USDA Rural Development is committed to helping improve the economy and quality of life in rural America. Through our programs, we help rural Americans in many ways.

COVID-19
- Assist Rural communities recover economically from the impacts of the COVID-19 pandemic, particularly disadvantaged communities.

Equity
- Ensuring all rural residents have equitable access to RD programs and benefits from RD funded projects.

Climate
- Reduce climate pollution and increasing resilience to the impacts of climate change through economic support to rural communities.

Ways RD Will Implement the Key Priorities
1. General Promotion of Priorities
2. Awarding Priority Points:
3. Providing Transparency to the Public
4. Establishing Special Projects
Administers over 40 Programs

Supports rural communities with loan and grant investments of over $50 billion annually

Portfolio of investments exceeds $220 billion
Rural Business-Cooperative Service Programs
What do we fund?
(Types of Projects)

B&I Guarantee Loans
- Hotels
- Manufacturing
- Construction
- Industrial Supply
- Convenience Stores
- Assisted Living

REAP Guarantee Loans
- Commercial Grade Solar Projects
- Anaerobic Digesters
- Energy Efficiency Equipment and Systems for Agricultural Production and Processing

Value Added Producer Grants
- Feasibility Studies
- Business Plans
- Working capital for value added product market development and expansion

RBDG
- Technical Assistance-Type Projects
- Business Incubators
- Workforce Training

REAP Grants
- Solar/Wind
- Grain Dryers
- Lighting/HVAC
- Insulation/Cooling or Refrigeration Units
- Energy Audit/Renewable Energy Technical Assistance
OneRD Guaranteed Loan Initiative

What is OneRD Guaranteed Loan Initiative?

- A standard regulation and process for RD guaranteed loan making and servicing in four programs:
  - Water & Waste
  - Community Facilities
  - Business & Industry
  - Rural Energy for America

*New Rule went into effect on October 1, 2020.*

- OneRD, One Process
- Common Application & Consistent Forms
- Speed & Transparency
- Single-Point Lender Approval
Purpose
To improve the economic health of rural communities by increasing access to business capital by offering loan guarantees to commercial lenders for their loans to rural businesses.

Lender Eligibility
Banks, credit unions, savings and loans, Farm Credit System, and other lenders approved by USDA.

Loan Limits
Maximum of $25 million with an 80% guarantee in Fiscal Year 2021.

Borrower Eligibility
For-profit businesses, nonprofits, cooperatives, Federally recognized Tribes, and public bodies.
Objectives

Food Supply Chain (FSC) Guarantee Loan Program Objectives

Expand access to financing for food systems infrastructure.

Increase **Capacity** and help create a more resilient, diverse, and secure U.S. Food Supply Chain.

Support USDA FY '22 priority of Creating More and Better Market Opportunities

Diversity  Resiliency  Security
Food Supply Chain (FSC) Guarantee Loan Program

Purpose
Provides support to qualified lenders whose loan applicants want to start or expand middle of the food supply chain activities such as aggregation, processing, manufacturing, storage, transportation, wholesale, or distribution of food.

Lender Eligibility
Banks, credit unions, savings and loans, Farm Credit System, and other lenders approved by USDA

Loan Limits and Fees
Maximum of $40 million with an 90% guarantee for fixed rates and 80% guarantee for all others.
0% Guarantee Fee and Annual Renewal Fee

Borrower Eligibility
For-profit businesses, nonprofits, cooperatives, Federally recognized Tribes, public bodies and food supply chain entrepreneurs

Food Supply Chain Guaranteed Loan Program | Rural Development (usda.gov)
Meat and Poultry Supply Chain | USDA
Rural Business Development Grant (RBDG)

**Purpose**
To provide technical assistance and training for rural small businesses. The program assists with economic development planning and/or financing or expansion of rural business.

**Grant Amount**
There is no maximum grant amount; however, smaller requests are given higher priority.

**Borrower Eligibility**
- State/local governments
- Federally-recognized tribes
- Nonprofit corporations
- Communities
- Institutions of higher education
- Rural cooperatives (non-profit)

**Eligible Projects**
- Training and Technical Assistance
- Acquisition or development of land
- Pollution control and abatement
- Capitalization of revolving loan funds
- Distance adult learning for job training and development
- Rural transportation improvement
Rural Energy for America Program (REAP)

Promotes energy efficiency improvements and development of renewable energy systems for agricultural producers and rural small businesses.
Eligibility

Rural Energy for America Program (REAP) Eligibility

Renewable Energy Systems (RES) or replacement or upgrades for energy efficiency improvements (EEI).

You may be eligible if you are a/an:
- Agricultural Producer
- Rural Small Business

Grants up to 25% of total eligible project costs & loan guarantees on loans up to 75% of total eligible project costs

- Businesses must be located in rural areas with populations of 50,000 residents or less
- Agricultural producers may be in rural or non-rural areas
Rural Energy for America Program (REAP)

**PROJECT TYPES**

**Energy Efficiency Improvements**
- Lighting
- Heating
- Cooling
- Ventilation
- Fans
- Auto-Controls
- Insulation

**Renewable Energy Systems**
- Solar
- Wind
- Small Hydroelectric
- Anaerobic Digesters
- Biomass
- Geothermal
Rural Energy for America Program (REAP) Grant Program

<table>
<thead>
<tr>
<th>Renewable Energy Systems</th>
<th>Grant Request</th>
<th>Minimum $2,500</th>
<th>TEPC ≥ $10,000</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Maximum $500,000</td>
<td>TEPC ≥ $2 million</td>
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<tr>
<th>Energy Efficiency Improvements</th>
<th>Grant Request</th>
<th>Minimum $1,500</th>
<th>TEPC ≥ $6,000</th>
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<tbody>
<tr>
<td></td>
<td>Maximum $250,000</td>
<td>TEPC ≥ $1 million</td>
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(Up to 25% of Total Eligible Project Costs)
Rural Energy for America Program (REAP) Loan Guarantee Program

Guaranteed Loan Amount

Minimum - $5,000
Total eligible project cost $6,667

Maximum - $25,000,000
Total eligible project cost $33.4 million

• OneRD Guarantee Loan Program
• Loan amount cannot exceed 75% of eligible project cost.
• Terms negotiated between lender and borrower.
• Fees, appraisals, equity & collateral requirements apply.
Value-Added Producer Grant (VAPG)

Purpose
Aid agricultural producers in adding activities related to the process and marketing of new products.

Grant Amount
Maximum of $250,000 for working capital grant and $75,000 for planning grants. Producers must supply 50% of total project cost.

Borrower Eligibility
Independent producers, agricultural producer groups, farmer or rancher cooperatives, and majority-controlled produced-based business ventures.

Eligible Uses of funds
- Product packaging and labeling
- Ingredients
- Promotional materials
- Advertising
- Feasibility Studies
Other Program Assistance
- Rural Business Investment Program
- Cooperative Development Assistance

- Intermediary Relending Program
- Rural Economic Development Loan & Grant Program
- Rural Microentrepreneur Assistance Program
- Rural Business Development Grants

Contact your local USDA Rural Development office for a listing of intermediary lenders!
Partnership with Small Business Administration (SBA)
Our Partnership with SBA
A joint effort to increase rural investment

Co-branded program matrix created to highlight B&I and SBA 7 (a) programs

Joint workshops held to educate lenders and borrowers

Outreach events initiated for 200+ potential investors highlighting RBIC & SBIC programs
RBCS Program Information & Access Points

- Rural Development Website: https://www.rd.usda.gov
- State Office and Local Contacts: https://www.rd.usda.gov/contact-us/state-offices
- Business Programs: https://www.rd.usda.gov/programs-services/all-programs/business-programs
- Energy Programs: https://www.rd.usda.gov/programs-services/energy-programs