

United States Department of Agriculture

Rural Development

Indiana



Committed to the future of rural communities.

USDA Rural Development



Who are we?

USDA Rural Development's Indiana team consists of. . .

a statewide staff of 105 individuals. . .

with over 1,878 years of experience. . .

located in seven Area Offices. . .

three Sub-Area Offices. . .

and one State Office



USDA Rural Development



What do we do?

We are committed to helping improve the economy and quality of life in all of rural America.

Through our programs and services, rural Americans can benefit from the same services enjoyed by people in suburban and urban areas while retaining the advantages of small town living.



USDA Rural Development



How can we help you?

We can assist with improvements to your rural living through our primary programs:

**Housing Programs,
Community Programs,
and Business Programs.**



USDA Rural Development Housing Programs



Paul Neumann

Housing Program Director

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USDA Rural Development

Housing Programs

Single-Family Housing Programs

Rural Housing Guaranteed Loan

Rural Housing Direct Loan

Housing Repair & Rehabilitation Loans

Housing Repair & Rehabilitation Grants



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USDA Rural Development Single-Family Housing Programs

Rural Housing Guaranteed Loan

Also known as Guaranteed Rural Housing (GRH), this program is primarily used to help low-income individuals or households purchase homes in rural areas. Funds can be used to build, repair, renovate, or relocate a home, or to purchase and prepare sites, including providing water and sewage facilities.



USDA Rural Development Single-Family Housing Programs

Rural Housing Direct Loan

Rural Housing Direct Loans are loans that are directly funded by the Government. These loans are available for low- and very low-income households to obtain homeownership.



USDA Rural Development Single-Family Housing Programs

Housing Repair and Rehabilitation Loans

Rural Housing Repair and Rehabilitation Loans are loans funded directly by the Government. These loans are available to very low-income rural residents who own and occupy a dwelling in need of repairs. Funds are available for repairs to improve or modernize a home, or to remove health and safety hazards. This loan is a 1% loan that may be repaid over a 20-year period.



USDA Rural Development Single-Family Housing Programs

Housing Repair and Rehabilitation Grants

Rural Housing Repair and Rehabilitation Grants are funded directly by the Government. A grant is available to dwelling owner/occupant who is 62 years of age or older. Funds may only be used for repairs or improvements to remove health and safety hazards, or to complete repairs to make the dwelling accessible for household members with disabilities.

Applicants must be unable to repay a loan sufficient to meet their repair needs. The lifetime maximum grant amount is \$7,500.



USDA Rural Development

Housing Programs

Multi-Family Housing Programs

Rural Rental Guaranteed Loan

Rural Rental Direct Loan

Rural Rental Assistance

Farm Labor Housing

Housing Preservation Grant Program



USDA Rural Development Multi-Family Housing Programs

Rural Rental Guaranteed Loan

This program finances building construction and site development of multi-family living quarters for people with very-low, low- or moderate income levels. Some units are reserved for people with disabilities and/or people aged 62 and over.

Loans can be made in this program to construct housing that will be operated in a cooperative form but loan funds may not be used to finance individual units within the project.



USDA Rural Development Multi-Family Housing Programs

Rural Rental Guaranteed Loan

The terms of the loans guaranteed may be up to 40 years, and the loans must be fully amortized. Rates of the loans guaranteed must be fixed, as negotiated between lender and borrower. Maximum rent is 30 percent of 115 percent of median income, and average rent of all units is 30 percent of 100 percent of the median income adjusted for family size.

The program is limited to rural areas. Generally, communities are eligible if they have populations of not more than 10,000, nor more than 20,000 if there is a serious lack of mortgage credit.



USDA Rural Development Multi-Family Housing Programs

Rural Rental Direct Loan

Rural Rental Housing Loans are direct, competitive mortgage loans made to provide affordable multifamily rental housing for very low-, low-, and moderate-income families; the elderly; and persons with disabilities.

The program is adaptable for participation by a wide variety of owners. Loans can be made to individuals, trusts, associations, partnerships, limited partnerships, State or local public agencies, consumer cooperatives, and profit or nonprofit corporations.

This is primarily a direct mortgage program, but its funds may also be used to buy and improve land and to provide necessary facilities such as water and waste disposal systems.



USDA Rural Development Multi-Family Housing Programs

Rural Rental Assistance

This program provides an additional source of support for households with incomes too low to pay the Rural Housing Service (RHS) subsidized (basic) rent from their own resources. RHS pays the owner of a multi-family housing complex the difference between the tenant's contribution (30 percent of adjusted income) and the monthly rental rate.



USDA Rural Development Multi-Family Housing Programs

Farm Labor Housing

The Farm Labor Housing Loan and Grant program provides capital financing for the development of housing for domestic farm laborers.

Loans are made to farmers, associations of farmers, family farm corporations, Indian tribes, nonprofit organizations, public agencies, and associations of farm workers.

Typically, loan applicants are unable to obtain credit elsewhere, but in some instances, farmers able to get credit elsewhere may obtain loans at a rate of interest based on the cost of federal borrowing.

Grants are made to farm worker associations, nonprofit organizations, Indian tribes, and public agencies. Funds may be used in urban areas for nearby farm labor. (This is the only Rural Housing Service rural service area exception.)



USDA Rural Development Multi-Family Housing Programs

Housing Preservation Grant Program

The Housing Preservation Grant program provides grants to sponsoring organizations for the repair or rehabilitation of low- and very low-income housing. The grants are competitive and are made available in areas where there is a concentration of need.

Recipients must own very low- or low-income housing, either as homeowners, landlords, or members of a cooperative. Very low income is defined as below 50 percent of the area median income; low income is between 50 and 80 percent of AMI. Eligible sponsors include state agencies, units of local government, Native American tribes, and nonprofit organizations.

Funds received by the sponsors are combined with other programs or funds and used as loans, grants, or subsidies for recipient households based on a plan contained in the sponsor's application. Funds must be used within a two-year period.



USDA Rural Development Multi-Family Housing Programs

Currently in Indiana. . .

538 projects. . .

consisting of 13,853 units. . .

with a portfolio of \$285,637,000



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USDA Rural Development Housing Programs

Around the State...



Knightstown Academy

USDA Rural Development Housing Programs

Around the State...



Milan Senior Housing

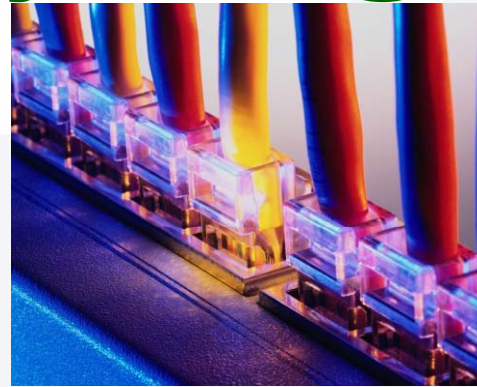
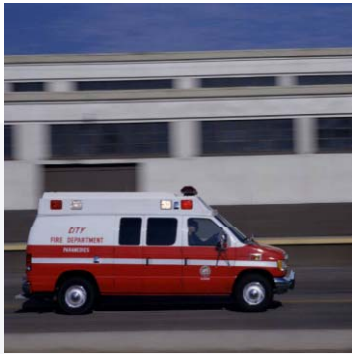
USDA Rural Development Housing Programs

Around the State...



Logansport Senior Citizens Center

USDA Rural Development Community Programs



Rochelle Owen

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USDA Rural Development Community Programs

USDA Rural Development Community Programs seek to improve the quality of life in rural America through a variety of loan and grant programs for water and waste disposal projects, essential community facilities, electric utilities, and telecommunications.

Not only do these programs increase the quality of life, they also increase the competitiveness of rural communities in attracting and retaining businesses.



USDA Rural Development

Community Programs

Community Facilities

Water and Environmental Programs

Electric and Telecommunication Programs



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USDA Rural Development Community Programs

Community Facilities

Program Objective:

Construct or improve essential community facilities providing essential services in rural areas.

To public bodies and non-profit organizations using three funding sources:

Guaranteed Loans

Direct Loans

Grants



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USDA Rural Development Community Programs

Community Health Care



- Hospital
- Critical Access Hospital
- Dental Clinic
- Nursing Home
- Assisted Living Facility

- Physicians Clinic
- Rehabilitation Center
- Psychiatric Hospital
- Outpatient Clinic

USDA Rural Development Community Programs

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

USDA Rural Development Community Programs

First Responders

Fire, Rescue, & Public Safety



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

USDA Rural Development Community Programs

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

USDA Rural Development Community Programs

Transportation



- Airport Hanger
- Airport
- Bridge
- Municipal & County Garage
- Off-street Parking
- Sidewalks

- Street Improvements
- Rural Transportation
- Railroad
- Town Bus
- Service/Equipment
- Special Transportation Equipment

USDA Rural Development Community Programs

Other Eligible Submissions



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

USDA Rural Development Community Programs

Water and Environmental Programs



Program Objective:

Construct, enlarge, extend or otherwise improve utility service in rural areas

–Water– –Wastewater– –Storm water– –Solid waste–

To public bodies and non-profit organizations using three funding sources

- Guaranteed Loans
- Direct Loans
- Grants – only in combination with loans to lower user rates comparable with similar systems
 - Solid Waste Management Grants

USDA Rural Development Community Programs

Electric and Telecommunication Programs

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

This program is administered from Washington, DC.

Visit www.usda.gov/rus/ for more information.



USDA Rural Development Community Programs

Around the State...



Jasper County Hospital, Rensselaer, Indiana



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USDA Rural Development Community Programs

Around the State. . .



Charlestown Police Department K-9 Vehicles

USDA Rural Development Community Programs

Around the State...



St. Vincent Mercy Hospital, Elwood, Indiana

USDA Rural Development Business Programs



Robert Hill

Program Director

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USDA Rural Development Business Programs

The creation and improvement of viable businesses and cooperatives in rural America is a top priority for USDA Rural Development.

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.

Additionally, the program provides assistance to agricultural producers. This assistance aids in the development of alternative uses of agricultural products, including energy development, as well as research and support for agricultural cooperatives.



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
- \$10 Million Nationwide in FY 05
- Maximum grant amount: \$300,000
- 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



USDA Rural Development Business Programs

Around the State...



Columbus, Indiana - Rural Energy for America Program



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USDA Rural Development Business Programs

Around the State. . .



Hoosier Southern Railroad

USDA Rural Development Business Programs

Around the State...



Morris Manufacturing – Brazil, Indiana

USDA Rural Development Energy Programs

- **Section 9002- Strengthens the Federal Procurement and Labeling Program for Biobased Products**
- **Section 2003- Provides Biomass Loan Guarantees**
- **Section 9004- Assists Conversion to Biomass Energy**

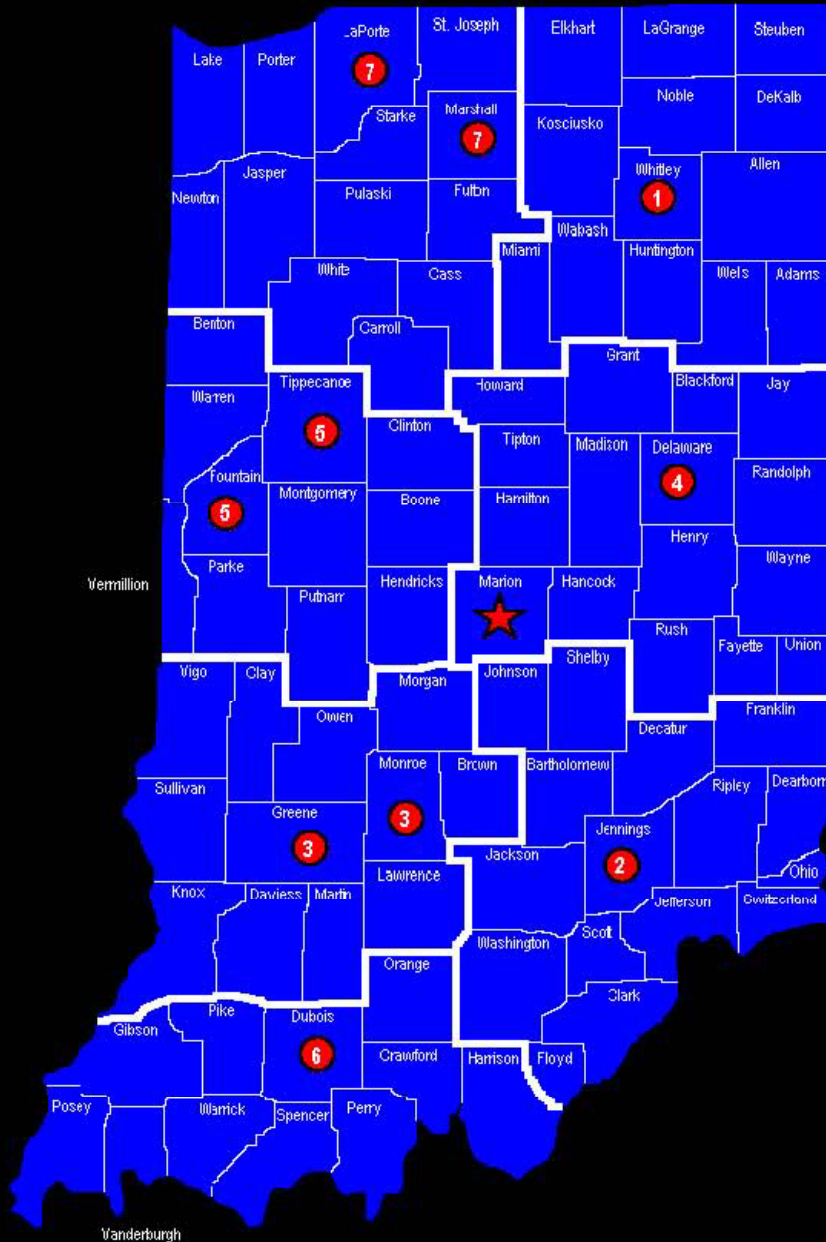
USDA Rural Development Energy Programs

- **Section 9005- Encourages Production of Advanced Biofuels**
- **Section 9006- Continues Biodiesel Fuel Education Initiative**
- **Section 9007- Supports Rural Renewable Energy and Energy Efficiency**

USDA Rural Development Energy Programs

- **Section 9008- Expands Biomass Research and Development**
- **Section 9010- Promotes Sugar-Based Bioenergy Production**
- **Section 2011- Promotes Biomass Crop Production, Harvesting, Processing**

USDA Rural Development Indiana Offices



AREA 1

Columbia City Area Office
788 W. Connexion Way, Suite E
Columbia City, IN 46725-0699
260-244-6266 Ext. 4

Serving the following counties: Adams, Allen, DeKalb, Elkhart, Huntington, Kosciusko, LaGrange, Miami, Noble, Steuben, Wabash, Wells, Whitley Counties

AREA 2

North Vernon Area Office
2600 Highway 7 North
North Vernon, IN 47265
812-346-3411 Ext. 4

Serving the following counties: Bartholomew, Clark, Dearborn, Decatur, Floyd, Franklin, Jackson, Jefferson, Jennings, Johnson, Ohio, Ripley, Scott, Shelby, Switzerland, Washington Counties

AREA 3

Bloomfield Area Office
104 CR 70 E Suite C
Bloomfield, IN 47424-8730
812-384-4634 Ext. 4

Bloomington Sub-Office
1931 Liberty
Bloomington, IN 47403-5146
812-334-4318 Ext. 4

Serving the following counties: Brown, Clay, Daviess, Greene, Knox, Lawrence, Martin, Monroe, Morgan, Owen, Sullivan, Vigo Counties

AREA 4

Muncie Area Office
3641 N Briarwood Lane
Muncie, IN 47304
765-747-5531 Ext. 4

Serving the following counties: Blackford, Delaware, Fayette, Grant, Hamilton, Hancock, Henry, Howard, Jay, Madison, Marion, Randolph, Rush, Tipton, Union, Wayne Counties

AREA 5

Crawfordsville Area Office
2028 Lebanon Road
Lebanon, IN 47933
765-362-0405 Ext. 4

Lafayette Sub-Office
1812 Troxell Drive
Lafayette, IN 47909
765-474-9992 Ext. 4

Serving the following counties: Benton, Boone, Clinton, Fountain, Hendricks, Montgomery, Parke, Putnam, Tippecanoe, Vermillion, Warren Counties

AREA 6

Jasper Area Office
1484 Executive Boulevard
Jasper, IN 47546-9300
812-482-1171 Ext. 4

Serving the following counties: Crawford, Dubois, Gibson, Harrison, Orange, Perry, Pike, Posey, Spencer, Vanderburgh, Warrick Counties

AREA 7

LaPorte Sub-Office
100 Legacy Plaza W
LaPorte, IN 46350-5298
219-324-6303 Ext. 4

Plymouth Sub-Office
2903 Gary Drive
Plymouth, IN 46563-1825
574-936-2024 Ext. 4

Serving the following counties: Carroll, Cass, Fulton, Jasper, Lake, LaPorte, Marshall, Newton, Pulaski, Porter, St. Joseph, Starke, White Counties

INDIANA STATE OFFICE

5975 Lakeside Boulevard
Indianapolis, IN 46278-1996
317-290-3100 Ext. 4