



United States  
Department of  
Agriculture

Rural Development



# Collaborating for Prosperity With American Indians and Alaska Natives

Rural Development Programs for Tribes, Tribal Families,  
Children, and Communities

USDA Rural Development Innovation Center

Together, America Prospers

From 2001 to 2018 USDA Rural Development invested more than \$6.2 billion in Indian Country and Alaska.



**USDA Rural Development** places a high value on its relationship with Tribes, American Indians, and Alaska Natives. We are committed to increasing investment throughout Indian Country and Alaska. We are collaborating and partnering with Tribes to realize a brighter future for families, children, and Tribal communities. Through loans, grants, and technical assistance, Rural Development makes critical investments in infrastructure, schools, health clinics, housing, and businesses, to benefit Native families and communities across rural America.

Rural Development supports American Indians and Alaska Natives in holistic, sustainable, and culturally responsive ways. Every Tribal Nation has unique assets and faces distinct challenges. Maximizing the potential of these assets, and addressing local challenges, can only happen in an environment where relationships and trust provide a foundation for true partnership and collaboration.

Rural Development staff understand that the legal, regulatory, governmental structure, protocols, and culture are unique to each Tribal Nation. We recognize that Tribes are distinct. We strive to understand those distinctions and tailor the delivery of services to be responsive to each Tribe's circumstances and vision for development.



# USDA Rural Development Investments Benefitting American Indian/Alaska Native Communities

Fiscal Years 2001–2018



**RURAL HOUSING AND COMMUNITY FACILITIES PROGRAMS**

\$3 billion



**RURAL BUSINESS AND COOPERATIVE PROGRAMS**

\$415 million



**RURAL UTILITIES PROGRAMS**

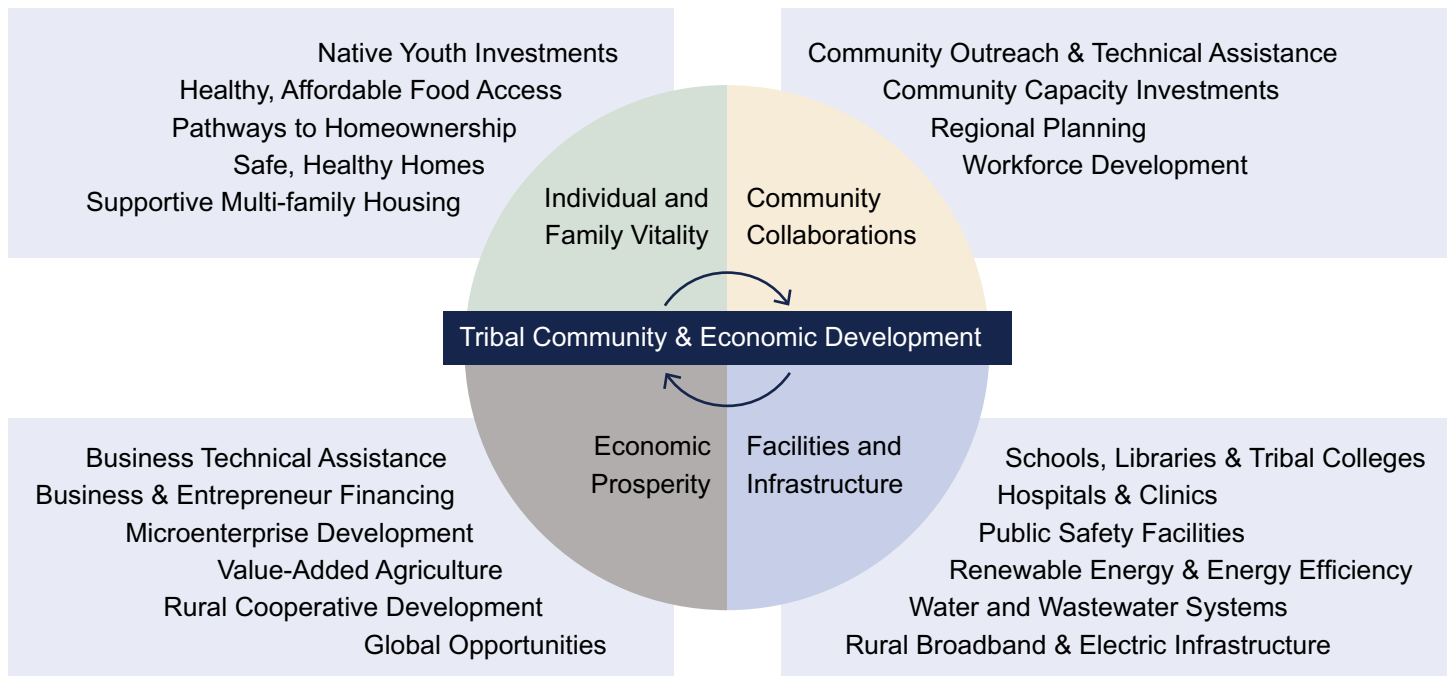
\$2.8 billion

**Grand Total \$6.2 billion**





## Tribal Community & Economic Development







USDA Rural Development is committed to Tribal-led community and economic development that respects Tribal sovereignty and honors Tribal self-determination to meet the needs of current and future generations. Priorities for our work with Tribes include:

- The well-being of individuals, families, children, and military veterans;
- Access to safe, affordable housing;
- Strong workforce development through sustainable economic development;
- Financing essential community facilities;
- Improving access to clean water and sanitation systems;
- Combating substance misuse;
- Financing affordable and reliable utility systems, including electric, telecommunications and broadband.

Through Rural Development's programs, American Indians and Alaska Natives can access capital, expand markets, start and grow businesses, and improve food production and distribution. These efforts help Tribes create and sustain thriving communities, strong families, and healthy children who are well prepared to give back to their families, their community, and lay the foundation for future generations.

USDA Rural Development has experience in financing projects alongside Tribes and Tribal members within unique regulatory, legal, financial, and land tenure circumstances, including:

- Securing debt with various collateral options for projects on Trust lands and utilizing various revenue streams for security and debt repayment
- Delivering programs within the framework of unique Tribal ordinances, legal structures, and court jurisdictions that impact business, utility, and housing development. This includes navigating commercial, foreclosure and eviction codes and utilizing land leases and leasehold mortgages to secure debt
- Investing in, and collaborating with, Native Community Development Financial Institutions (CDFI) and other intermediary organizations to increase access to capital and technical assistance.

Although many of Rural Development's programs were not specifically designed for Tribes—and statutory, regulatory, budget, and staff limitations can be challenging—we strive to forge strategic partnerships with Tribes to find creative solutions to such challenges, through ongoing collaboration, strong working relationships, thoughtful dialogue, consultation, and planning.

In this document, you will find detailed information on USDA Rural Development programs in the following categories:

- Individual and Family Vitality;
- Community Collaborations;
- Economic Prosperity;
- Infrastructure;
- Special Initiatives.

We look forward to collaborating for prosperity with you and your Tribal community.



# Individual and Family Vitality

Housing, Education,  
Health Care, Public Safety,  
and Food Security

Healthy children and families are critical for vibrant Tribal communities. By helping Tribes provide economic and social opportunities, families and children can benefit and grow in safe, secure, and supportive communities. USDA Rural Development stands ready to partner with your Tribe to engage, develop, or revitalize your community so it can continue to be a home for the next generation. We work with Tribal leaders and Tribal staff so that members have:

- Housing security, homeownership opportunities and resources for the repair of existing housing;
- Access to healthcare;
- Native youth development and educational opportunities;
- Access to healthy foods.

## Housing Programs

We provide:

- Single-family housing direct loans and loan guarantees to help low- and moderate-income American Indians and Alaska Natives buy safe, affordable housing in rural areas;
- Loans to very-low-income homeowners for home repairs, and grants for very-low-income senior citizen homeowners, age 62 or older, to remove health and safety hazards;
- Financing for affordable rental housing for very-low-, low-, and moderate-income residents, seniors, and people with disabilities. Many USDA-financed apartment complexes include rental assistance for very-low-income tenants to help them afford rent;
- Financing for housing for farm laborers and their families.



## Homeownership Loans

Can help Tribal families buy an existing home, build a new one, or buy and prepare a lot for new construction. You can also use funds to refinance an existing home.



## Community Facilities Programs

We provide direct loans, loan guarantees, and grants for essential community facilities, such as:

- Child, youth, and senior care centers;
- Fire and police stations, emergency vehicles, and equipment;
- Hospitals, clinics, telemedicine services, and drug treatment and substance misuse facilities;
- Schools, Tribal colleges and universities, libraries, distance learning services;
- Tribal administration buildings, community centers, and more.

## Food Security and Sovereignty

USDA Rural Development can provide Community Facilities loans and grants to help support community gardens, food distribution centers, and food banks. USDA Rural Development also offers cooperative grant programs that can support Tribal agricultural producers.

Additional USDA agencies and programs complement Rural Development's programs, providing additional resources to farmers, ranchers, and businesses producing or processing food for domestic and international markets. USDA resources assist with land and production equipment, food processing equipment, and technical assistance for business and agricultural needs.

USDA programs for children, families, and the elderly include:

- The Food and Nutrition Service's (FNS) food stamps—or SNAP (Supplemental Nutrition Assistance Program)
- The FNS Summer Food Service Program for children to receive meals when school is out for the summer
- Rural Development partners with FNS to provide summer meals at sites across rural America.

## Home Repair Grants and Loans

Can help very-low-income Tribal elders age 62 or older remove health and safety hazards from their homes.

“No resource is more vital to the continued existence and integrity of Indian Tribes than their children.”

—1978 Indian Child Welfare Act



# Individual and Family Vitality

## Success Stories

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### **ONE STOP MORTGAGE DOCUMENTS MADE PASSAMAQUODDY HOMEOWNERSHIP IN MAINE POSSIBLE ON TRIBAL LANDS**



Jacob and Terri Mumme of the Passamaquoddy Tribe officially became homeowners in Pleasant Point, Maine, marking the first time a family had purchased a home on Passamaquoddy Tribal lands using Rural Development's home loan program after approval of the Tribe's One-Stop Mortgage Documents.

These mortgage documents outline the process to be followed between USDA Rural Development, lenders, and the Tribe's housing authority when providing homeownership loans on Tribal trust lands. The review and approval of the documents made financing homeownership through the USDA Rural Development program a possibility for Tribal individuals and families who want to use the program.

This process, and a Federal statute, ensures that the Tribe maintains ownership of the land in the event a homeowner cannot meet USDA Rural Development loan requirements. The process opens the doors of homeownership to potential homeowners on Tribal lands across the country.

The Mumme family is delighted to own its dream home, which has many amenities, including new siding, roof, windows, doors, flooring, insulation, and sheetrock, as well as a deck and a remodeled kitchen and bathroom.

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### **TRIBAL ELDER GETS HELP WITH HOME REPAIRS IN CENTRAL OREGON**



For half a century, Marilyn Wagner raised her children, grandchildren, and great grandchildren in a home on the Confederated Tribes of Warm Springs Reservation. Eventually, due to her limited income, she could no longer keep up with the aging home's growing maintenance needs.

The kitchen plumbing had begun to leak, making the sink unusable. Dry rot had crept into the bathroom floor over the years. Additionally, the woodstove chimney was collapsing, and the tile ceiling around it was beginning to sag and leak.

Wagner contacted Warm Springs Tribal Credit Enterprise for a loan to cover the cost of the badly needed home repairs. She was delighted to learn she qualified for a grant from USDA Rural Development. Through a partnership with USDA, Warm Springs Tribal Credit Enterprise helped her complete an application for a home repair grant. These grants are available to very-low-income seniors age 62 or older, who cannot repay a repair loan, to remove health and safety hazards from their homes.

USDA awarded her a \$6,840 grant to replace plumbing, the bathroom floor, ceiling tile, an entry door, and purchase a new chimney. The repairs were completed just as she made the final payment on her home mortgage.

Warm Springs Tribal Credit Enterprise and USDA Rural Development are continuing to work together to help more Tribal elders repair their homes on the Reservation.



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**USDA RURAL DEVELOPMENT  
IN MINNESOTA CULTIVATES  
PARTNERSHIPS WITH THE RED LAKE  
NATION FOCUSING ON WELL-BEING,  
YOUTH, AND EDUCATION**



In Minnesota, USDA Rural Development has continued to cultivate partnerships with Tribes throughout the State. One trend that has emerged in many of the projects resulting from these partnerships is a focus on youth and education.

USDA Rural Development joined members of the Red Lake Nation to celebrate the grand opening of a new \$11.3 million Tribal college facility, funded through the Community Facilities Direct Loan program. The 42,094-square-foot facility boasts a day care center to provide on-campus child care to single parents as they take classes. A kitchen was included to provide meals for both college students and day care children. Most importantly, the facility houses enough classroom space for up to 550 students. As a result, enrollment at the college was expected to grow from 130 students to about 200 students. Prior to completion, the college employed five people. Now it has the capacity to create 22 jobs for professors, administrators, cooks, day care staff, teachers, maintenance staff, and more.

For years, USDA Rural Development has also helped finance other community-based projects with the Tribe, including a Tribal administration building, a fire station, a drug treatment center, a food preparation and distribution center, a community center, a garbage truck, solid waste equipment, fire trucks, and ambulances. These investments are a testament to the dedication and commitment of staff and Tribal leadership at Red Lake and the ongoing commitment of USDA Rural Development staff in Minnesota. Rural Development aims to foster similar working relationships, built on trust and shared vision, with additional Tribes.



# Community Collaborations

## Planning and Community Development Investments

Some Tribes may have more capacity to meet their planning and development goals than others. Rural Development can help American Indians and Alaska Natives explore opportunities to gain greater economic strength and access to additional planning resources. We offer:

- Technical assistance and funding for assessments, feasibility studies, and business planning
- Partnerships to support housing, food security, and agricultural systems, telecommunications, land preservation and restoration, business development, schools and Tribal colleges, health care, public safety, and other needs
- The newly created Rural Economic Development Initiative (REDI) to match Tribes and rural communities with planning assistance to invigorate Tribal and regional economic development plans.

“At Rural Development, we aim to ensure our programs and resources are responsive and tailored to the current needs of Tribes and Tribal members.”

—Tedd Buelow, Native American Coordinator,  
USDA Rural Development



## Rural Business Development Grants

Federally recognized Tribes may apply for these competitive grants—typically ranging from \$10,000 to \$500,000—for development or expansion of rural Tribal businesses. Recipients may use the grants for targeted technical assistance, training, and more.

Rural Development also has many loan and grant programs that can help your Tribe with construction projects.



# Community Collaborations

## Success Stories

### **NATIVE HOMEOWNERSHIP COALITION SOUTH DAKOTA**



Tribes and Tribal housing providers and stakeholders in South Dakota created a Native Homeownership Coalition to increase homeownership opportunities for Native people and build strong and healthy communities.

The coalition is a collaboration of representatives from Tribes, Tribal housing providers, USDA Rural Development, other Federal and State agencies, the South Dakota Governor's Office, non-profits, housing developers, lenders, and community development financial institutions (CDFIs).

Through the efforts of the coalition, many representatives from non-profits, Tribal housing entities, Tribal departments, and Community Development Financial Institutions, became certified to provide financial literacy training for Native clients. Today, training continues to help Tribal families learn about budgeting, savings, understanding and building credit, and planning for the future – critical knowledge for families working to achieve homeownership.

In 2018, through the ongoing advocacy of the coalition, along with the cooperation of USDA Rural Development staff, USDA announced a new pilot program to work with two Native CDFIs in South Dakota to provide an additional tool for financing homeownership opportunities on Tribal lands in South Dakota.



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## TRIBAL HEALTH CENTER CHOCTAW, MISSISSIPPI



USDA Rural Development partnered with Trustmark National Bank to provide a Community Facilities loan guarantee, along with direct loans from Rural Development, that helped the Mississippi Band of Choctaw Indians build a \$55 million health center for Tribal communities in Mississippi and Tennessee. The project was developed through a public-private partnership facilitated by the Tribe, USDA, the U.S. Department of Health and Human Services, and Trustmark.

The Tribe needed to replace its former, aging healthcare facility to meet the critical healthcare needs of chronically underserved Tribal members. The new center includes a hospital, dental facility, treatment rooms and equipment, an emergency department, and behavioral, community, and public health services. Thanks to the new center, Tribal members have expanded access to healthcare services, such as nutrition and exercise classes to mitigate diabetes and obesity. Rates of those conditions in the Mississippi Band of Choctaw are higher than the U.S. average. The new center is also providing expanded access to programs to address both mental health and substance misuse issues impacting Tribal members. Additionally, the new center is helping meet demand for dental services, reducing wait times, and providing better overall dental care to the community.

Construction of the new healthcare center helped save about 315 local healthcare jobs and is expected to create about 90 more full-time jobs by 2020.

## Community Facilities Loans and Grants

We have flexible, inexpensive financing tools to improve your Tribal community. We can help you build libraries, child care facilities, schools, curbs, gutters, and more, to make your community a better place to live. We provide direct loans and grants and also work with private lenders to offer loan guarantees in rural areas with populations up to 20,000.



# Economic Prosperity

Business Development,  
Job Creation,  
Workforce Development  
and Entrepreneurship

Economic prosperity is essential to ensuring that communities are self-sustaining, repopulating, and thriving economically for generations to come. USDA Rural Development programs help provide the capital, technical support, educational opportunities, and entrepreneurial skills that can start and grow businesses and create jobs in Tribal communities.

USDA Rural Development and our public and private partners are connecting Tribes, Tribal businesses, and Tribal members to the global economy by:

- Increasing access to broadband;
- Supporting business growth and development;
- Supporting Tribal workforce development and job opportunities;
- Facilitating sustainable renewable energy development;
- Developing regional food systems.

Access to capital is critical for business start-up and to keep entrepreneurship opportunities within reach. Job creation by small businesses provides economic prosperity and financial security for American Indians and Alaska Natives, their children, and families. USDA Rural Development programs and partnerships with non-profit lenders and the private sector help rural small businesses and their employees get started on this upward journey.

Rural Development also promotes the development of cooperatives to market and distribute agricultural products and supplies. Many cooperatives also provide products and services that are not agriculture-based, such as electricity, telecommunications, credit and financial services, housing, food, and hardware and building supplies. Rural Development helps form new cooperatives and improves the operations of existing ones through education, research, technical assistance, and funding.

Rural Development staff understand that the legal, regulatory, government infrastructure, and protocols for doing business are unique to each Tribal Nation. Our staff recognizes that Tribes are distinct and strive to be aware of each Tribal community's history and context – the successes, the challenges, the priorities, and desired solutions. We then strive to be responsive with our program delivery and technical assistance.

We aim to work in collaboration with Tribes, Tribal businesses, and Tribal members to develop partnerships that improve capital access through:

- Financing and technical assistance for entrepreneurs through grants and loans to intermediaries and loan guarantees through approved lenders;
- Supporting workforce development;
- Increasing access to capital through Tribal CDFIs, community banks, and other lending institutions;
- Flexibility in underwriting loans and in determining adequate security for projects on Tribal Trust lands.

# Economic Prosperity

## Success Stories

### **NEW CORN MILL AND FOOD PRODUCTION FUEL BUSINESS GROWTH OF THE UTE MOUNTAIN UTE TRIBE IN COLORADO**



The Ute Mountain Ute Tribe's Farm & Ranch Enterprise generates revenue for Tribal farmers and ranchers and provides jobs to Tribal members. USDA Rural Development assisted the Tribal enterprise with Value-Added Producer Grants to explore converting yellow corn into "Bow & Arrow" brand cornmeal and market a new line of products. Eventually, due to the project's success, the Tribe built a \$4 million, state-of-the-art corn mill to produce and package cornmeal.

The mill produces and packages several varieties of Bow & Arrow Indian cornmeal and other corn products to area food manufacturers and retail outlets, while continuing to sustain jobs on the reservation for Tribal members.

### **Intermediary Relending**

USDA Rural Development provides funds to local organizations, called "intermediaries," which use the funds to offer loans for business startup, expansion, or community development projects.

These intermediaries may be able to help your Tribe and Tribal members with local business and development projects.

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## **VALUE-ADDED PRODUCER GRANTS SUPPORT TRIBAL BUSINESS ENTERPRISES IN RURAL WISCONSIN**

Members of the Forest County Potawatomi Tribe have lived in Forest County, Wisconsin, since the late 1800s. But life today on the Forest County Potawatomi Reservation is very different from that of the elders that founded the community. By pursuing a diverse set of business models, the Forest County Potawatomi Tribe is now the largest employer in Forest County, and revenues from various Tribal enterprises are protecting the health, wellness, education, environment, and future of its people.

Tribal members have been working to further their mission of providing a natural, sustainable source of vegetables, fruits, greens, and animal proteins to the Tribal community. In 2018, USDA Rural Development provided the Tribe with a \$153,377 Value-Added Producer Grant to support production of locally grown meat and eggs. The investment will also expand sales to help the farm stay financially viable and will help promote healthy food choices which will then lead to a healthier Tribal community.

In addition, the Red Cliff Band of Lake Superior Chippewa Indians is exploring ways to construct a fish processing facility. Tribal members started this process several years ago, when they received a \$52,913 Value-Added Producer Grant to develop a feasibility study and a market analysis to determine if there was consumer demand for value-added fish products like fresh fish fillets, smoked fillets, fish spread, and herring caviar.

This study proved successful and, in 2019, the Tribe received a \$28,292 Rural Business Development Grant from USDA to develop a business plan to build the facility, which is slated for completion in 2020. This project will be a cornerstone to increase economic prosperity not just for the Tribe but for the region as well.



### **Value-Added Producer Grants**

These grants can help producers (including Tribes and Tribal corporations) get more revenue from their raw agricultural products by processing or marketing them.

Funds can be used for planning or for working capital to produce and market a value-added agricultural product.



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**NEW E-COMMERCE SITE AND  
ENTREPRENEURSHIP CLASSES  
SUPPORT NATIVE ARTISANS  
FROM THE VILLAGE OF EYAK IN  
CORDOVA, ALASKA**

Alaska Native artisans like Gloria Cunningham have been selling their items at bazaars and by word of mouth for 15 years. Cunningham says she likes to make fun things that people enjoy, from the seal or sea otter furs that only Alaska Natives can work with in the State. She learned to sew and bead from her mother and aunt when she was 10 years old and has taught her own children the same crafts.

USDA Rural Development Rural Business Development Grant funds were used to support Tribal members in this very remote community, which is only accessible by boat and airplane. Funds were used to help strengthen and expand Eyak's Native artisan e-commerce industry. The artisans' new website – <https://ilankaculturalcenter.com/fur-products/> – is hosted through the Ilanka Cultural Center. Additionally, Cunningham and other local artisans are now able to attend classes to strengthen their business skills. Examples of classes range from “Starting a Business on Demand,” “Intro to Accounting,” to “Cyber Security Awareness.”

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**USDA BUSINESS AND INDUSTRY  
LOAN GUARANTEE PROGRAM  
SUPPORTS ACCESS TO CAPITAL ON  
ST. PAUL ISLAND, ALASKA**

Located 300 miles off the coast of Alaska in the central Bering Sea between the U.S. and Russia, St. Paul is the largest of the four volcanic islands that make up the Pribilof Islands. Fur seals far outnumber the human population of 500 on this 40 square mile island.

Working with its lending partner, Alaska Growth Capital, USDA Rural Development provided a Business and Industry loan guarantee for working capital to support Tanadgusix Corporation's (TDX) on-island business activities.

TDX is the village corporation of St. Paul created under the Alaska Native Claims Settlement Act of 1971. TDX works to protect and preserve the Aleut lands and culture while contributing to the economic well-being of its shareholders and the people of St. Paul Island. TDX is engaged in many economic activities, including tourism, alternative energy development, electric utilities, satellite technologies, environmental remediation, and maritime industries.

# Utilities Infrastructure

Water, Electricity, Broadband,  
E-connectivity and  
Telecommunications

USDA Rural Development has programs to help build and improve infrastructure for Tribal communities. Assistance can be provided directly to the Tribe, through Tribal utilities, and in partnership with other eligible applicants that provide drinking water, waste treatment, electricity, telecommunications, and broadband services.

Infrastructure plays a critical role in helping to expand economic opportunities and improve the quality of life for American Indians and Alaska Natives.

Successive Farm Bills have provided Rural Development with new authorities and tools to make it easier and more affordable to finance utilities improvements on Tribal lands. One of these authorities is the “Substantially Underserved Trust Area” provisions, which is commonly referred to as SUTA. We encourage Tribal leaders and Tribal staff to explore SUTA eligibility with USDA Rural Development.

Utilities programs connect rural residents to the global economy by:

- Increasing access to broadband and 21st century telecommunications services
- Developing reliable and affordable rural water and wastewater systems
- Financing reliable and affordable electric systems
- Working to integrate electric smart-grid technologies.



## Broadband Programs

We have broadband loans, loan guarantees, and grants that can help your rural Tribe build and improve high-speed broadband systems.

## Water and Environmental Programs

We provide loans, grants, and loan guarantees for drinking water, sanitary sewer, solid waste, and storm drainage facilities in rural areas of up to 10,000 people. Federally recognized Tribes are eligible to apply directly for assistance. Technical assistance and training grants may also be available to help Tribal communities identify and evaluate solutions to water and wastewater challenges.

## Electric Programs

We provide loans and loan guarantees to construct or improve electric distribution, transmission, and generation facilities in rural areas. We also provide funding to support demand-side management, energy efficiency and conservation programs, and on- and off-grid renewable energy systems.

## Broadband and Telecommunications Programs

We work to improve the quality of life in rural communities by increasing e-connectivity through financing for rural broadband and telecommunications infrastructure. Our programs offer access to affordable, reliable, advanced broadband and telecommunications services comparable to those available in urbanized areas. These improvements help American Indians and Alaska Natives benefit from better educational opportunities, health care, safety and security, and, ultimately, improved economic conditions and employment opportunities.



## Water and Environmental Programs

We provide funding to Tribes for water, waste water, and solid waste disposal systems in rural areas of up to 10,000 people and technical assistance for financially distressed Tribal communities with water and waste disposal problems.

We also provide Rural Alaska Village Grants to provide remote Alaska Native Villages with safe, reliable water and waste disposal.



# Utilities Infrastructure

## Success Stories

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### **HOPI TELECOMMUNICATIONS, INC. RECEIVES TELECOM LOAN TO BRING FIBER TO THE HOME ON TRIBAL LANDS**

In August 2018, USDA Rural Development announced a \$5.8 million telecommunications loan to Hopi Telecommunications, Inc. to construct state-of-the-art fiber-to-the-premises (FTTP) systems in the Keams Canyon, Kykotsmovi, and Polacca exchanges on the Hopi Reservation in northern Arizona. It is anticipated that 650 Tribal members will be placed on the high-speed FTTP system as a result of these latest improvements. Hopi Telecom and USDA have a long and productive shared history, including multiple loan and grant investments. This most recent investment will bring blazing fast e-connectivity to the remote villages throughout the rolling Hopi landscape, unlocking economic, educational, and cultural opportunities for the Tribe and its members.

“Treat the earth well. It was not given to you by your parents – it was loaned to you by your children.”

—Tribal proverb



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## **CHOCTAW LANGUAGE THRIVES IN SCHOOL AND ONLINE**

Of the hundreds of native languages that existed in North America just a few centuries ago, today only 169 still have documented speakers according to a 2006-2010 American Community Survey. Additionally, according to the Endangered Language Catalogue funded by the National Science Foundation, only 20 percent of the surviving Tribal languages are still being learned by children.

Recognizing the challenges of passing down their native tongue, in 1998, the Choctaw Nation of Oklahoma established the School of Choctaw Language, or Chahta Anumpa Aikhvna, to promote and preserve Choctaw language, history, and culture. At first, the language program consisted of a single class, which was taught via satellite at the University of Oklahoma. Though the program has expanded to touch every county throughout Choctaw Nation, outdated equipment and teacher shortages have impeded growth. “It was difficult for the students to see the language teachers through video. The quality was very poor and needed to be updated,” said Technology Coordinator John Wallace.

A few years ago, the Choctaw Nation of Oklahoma received a \$263,384 Distance Learning and Telemedicine (DLT) grant from the USDA Rural Development that the school used to enhance the distance learning technology at 62 learning sites, including 43 high schools, five colleges, and 14 Head Start locations. With high-definition dual video cameras and monitors, teachers can now broadcast high-quality video content to thousands of students throughout southeastern Oklahoma. The school can also record and save these lessons for future use, adding to their virtual language library and improving at-home accessibility.

Since receiving the grant, the number of high school students participating in the language program has increased by approximately 6 percent, while college student enrollment has increased by 52 percent. With the continued support of Tribal members and Federal partners like USDA, Chahta Anumpa Aikhvna is well on its way to achieving its goal of sharing the Choc-taw language with everyone that wants to learn, including Tribal and non-Tribal students alike.

# Special Initiatives

Meeting Economic, Educational, Social, and Educational Challenges in Indian Country

## Rural Economic Development Innovation Initiative

Through the Rural Economic Development Innovation (REDI) Initiative, 47 Tribes, communities, and regions will be paired with 1 of 4 partner organizations that will provide free technical assistance for up to 2 years to help rural Tribes, towns, and regions create and implement economic development plans. USDA awarded \$1.2 million in cooperative agreements to these partners in September 2018 to enable the partners to provide free technical assistance.

## Helping Tribes and Rural Communities Fight Substance Misuse

No corner of our country has gone untouched by the substance misuse crisis, but the impact of this issue on many Tribes, small towns, and rural places has been particularly significant. USDA is committed to strong partnerships with rural communities through the presence of our staff, as well as through programmatic support.

## The Rural Development Innovation Center

The Rural Development Innovation Center's mission to identify best practices and bring continuous improvement in program delivery to enhance the quality of life in rural communities. The Center works to transform rural communities through strategic partnerships, data analytics, regulations management, and enterprise risk management. To ensure Rural Development's programs and assistance are responsive to Tribal needs, our Native American Coordinator and associated efforts are housed within the Innovation Center.





# Components of Success

## Tribes and Rural Development

USDA Rural Development and our programs are unique compared to many Federal agencies and programs that Tribes more frequently use. Rural Development functions like a development bank, providing a majority of its program support through direct and guaranteed loans. Only a small fraction of our support is provided through grants and direct technical assistance. Grant and technical assistance resources are prioritized for projects in areas of the greatest need.

Some Tribes are interested in using Rural Development's programs and have sufficient resources to attract capital from conventional lenders or can finance projects with their own resources. In such cases, Tribes might experience challenges meeting the "need for credit" test that is a part of many Rural Development programs. Keep in mind that if Rural Development cannot help finance a project with grants, or with direct loans, loan guarantees may be available. Additionally, we can also provide direct loans and loan guarantees, alongside capital from other investors. Whenever possible, Rural Development looks to co-finance projects through public-private partnerships.

Rural Development staff are trained to work with applicants to determine if they meet the "need for credit" test and if they have sufficient revenue streams (existing and proposed) to safely and affordably incur debt. This type of underwriting takes patience, specialized knowledge, and trust between Tribes and Rural Development.

As a Federal lender, Rural Development staff will work alongside Tribal staff to gather sufficient financial information regarding a Tribe's assets and financial health, to make prudent and reasonable lending decisions. This includes gathering and analyzing available audit information, financial statements, reporting histories, and documenting existing revenue streams – including gaming and other sources of Tribal revenue. Private lenders will likely employ similar underwriting protocols when they are using Rural Development's loan guarantee programs.

As with all Federal programs, Rural Development's loan and grant programs have paperwork and forms that Tribes will need to complete. In addition to forms, depending on the nature of the project, Tribes can expect to submit architectural and engineering designs, contracting documents, Tribal codes and ordinances, land leases, and loan and/or grant agreements. Tribes will also be subject to certain USDA Rural Development civil rights compliance requirements for each project.

All Rural Development programs are governed by statutory and regulatory requirements. In certain circumstances, Rural Development regulations that are not statutorily required can be waived by the Administrators of the Rural Utilities Service, the Rural Housing Service, and the Rural Business-Cooperative Service. Tribes are encouraged to request flexibility throughout the underwriting process that considers the unique context of the Tribe and each project. Tribes are also encouraged to explore waivers when appropriate.

Tribes should also expect varying degrees of Tribal-specific expertise from local Rural Development staff, based on individual experience, training, and time within a given position.

We encourage Tribes to remember that behind each transition, there will remain consistency within program regulations. We encourage Tribes to build relationships with program specialists and program directors, State Directors, Rural Development's Native American Coordinators, and personnel within USDA's Office of Tribal Relations, so that we can continue to provide the best service possible.

Our goal is to ensure that when Tribes are ready to use Rural Development's programs, they are met by willing and able Rural Development personnel. We strive to partner with Tribes to meet their current development needs in concert with partners in other Federal agencies, lenders, and the broader rural and Tribal development finance community.

Rural Development staff continuously build upon an array of experiences that help us better deliver our programs throughout Indian Country and Alaska. Our staff is building a growing library of resources and documents to help improve Tribes' access to our programs.

Please visit [rd.usda.gov](https://rd.usda.gov) to browse information on our programs and to find contact information for Rural Development State Directors and staff that can build strong bridges to our programs and resources. Additional contact information is also included later in this document.

# Frequently Asked Questions

These answers are a starting point. We encourage you to contact the USDA Rural Development American Indian/Alaska Native coordinator in your State:

Web: [rd.usda.gov](https://rd.usda.gov)

E-Mail: [AIAN@wdc.usda.gov](mailto:AIAN@wdc.usda.gov)

Phone: (800) 670-6553 (toll-free)

## Why is USDA Rural Development interested in my Tribal community?

Rural Development is committed to strengthening American Indian and Alaska Native communities. We have many financial programs to assist eligible Tribes, and we aim to increase Tribal participation in Rural Development programs. Much of Indian Country is also located in rural areas, so consider whether USDA can help you reach your goals. Staff is available to help understand program details and how to access them.

## Who can apply for Rural Development loans and grants?

Most of our programs are available to applicants in areas designated as “rural.” Under law, the definition of “rural area” is different for each program. For example, generally, housing programs are available in communities of up to 35,000 in population; business programs are available in communities of up to 50,000 people; community facilities programs are available in communities of up to 20,000 people; and most utilities programs are available in rural communities of up to 10,000 people. We work in partnership with Tribal governments, incorporated Tribal businesses, and Tribal cooperatives depending on the program of interest.

## What types of loan programs does Rural Development offer?

Our loan programs address community needs, such as water and sewer systems, electricity, telecommunications, businesses, renewable energy, and housing. For example, our Community Facilities program funds fire and police stations, healthcare facilities, community centers, libraries, and other essential facilities. Rural Development also provides loans for homeownership and home repair.

## How can USDA Rural Development address my Tribe’s specific needs?

Rural Development has funding available specifically for federally recognized Tribes, Alaska Native Villages, and Tribal colleges. USDA Rural Development also has an American Indian/Alaska Native Coordinator in each State with federally or State recognized Tribes to help Tribes access our programs and resources. These coordinators, and other Rural Development specialists, are available to help with applications and other requirements to obtain funding and technical assistance.

## Why are you reaching out to the American Indian/Alaska Native community now?

USDA Rural Development has successfully worked with Tribal communities for decades. However, we are constantly looking to improve and build upon that history. With a portfolio of more than \$213 billion, we are well suited and honored to assist in fulfilling our commitment to support Tribal families.

## Do you have assistance for military veterans?

Yes. The Department of Agriculture and USDA Rural Development are committed to helping veterans transition back home and find meaningful work in agribusiness, as a farmer or rancher, or at USDA. USDA’s Office of the Military Veterans Agricultural Liaison was created to provide information, resources, and support for active duty military and veterans interested in agriculture. The office has the authority to facilitate formal relationships between USDA, other government agencies, and non-profits to strengthen USDA support for veterans.

## How do I get started? Where can I get more information?

In each State that serves federally or State recognized Tribes, USDA Rural Development American Indian/Alaska Native Coordinators are available to help Tribal customers learn about and access our programs and resources.

Visit [rd.usda.gov](https://rd.usda.gov) or call (800) 670-6553 to learn more.

# USDA Rural Development State Offices

**Alabama**

Montgomery, AL  
(334) 279-3400

**Idaho**

Boise, ID  
(208) 378-5623

**Minnesota**

St. Paul, MN  
(651) 602-7800

**North Dakota**

Bismarck, ND  
(701) 530-2037

**Utah**

Salt Lake City, UT  
(801) 524-4320

**Alaska**

Palmer, AK  
(907) 761-7705

**Illinois**

Champaign, IL  
(217) 403-6200

**Mississippi**

Jackson, MS  
(601) 965-4316

**Ohio**

Columbus, OH  
(614) 255-2500

**Vermont-  
New Hampshire**

Montpelier, VT  
(802) 828-6000

**Arizona**

Phoenix, AZ  
(602) 280-8717

**Indiana**

Indianapolis, IN  
(317) 290-3100

**Missouri**

Columbia, MO  
(573) 876-0976

**Oklahoma**

Stillwater, OK  
(405) 742-1000

**Virginia**

Richmond, VA  
(804) 287-1552

**Arkansas**

Little Rock, AR  
(501) 301-3200

**Iowa**

Des Moines, IA  
(515) 284-4663

**Montana**

Bozeman, MT  
(406) 585-2580

**Oregon**

Portland, OR  
(503) 414-3300

**Washington**

Olympia, WA  
(360) 704-7740

**California**

Davis, CA  
(530) 792-5800

**Kansas**

Topeka, KS  
(785) 271-2700

**Nebraska**

Lincoln, NE  
(402) 437-5551

**Pennsylvania**

Harrisburg, PA  
(717) 237-2299

**West Virginia**

Morgantown, WV  
(304) 284-4860

**Colorado**

Lakewood, CO  
(720) 544-2915

**Kentucky**

Lexington, KY  
(859) 224-7300

**Nevada**

Carson City, NV  
(775) 887-1222

**Puerto Rico**

San Juan, PR  
(787) 766-5095

**Wisconsin**

Stevens Point, WI  
(715) 345-7600

**Delaware- Maryland**

Dover, DE  
(302) 857-3580

**Louisiana**

Alexandria, LA  
(318) 473-7921

**New Jersey**

Mt. Laurel, NJ  
(856) 787-7700

**South Carolina**

Columbia, SC  
(803) 765-5163

**Wyoming**

Casper, WY  
(307) 233-6700

**Florida-Virgin Islands**

Gainesville, FL  
(352) 338-3402

**Maine**

Bangor, ME  
(207) 990-9160

**New Mexico**

Albuquerque, NM  
(505) 761-4950

**South Dakota**

Huron, SD  
(605) 352-1100

**Georgia**

Athens, GA  
(706) 546-2162

**Mass.-Rhode  
Island-Connecticut**

Amherst, MA  
(413) 253-4300

**New York**

Syracuse, NY  
(315) 477-6400

**Tennessee**

Nashville, TN  
(615) 783-1300

**Hawaii-Western Pacific**

Hilo, HI  
(808) 933-8380

**Michigan**

East Lansing, MI  
(517) 324-5190

**North Carolina**

Raleigh, NC  
(919) 873-2000

**Texas**

Temple, TX  
(254) 742-1084

**Tedd Buelow**

Native American Coordinator  
USDA Rural Development  
Denver Federal Center Building 56 Room 2300  
Denver, CO 80225  
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Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at [http://www.ascr.usda.gov/complaint\\_filing\\_cust.html](http://www.ascr.usda.gov/complaint_filing_cust.html) and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by:

- (1) mail: U.S. Department of Agriculture,  
Office of the Assistant Secretary for Civil Rights,  
1400 Independence Avenue, SW, Washington, D.C. 20250-9410;
- (2) fax: (202) 690-7442; or
- (3) email: [program.intake@usda.gov](mailto:program.intake@usda.gov) (link sends e-mail).

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**Contact us to learn more at:**

**USDA Rural Development**

National Office Mail Stop 0107

1400 Independence Avenue SW Washington, DC 20250-0107

Web: [rd.usda.gov](http://rd.usda.gov)

E-Mail: [AIAN@wdc.usda.gov](mailto:AIAN@wdc.usda.gov)

Phone: (800) 670-6553 (toll-free)

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