



Committed to the future of rural communities.

Catalog of Loans, Grants and Technical Assistance

**USDA Rural Development
California State Office**

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Business and Cooperative Programs

USDA Rural Development's Rural Business and Cooperative programs deliver a variety of assistance to rural businesses and communities. All of them work in financial partnership with local economic organizations - banks and lenders, economic development groups, local revolving loan funds, universities, cities, counties, tribes, and cooperatives.

USDA PROGRAM	PURPOSE Program goal	ELIGIBLE APPLICANTS Who can apply	PROGRAM TYPE How it works	ELIGIBLE AREAS Rural population	AUTHORIZED PURPOSES Use of funds	TYPICAL FUNDING	RATES AND TERMS Rates can change	KEYS TO SUCCESS	WHEN TO APPLY	WHO TO CONTACT
Business and Industry Loan Guarantee	Creates incentive for business lending that saves and creates jobs	Rural business owners, banks and commercial lenders	USDA guarantees business loans made by banks	All rural areas other than cities of more than 50,000 population and their adjacent urbanized areas	The loans guaranteed can be used for real estate, equipment, working capital, and refinancing - for nonfarm businesses	\$1 million - \$10 million	Negotiated between business and lender - fixed or variable rates with no balloons	Lender-driven: there must be a bank willing to make the loan - (USDA only guarantees the loan) - business must have strong equity and collateral	Year-round	Local banks and business lenders or USDA Rural Development State Office
Intermediary Relending Program (IRP)	Capitalizes locally-run revolving loan programs for small businesses unable to qualify for bank financing	Nonprofit economic development groups, tribes and public bodies (e.g. cities or counties)	USDA loans money to a local revolving loan fund for relending to nonfarm businesses	Unincorporated areas with less than 25,000 population	The loans must be used to set up a loan program to make business loans for real estate, equipment, working capital, and refinancing - for nonfarm businesses	Maximum \$750,000 loans to relenders for business loans up to \$150,000	1%, 30 years to relender for rural business loans	Funding is limited, so these loans tend to go only to loan funds that will serve the neediest areas	Year-round with quarterly competition at national level	USDA Rural Development State Office
Rural Business Enterprise Grant (RBEG)	Supports community economic development programs that will assist small businesses		USDA makes grants to local economic development programs that support non-farm businesses	All rural areas other than cities of more than 50,000 population and their adjacent urbanized areas	The grant can be used to set up a revolving loan fund, provide technical assistance to businesses, develop infrastructure, provide job training, or do a feasibility study	\$25,000 - \$100,000	Grant	Funding is limited, so these grants tend to go only to the neediest areas - grant funds cannot be used for regional planning or business attraction projects	Once a year with annual competition at state level	USDA Rural Development Local or State Office
Rural Cooperative Development Grant (RCDG)	Supports centers to assist cooperatives		USDA makes grants to centers for rural cooperative development		Grants are used to operate centers that assist rural cooperatives			Funding is limited, so these grants tend to go only to the neediest areas		
Value Added Producer Grants (VAPG)	Help producer-owned business ventures add value to products	Producers, farmer and rancher cooperatives, agricultural producer groups, and producer-based business ventures	USDA makes grants for value added activities; either planning or working capital	No limitations	Value Added: 1) change in product physical state 2) differentiated production or marketing 3) product segregation 4) product produces renewable energy	\$50,000 - \$300,000		Priority given to products producing bio-energy	Annual competition at national level	
Renewable Energy and Efficiency Grant Program (Farm Bill - Section 9006)	To purchase renewable energy systems and make energy efficiency improvements	Farmers, ranchers, and rural business owners	USDA makes grants to purchase renewable energy systems and to make energy efficiency improvements	All rural areas other than cities of more than 50,000 population and their adjacent urbanized area	Eligible renewable energy projects include those for which energy is derived from wind, solar, biomass, geothermal, or for which hydrogen is derived from biomass or water using the previously stated energy sources	\$2,500 - \$500,000	Not to exceed 50% of total eligible project cost	The more cost effective the project will be and the more eligible matching funds the applicant provides, the more competitive the application will be	Year-round	USDA Rural Development State Office
Renewable Energy and Efficiency Loan Guarantee Program (Farm Bill - Section 9006)			USDA makes loan guarantee to purchase renewable energy systems and to make energy efficiency improvements			Not to exceed \$10 million				

Community Programs

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Community Facilities Guaranteed Loan <i>(CF Guarantee)</i>	Provide an incentive for commercial lending that will develop essential community facilities	Banks and other commercial lenders to make loans to nonprofits, tribes, and public bodies (e.g., cities or counties)	USDA guarantees loans made by banks	Cities, towns, unincorporated areas with less than 20,000 population	The loans guaranteed can be used for real estate and equipment - types of projects include clinics, hospitals, public buildings, day care centers, fire stations, fire trucks, and recreational facilities	\$100,000 - \$6 million	Negotiated between borrower and lender - fixed or variable rates	Lender-driven: there must be a bank willing to make the loan - (USDA only guarantees the loan) - typically, only nonprofit borrowers qualify for CF guarantees	Year-round	Local banks or USDA Rural Development State Office
Community Facilities Direct Loan <i>(CF Direct)</i>	Develop essential community facilities	Nonprofits, tribes, and public bodies (e.g., cities or counties)	USDA makes loans and grants to develop essential community facilities		The loans or grants can be used for real estate and equipment - types of projects include clinics, hospitals, public buildings, day care centers, and fire stations or fire trucks	\$100,000 - \$2 million	4.5%-5.5% fixed; 40 years maximum	The loan must be fully secured by a lien on the property financed or by a pledge of tax revenues		
Community Facilities Grant <i>(CF Grant)</i>	Help communities that cannot qualify for a CF loan pay for the cost of developing essential community facilities					\$15,000 - \$40,000	Grant	May pay for 15-75% of the project cost depending on the community's population and median household income		
Economic Impact Initiative <i>(EII)</i>	Help communities that have not employed rates in excess of 19.5% develop essential community facilities									
Distance Learning and Telemedicine Loan and Grant <i>(DLT)</i>	Support the development of telemedicine and distance learning systems	Schools, libraries, nonprofit hospitals, clinics, and tribes	USDA makes loans and grants		The funds can be used for initial capital and hardware costs that will enhance telecommunication capabilities for either public education or medical purposes	\$50,000-\$300,000 for grants - no limit for loans	Fixed based on Government cost of funds; 10 years <i>and/or</i> Grant	15% of grant amount required in non-federal matching funds - grants are only made available to the neediest applicants		

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Water and Waste Disposal Loan and Grant (WWD Loan and Grant)	Develops and repairs water, sewer, storm drainage, and solid waste systems	Public bodies, tribes, and nonprofits (cities, water districts, mutual water companies)	USDA makes loans (sometimes with grants) for water and waste disposal facilities	Cities, towns, unincorporated areas with less than 10,000 population	Eligible projects include water, sewer, solid waste and storm drainage systems - both new and repair projects - for domestic and industrial users (excludes irrigation)	\$1 million - \$3 million	Loans: below market, fixed, 40 years, also grants	Loans must be fully secured by revenues or assessments - grants focus on neediest applicants, depending on population, income, and health factors	Year-round	USDA Rural Development Local Offices
Colonias and Native American Grants	Helps especially needy border and Native American communities pay for all or part of the cost of water and waste disposal facilities		USDA makes grants for water and waste disposal facilities	Designated "Colonias" within 150 miles of US-Mexico Border and Native American communities		\$100,000 - \$500,000	Grant			
Broadband Loan	Loans for cost of construction, improvement, and acquisition of facilities and equipment for broadband services	Corporations, limited liability co., cooperatives, tribes and public bodies	USDA makes loans for broadband facilities	Any rural community that is an incorporated or unincorporated place in the United States with less than 20,000 in population	To provide broadband service	\$11 million - \$80 million	Direct cost of money to government. Below market rates	Applicant must present a good business plan and have a 20% credit support		
Community Connect Grants	Grants for cost of construction of facilities and equipment for broadband services	Incorporated organization, tribe or tribal organization, cooperatives, limited liability co. state and local government	USDA makes grants for broadband facilities	Any rural community that has no existing residential broadband service whose population is less than 20,000. The applicant must provide broadband service to all critical facilities and establish a community center with 10 computers offering free high speed internet (200Khz or greater) to the community	To provide broadband services to both residential and businesses	\$200,000 - \$2 million	Applicant must provide a 15% matching cost or equivalent in kind equipment.	Applicants should show proof of community support and involvement. Applicants are only made to the neediest communities	Once a year with annual competition at national level	

Single Family Housing Programs

USDA Rural Development's Single Family Housing programs deliver a variety of assistance to support the housing needs of rural people. Most involve direct assistance by USDA, while others work through local partnerships.

USDA PROGRAM	PURPOSE Program goal	ELIGIBLE APPLICANTS Who can apply	PROGRAM TYPE How it works	ELIGIBLE AREAS Rural population	AUTHORIZED PURPOSES Use of funds	TYPICAL FUNDING	RATES AND TERMS Rates can Change	KEYS TO SUCCESS	WHEN TO APPLY	WHO TO CONTACT
Single Family Housing Direct Loan <i>(502 Loan)</i>	Creates option for low income people to buy a modest home	Low and very low income people.	USDA makes loan to home-buyers	Unincorporated areas, cities with less than 10,000 population, and some cities with less than 25,000 population and not part of an urban area	Buy and perform needed repairs on new or existing homes - 100% financing - no down payment required	\$90,000-\$190,000; up to 100% of the market value of the home	5.0% fixed (or lower if subsidized); 33-38 years	Applicants must have good credit and stable income adequate to repay the loan - Self-Help program available	Year-round	USDA Rural Development Local Offices
Single Family Housing Participation Loan <i>(502 Participation)</i>	Enhances ability of mortgage lenders to make loans so low-income people have option to buy a modest home	Low income people	USDA participates with a local mortgage lender in financing a home			\$90,000-\$190,000; up to 100% of the market value of the home	Mortgage lender's loan is fixed; 30 years; USDA's is 5.0% fixed (or lower if subsidized); 33-38 years	Mortgage lender loans 20+% of purchase price; USDA loans the rest - applicants must have good credit and stable income adequate to repay the loan		Participating mortgage lender, or USDA Rural Development Local Office
Single Family Housing Guaranteed Loan <i>(502 Guarantee)</i>	Creates incentive for mortgage lender to make home loans to low and moderate income people	Mortgage lenders making loans to low and moderate income people	USDA guarantees home loan made by mortgage lenders			\$290,000; up to 100% of the market value of the home	Mortgage lender's interest rate is negotiated but is fixed; 30 years; guarantee fee applies	Lender-driven: participant lenders make the loan - (USDA guarantees the loan) - applicants need good credit, stable income adequate for loan repayment		Participating mortgage lender, or USDA Rural Development State Office
Single Family Housing Repair Loan <i>(504 Loan)</i>	Modernizes or repairs a modest home	Very low income people	USDA makes loan to home owners		Install or repair water or sewer hook-ups, roofing, insulation, other improvements or to repair basic defects	\$20,000	1%, 20 year	Applicant must have limited resources and be unable to get credit elsewhere		USDA Rural Development Local Offices
Single Family Housing Repair Grant <i>(504 Grant)</i>	Rehabilitates substandard housing to a safe, decent and sanitary condition	Very low income people who are 62 years of age or older	USDA gives grant to home owners			\$7,500	Grant recipient must live in dwelling 3 years after the grant is made	Applicant must have limited resources - 504 Grant and Loan may be combined		

Multi-Family Housing Programs

USDA Rural Development's Multi-Family Housing programs deliver a variety of assistance to support the housing needs of rural communities. Most involve direct assistance by USDA, while others work through local partnerships. This section includes Farm Labor Housing and Housing Preservation programs.

USDA PROGRAM	PURPOSE Program goal	ELIGIBLE APPLICANTS Who can apply	PROGRAM TYPE How it works	ELIGIBLE AREAS Rural population	AUTHORIZED PURPOSES Use of funds	TYPICAL FUNDING	RATES AND TERMS Rates can Change	KEYS TO SUCCESS	WHEN TO APPLY	WHO TO CONTACT
Rural Rental Housing Direct Loan (515 Loan)	Develops new rental or cooperative housing and related facilities for low income tenants	Individuals, corporations, associations, partnerships, trusts, tribes, public or private organizations, consumer cooperatives	USDA makes direct loan	Colonia, tribal land, EZ, EC or REAP zones, California list of designated places	Develop new rental housing	\$1,000,000 maximum	1% fixed (using interest credit); 30 years with 50-year amortization	Limited funding	Once a year with annual competition at national level	USDA Rural Development State Office
Guaranteed Rural Rental Housing Loan (GRRH 538 Loan)	Creates incentives and shares in the risks for commercial lenders to develop/repair apartments for low and moderate income tenants	A legal citizen of the United States, a non-profit, for-profit entity, banks and other lenders making loans to developers, tribes or public agencies	USDA guarantees the lenders loan	Cities, counties and areas with less than 10,000 population and some cities and areas with less than 25,000 population	Loans for new construction, purchase and rehabilitation/renovation of existing apartments	No maximum or minimum amount	Negotiated between borrower and lender. (USDA may provide interest credit to reduce the effective interest rate)	Lender-driven: Lender must be willing to make the loan - (USDA's Guarantee serves as an enhancement to the lenders loan increasing the borrowers ability to obtain favorable loan terms)	Year-round	
Farm Labor Housing Direct Loan and/or Grant for Off-Farm Housing (514/516 Loan and Grant)	To increase the number of available off-farm housing units for year-round and migrant domestic farm laborers	Nonprofit limited partnerships with NP GP, non-profits, tribes, public agencies	USDA makes direct loan and/or grant	No restriction	Construction of new off-farm FLH units and related facilities for year-round and migrant domestic farm laborers	\$3 million maximum (total loan and grant). Limited partnerships with NP GP are not eligible for Section 516 Grants	Loan- 1% fixed; 33 years Grant- 33 years	Competitive program, USDA may provide tenant specific rental assistance and/or operating assistance for eligible projects		
Housing Preservation Grant (HPG 533 Grant)	Supports repair and rehab programs that correct safety and health hazards, comply with development standards or codes, or needed repairs to improve general living conditions for housing or rental properties occupied by very low and low income rural persons	Nonprofits, tribes, and public agencies	USDA makes grant to support local housing rehabilitation projects	Rural areas, cities with less than 10,000 population and some cities with less than 5,000 population	Any program that offers affordable assistance (loans, grants, subsidies, technical assistance, etc.) to repair low income housing	\$60,000 - \$150,000	Grant	Competitive program - preference is given to projects with matching funds and targeting very low income rural persons	Once a year with annual competition at national level	
Farm Labor Housing Loan for On-Farm Housing (514 Loan)	Provide housing for both year-round and migrant domestic farm laborers	Individual farmers, farm partnerships, farm corporations and farm associations	USDA makes direct loan	No restriction	Construction of new on-farm housing or acquisition and rehabilitation of existing on-farm housing	Maximum loan is 100% of total project development costs	1% fixed; 33 years	Non-competitive program. Projects funded on a first-come, first-serve basis until funds are exhausted	Year-round	

Special Initiatives in California

USDA Rural Development has established a number of special initiatives to target its assistance to rural communities with the greatest need.

	Description	Assistance / Contact
Colonias Communities	Multi-Family and Single Family housing and utilities development assistance for "Colonias" within 150 miles of US - Mexico border	USDA gives higher priority in allocating these program funds - contact USDA Rural Development local offices
Empowerment Zone / Enterprise Community (EZ/EC)	Multi-program assistance for competitively selected communities demonstrating superior cooperation, planning and vision - rural EZ/ECs are in Fresno and Tulare Counties and eastern Riverside County	USDA devotes funds in nearly every program to assist EZ/EC communities - contact Violet Gomes at 831-757-5294
Champion Communities (CC)	Multi-program assistance for EZ/EC applicant communities that were not selected but are continuing to work toward their vision	USDA gives Champion Communities priority in allocating rural program funds - contact Violet Gomes at 831-757-5294
Self-Help Housing Program (Self-Help)	Low and very low-income applicants participate with their neighbors in the construction of their homes, fostering pride-of-ownership while reducing their home loans to a more affordable level	Significant 502 loan funds are reserved for Self-Help subdivisions every year - contact Bob Anderson at 530-792-5816
Community Adjustment and Investment Initiative (CAIP)	Supplemental USDA business program funding for counties suffering job losses from NAFTA (North American Free Trade Agreement)	Extra B&I Guaranteed Loan funds are available to support business projects in these designated areas - contact Larry Strong at 530-885-6505 ext. 4
First Responder Initiative	Grants available for real estate and equipment for homeland security, public safety, fire protection and healthcare	USDA gives priority to first responder projects - contact USDA Rural Development local offices
Faith-Based Community Initiative (FBCI)	Faith-based organizations receive equal treatment when competing for federal funding opportunities	USDA gives equal treatment to faith-based organizations - contact USDA Rural Development local offices

Offices
USDA Rural Development - California

Office:	Address (city is office):	Phone:	Fax:
Area 1: Glenn, Lassen, Modoc, Plumas, Shasta, Siskiyou, Tehama, Trinity Counties			
Roger J. Trindade, Area Director		(530) 226-2560 x4	(530) 226-2567
Redding Area Office	3644 Avtech Parkway, Suite A, 96002-9241	(530) 226-2560	(530) 226-2567
Alturas	808 West 12th Street, 96101-3211	(530) 233-4615	(530) 233-8869
Yreka	215 Executive Court, Suite. B 96097-2692	(530) 842-6123 x4	(530) 842-1027
Area 2: Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, El Dorado, Mono, Nevada, Placer, Sacramento, San Joaquin, Sierra, Solano, Sutter, Yolo, Yuba Counties			
Ron Tackett, Area Director		(530) 533-4401 x4	(530) 533-4936
Oroville Area Office	150-D Chuck Yeager Way, 95965-5791	(530) 533-4401 x4	(530) 533-4936
Auburn	251 Auburn Ravine Rd., Ste. 107, 95603	(530) 885-7081 x4	(530) 823-5504
Elk Grove	9701 Dino Dr., Ste. 170, 95624-4042	(916) 714-1104 x4	(916) 714-1118
Area 3: Alameda, Del Norte, Humboldt, Lake, Marin, Mendocino, Monterey, Napa, San Benito, San Francisco, San Mateo, Santa Clara, Santa Cruz, Sonoma Counties			
Al Aiello, Area Director		(707) 526-6797 x4	(707) 526-8942
Santa Rosa Area Office	777 Sonoma Ave., E St. Annex, 95404	(707) 526-6797 x4	(707) 526-8942
Eureka	5630 South Broadway, 95503-2027	(707) 443-6714 x4	(707) 442-7514
Salinas	744-A La Guardia St., 93905	(831) 757-5294 x4	(831) 424-7289
Area 4: Fresno, Madera, Mariposa, Merced, Stanislaus, Tuolumne Counties			
Richard Brassfield, Area Director		(559) 276-7494 x4	(559) 276-1791
Fresno Area Office	4625 W. Jennifer St., Ste. 126, 93722	(559) 276-7494 x4	(559) 276-1791
Merced	2135 Wardrobe Ave., Ste. A, 95340-6490	(209) 722-4119 x4	(209) 725-2964
Modesto	3800 Cornucopia Way, Ste. E 95358	(209) 491-9320 x4	(209) 491-9331
Area 5: Inyo, Kern, Kings, San Luis Obispo, Santa Barbara, Tulare, Ventura Counties			
Mike Carnes, Area Director		(559) 734-8732 x4	(559) 732-3481
Visalia Area Office	3530 W. Orchard Ct., 93277-7360	(559) 734-8732 x4	(559) 732-3481
Bakersfield	1601 New Stine Rd., Ste. 280, 93309-3698	(661) 336-0967 x4	(661) 336-0857
Santa Maria	920 E. Stowell Road, 93454-7008	(805) 928-5340 x4	(805) 928-9644
Area 6: Imperial, Los Angeles, Orange, Riverside, San Bernardino, San Diego Counties			
John Jebian, Area Director		(760) 342-4624 x4	(559) 347-4074
Indio Area Office	82-901 Bliss Ave., 92201	(760) 342-4624 x4	(760) 347-4074
El Centro	177 N. Imperial Ave., 92243-2808	(760) 352-4418 x4	(760) 352-0219
Moreno Valley	22690 Cactus Ave., Ste. 280, CA 92553-9035	(951) 656-6800	(951) 656-0094

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