



# Community Programs

Welcome



Committed to the future of rural communities.

Indiana

# Rural Development

## United States

# Department of Agriculture

Gregg Delp  
Director of Community Programs



# Rural Development

- Improving the quality of life of all rural Americans
- Increasing economic opportunity in rural America



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# Community Programs

- Community Facilities
- Water and Environmental Programs
- Electric and Telecommunication Programs
- Faith-Based



# Community Facilities

## Program Objective

- Provide funding to public bodies, federally recognized Indian tribes and non-profit organizations using three funding sources
  - Guaranteed Loans
  - Direct Loans
  - Grants





# Community Facilities

## Purpose

- Construct, enlarge, extend or otherwise improve essential community facilities providing essential services in rural areas



# Community Facilities

## Eligible Areas

- Areas with a population of 20,000 or less which includes:
  - Cities
  - Towns
  - Unincorporated Areas



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# Community Facilities

## CF Guaranteed Loans

### Rates

- Negotiated between lender and borrower
- Fixed or variable

### Terms

- 40 years maximum





# Community Facilities

## CF Direct Loan

### Rates

- 4.00 %

### Terms

- 40 year maximum or life of the facility



# Community Facilities

## CF Grants

- Only to projects without financial capacity
- Average grant is less than \$30,000 (nationally)
- Larger grants to smaller communities with lower median household income

% of Total

Project Cost

Population

Median Household Income (MHI)

75%

Less than 5,000

60% or below the statewide MHI

55%

Less than 12,000

70% or below the statewide MHI

35%

Less than 20,000

80% or below the statewide MHI

15%

Less than 20,000

90% or below the statewide MHI



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SNMHI \$44,459

# Examples of Community Facilities

## Community Health Care

- Hospital
- Critical Access Hospital
- Dental Clinic
- Nursing Home
- Assisted Living Facility
- Physicians Clinic
- Rehabilitation Center
- Psychiatric Hospital
- Outpatient Clinic



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# Cultural & Educational

- All Purpose Buildings
- Colleges
- Educational Camp for Physically & Mentally Impaired
- Library
- Museum
- Outdoor Theatre
- Public School
- School Maintenance & Equipment Service Center
- Vocational School



# Energy Transmission & Distribution

- Electric Equipment
- Maintenance Bldg.
- Low Head Hydro
- Electric Facility
- Natural Gas Distribution





# First Responders

## Fire, Rescue, & Public Safety

- Civil Defense Building
- Communications Center
- Fire Department Building
- Fire Trucks
- Jail
- Multi-Service Fire/Rescue Building
- Equipment Building
- Jaws of Life
- Turn Out Gear
- Mobile Communications Center



# Community Support Buildings & Improvements

- Adult Day Care Center
- Child Day Care Center
- City Hall
- Community Health Department
- County Office Building
- Community Center
- County Courthouse/Annex
- Data Processing Center
- Food Preparation Center
- Food Storage and Distribution Center
- Home for Troubled Youth
- Public Maintenance Building



# Transportation

- Airport Hanger
- Airport
- Bridge
- Municipal & County Garage
- Offstreet Parking
- Sidewalks
- Street Improvements
- Rural Transportation
- Infrastructure for Industrial Park
- Railroad
- Town Bus
- Service/Equipment
- Marina
- Municipal Dock
- Special Transportation Equipment

# Other

- Fairgrounds
- Animal Shelter
- Levee/dike
- Oceanfront Protection
- Special Services Building
- Sprinkler System
- Telemedicine / Distance Learning















COMMUNITY HOSPITAL, BREMEN, INDIANA—"A GOOD TOWN"



 Community  
Hospital of Bremen

 THE  
TROYER  
GROUP

Proposed Replacement Facility for The Community Hospital of Bremen  
Exterior View of Hospital Entry







# Water and Environmental Programs

## Program Objective

- Provide funding to public bodies, federally recognized Indiana tribes and non-profit organizations
  - Guaranteed Loans
  - Direct Loans
  - Grants – only in combination with loans to lower user rates comparable with similar systems



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# Water and Environmental Programs

## Purpose

- Construct, enlarge, extend or otherwise improve utility service in rural areas
  - Water
  - Wastewater
  - Solid waste
  - Storm water
  - Solid Waste Management Grants



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# Water and Environmental Programs

## Eligible Areas

- Areas with a population of 10,000 or less which include:
  - Cities
  - Towns
  - Unincorporated Areas
    - Counties
    - Regional sewer/water districts
    - Conservancy districts and water authorities



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# Water and Environmental Programs

## WEP Direct Loan

### Rates

- 2.375 to 4.00 %

### Terms

- 40 years maximum



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# Electric and Telecommunication Programs

- Distance Learning and Telemedicine
- Rural Broadband Access
- Electric
- Telecommunication

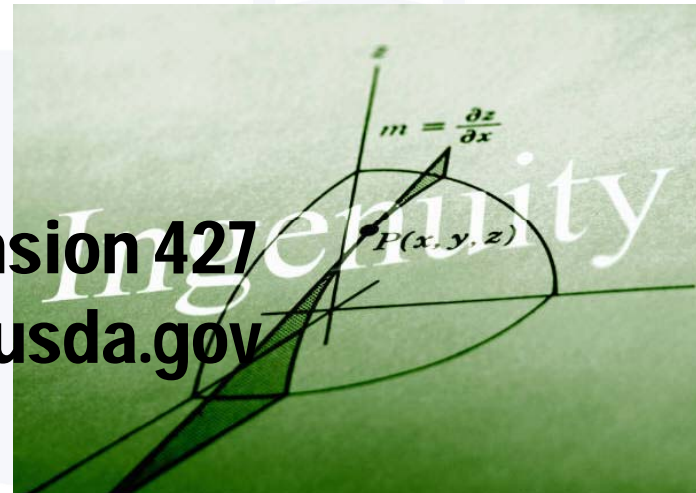


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[www.usda.gov/rus/](http://www.usda.gov/rus/)

# USDA Rural Development Business Programs

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# USDA Rural Development Business Programs

Additionally, the program provides viable business opportunities for agricultural producers. This assistance is available through the USDA Rural Development uses of agricultural products, including energy development, as well as research and support for agricultural cooperatives. The program works through partnerships with public and private community-based organizations and financial organizations to provide financial assistance, business planning, and technical assistance to rural businesses.





# **USDA Rural Development Business Programs**

**Business & Industry (B&I) Guaranteed Loans**

**Rural Business Enterprise Grants (RBEG)**

**Rural Business Opportunity Grants (RBOG)**

**Rural Economic Development Loans/Grants (REDLG)**

**Rural Intermediary Relending Program (IRP)**



# USDA Rural Development Business Programs

## Business & Industry (B&I) Guaranteed Loans

- Lender Makes Loan
- Comes To Rural Development For Guarantee
- Most Banks Are Eligible - State or Federal Chartered
- Most Types Of Businesses Are Eligible



# USDA Rural Development Business Programs

## Rural Business Enterprise Grants (RBEG)

- Designed for non-profit organizations and public bodies
- Grant funds used to set up Revolving Loan Funds (RLFs)
- To purchase machinery and equipment
- For technical assistance (i.e. feasibility studies and/or market research)



# USDA Rural Development Business Programs

## Rural Business Opportunity Grants (RBOG)

- Designed for non-profits, public bodies or co-ops
- To pay costs of providing rural economic planning
- Technical assistance for rural businesses
- Training for rural entrepreneurs or economic development officials



# USDA Rural Development Business Programs

## Rural Economic Development Loans/Grants (REDLG)

- **Grants to Current RUS Electric Borrower**
- **Creates Revolving Loan Funds**
- **Applicants compete Nationwide**





# USDA Rural Development Business Programs

## Rural Intermediary Relending Program (IRP)

- **Designed for non-profit organizations and public bodies**
- **Maximum loan amount: \$750,000**
- **Terms: 1%, 30 years**
- **Reloan to ultimate recipients (UR)**
- **Intermediary establishes rates/terms to UR**



# Resources

- Rural Development
  - Lafayette 765-474-9992 ext 4
    - Business and Industry - John Anthrop extension 116
    - Community Programs - John Magee extension 117
  - LaPorte 219-324-6303 extension 4
    - Community Programs - Steve Ballard extension 113
  - Plymouth 574-936-2024
    - Business and Industry - Melissa Christiansen Extension 111
- USDA Rural Development <http://www.rurdev.usda.gov/>
- USDA Faith-Based and Community Initiatives <http://www.rurdev.usda.gov/rd/fbci/>
- White House Office of Faith-Based and Community Initiatives <http://www.whitehouse.gov/government/fbci/>

