric systems have a two tiered organizational structure. Retail consumers are members of the distribution cooperative that provides electricity directly to their homes and businesses. Most distribution cooperatives, in turn, are members of power supply cooperatives, also called "generation and transmission" or "G&T" cooperatives, which generate and/or procure electricity and transmit it to the distribution member systems.

The Electric Program offers the following sources of financing assistance: Hardship Loans, Municipal Rate Loans, Treasury Rate Loans, Guaranteed Loans, Renewable Energy Projects (solar, wind, hydropower, biomass, or geothermal), and Assistance to Rural Communities with Extremely High Energy Costs (loans and grant assistance). The primary differences between the programs are the qualifying criteria and the interest rate for each type of financing.

## *Telecommunications Programs*

Rural Development telecommunications borrowers today provide single-party service to nearly all customers over a digitally switched, state-of-the-art network. By providing a leadership role in financing and telecommunications standards, USDA continues to help build the high-quality information pathways that serve rural America today.

The level of investment required to continue providing the infrastructure needed for rural economic development is higher today than ever before. New information capabilities need advanced technologies, less developed rural areas need better infrastructure, and some areas still have no service at all. USDA Rural Development offers the following sources of financing assistance to telecommunications providers in rural America: Hardship Loans; Cost-of-Money Loans; Rural Telephone Bank (RTB) Loans; and Guaranteed Loans.

### **Distance Learning and Telemedicine Program**

USDA Rural Development's Telecommunications Program also administers the Distance Learning and Telemedicine (DLT) Program, which is designed specifically to meet the educational and health care needs of rural America. Through loans, grants, and loan and grant combinations, advanced telecommunications technologies provide enhanced learning and health care opportunities for rural residents.

Information about the DLT Program is available from the USDA Rural Development Utilities Programs national office. Each year, there is a window for submitting grant applications that are scored and awarded on a competitive basis. Applications for loans and the loan/grant combinations are accepted throughout the year.

### **Rural Broadband Access Program**

The Rural Broadband Access Loan and Loan Guarantee (Broadband) Program is designed to provide loans for the costs of construction, improvement and acquisition of facilities and equipment to provide broadband service to eligible rural communities. The program's goal is to ensure that rural consumers benefit from the same quality and range of telecommunications services that are available in urban and suburban communities.

# Water and Environmental Programs

USDA Rural Development's Water and Environmental Programs improve the quality of life and promote economic development in rural America. Direct loans are made to develop drinking water and wastewater systems, including solid waste disposal and storm drainage, in rural areas and in cities and towns with a population of 10,000 or less. Funds are available to public entities, such as municipalities, counties, special purpose districts, and Indian tribes. In addition, funds may be made available to nonprofit corporations and cooperatives.

Priority is given to public entities, in areas with less than 5,500 people, to restore a deteriorating water supply, or to improve, enlarge, or modify a water facility or an inadequate waste disposal facility. Preference is also given to requests that involve the merging of small facilities and those serving low-income communities.

Applicants must be unable to obtain funds from commercial sources at reasonable rates and terms. The maximum term for all loans is 40 years. However, no repayment period may exceed State statutes (in some States) or the useful life of the facility. Interest rates may be obtained from USDA Rural Development field offices.

## USDA Rural Development Louisiana Offices

### Natchitoches Area Office

6949 Louisiana Highway 1  
Bypass Suite 103  
Natchitoches, Louisiana 71457  
Telephone: (318) 352-7100

### Parishes Served:

Avoyelles, Bienville, Bossier, Caddo, DeSoto, Grant, Natchitoches, Rapides, Red River, Sabine, Vernon, Webster, and Winn

### Lafayette Area Office

Whitney National Bank Building  
905 Jefferson Street, Suite 320  
Lafayette, Louisiana 70501-7913  
Telephone: (337) 262-6601

### Parishes Served:

Acadia, Allen, Beauregard, Calcasieu, Cameron, Evangeline, Iberia, Jefferson Davis, Lafayette, Pointe Coupee, St. Landry, St. Martin, St. Mary, and Vermilion

### Monroe Area Office

2410 Old Sterlington Road, Suite C  
Monroe, Louisiana 71203  
Telephone: (318) 343-4467

### Parishes Served:

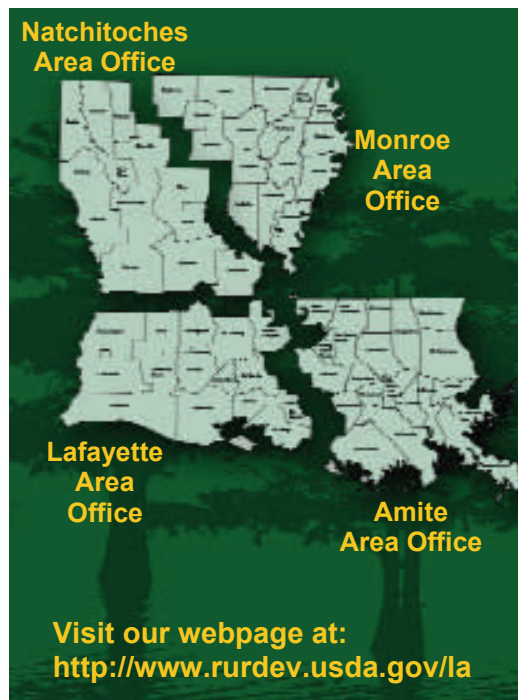
Caldwell, Catahoula, Claiborne, Concordia, East Carroll, Franklin, Jackson, LaSalle, Lincoln, Madison, Morehouse, Ouachita, Richland, Tensas, Union, , Washington, West Baton Rouge, West Feliciana and West Carroll

### Amite Area Office

805 West Oak Street, Room 3  
Amite, Louisiana 70422  
Telephone: (985) 748-8751

### Parishes Served:

Ascension, Assumption, East Baton Rouge, East Feliciana, Jefferson, Iberville, Lafourche, Livingston, Orleans, Plaquemines, St. Bernard, St. Charles, St. Helena, St. James, St. John, St. Tammany, Tangipahoa, Terrebonne, Washington, West Baton Rouge, and West Feliciana



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