



Community Programs

Committed to the future of rural communities.

Community Facility Loan Programs: Fire and Rescue Loans

USDA/Rural Development, through the Rural Housing Service (RHS), is authorized to make loans to develop community facilities for public use in rural areas and towns of not more than 20,000 people. Applications will be considered without regard to race, color, religion, sex, marital status, age, handicap, or national origin of members of the group applying for assistance. Opportunity to construct, develop, and use the facility must be extended on the same basis.

How May Funds Be Used?

USDA/Rural Development loan funds may be used to construct, enlarge, or improve public safety facilities such as fire stations and buildings to house fire and/or rescue equipment. Funds may also be used to purchase fire trucks, ambulances, or emergency communications equipment; to buy or build fire and rescue multiservice centers; and to pay necessary costs connected with these facilities. Interim commercial financing will normally be used during the construction, and USDA/Rural Development funds will be available when the project is completed. If interim financing is not available or if the project costs less than \$50,000, multiple advances of USDA/Rural Development funds may be made as construction progresses.

Where Will Applicants Obtain Technical Help?

USDA/Rural Development will assist the applicant in making the first determinations regarding engineering feasibility, economic soundness, cost estimates, organization, financing, and management matters in connection with proposed improvements. If financing or loan guarantees are provided by USDA/Rural Development, the Agency will make periodic inspections to see that the funds are used as agreed upon.

How Is an Application Made?

Rural Housing Service programs are delivered by the State Office of the USDA/Rural Development. Information can be obtained from any USDA/Rural Development office. Applications should be made to the USDA/Rural Development State Office. The Community and Business Programs staff will be glad to discuss services available from the Agency and explain how to prepare a written application.

Are Grant Funds Available?

A limited amount of grant funds are available. The Agency has the authority to provide grant funds on a graduated basis to communities with a population of less than 20,000. Grant funds are awarded to economically feasible projects in financially needy communities.

Water and Wastewater Programs

USDA/Rural Development administers a water and wastewater loan and grant program to improve the quality of life and promote economic development in rural America. This assistance is available through Rural Development's Rural Utilities programs.

Direct Loans

These loans are offered to develop 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 corporations operated on a not-for-profit basis.

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 facility. Also, preference is given to requests that involve the merging of small facilities and those serving low-income communities.

Applicants must be unable to obtain funds from other sources at reasonable rates and terms. The maximum term for all loans is 40 years; however, no repayment period will exceed state statutes or the useful life of the facility. Interest rates may be obtained from any Rural Development office.

Technical Assistance and Training Grants

These grants are made to private nonprofit organizations to provide technical assistance and/or training to associations located in rural areas and to cities and towns with a population of 10,000 or less.

Grant assistance is available to qualified applicants to identify and evaluate solutions to water and waste disposal problems, to improve the operation and maintenance of existing water and waste disposal facilities, and to assist associations in preparing applications for water and wastewater disposal facilities.

Rural Water Circuit Rider Technical Assistance

This rider provides on-site technical assistance to help assure cost-effective operation of rural water systems. The USDA/Rural Development Circuit Rider can provide assistance with day-to-day operational, financial, and management problems.

The assistance is available at no charge and may be requested by officials of rural water systems or by Rural Development personnel. It complements supervisory assistance provided by Rural Development personnel.

For More Information

For information on all other programs administered by USDA/Rural Development, visit the national office website at www.RURDEV.USDA.gov.

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