

United States Department of Agriculture

Rural Development

Indiana



Committed to the future of rural communities.

# USDA Rural Development

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.



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# USDA Rural Development

- Business
- Community Programs
- Housing



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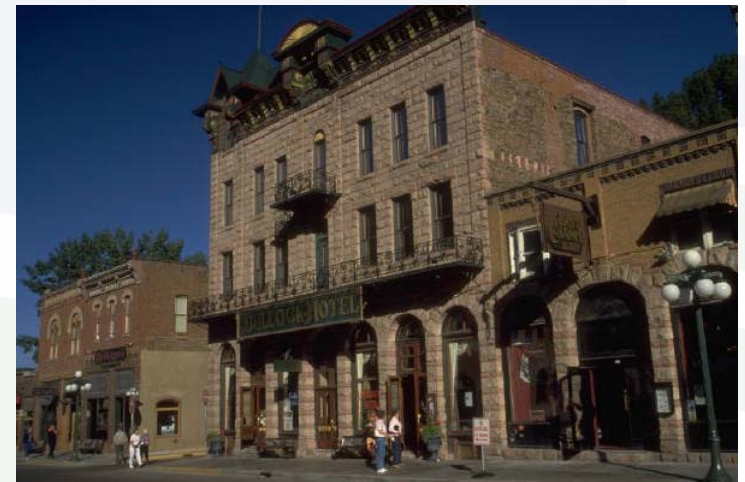
# USDA Rural Development Business Programs

Mark Beckman

Acting Program Director

317-290-3100 Extension 418

[mark.beckman@in.usda.gov](mailto:mark.beckman@in.usda.gov)



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# 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)

Rural Energy for America Program (REAP)



# 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
- Demolition allowable given no Section 106 issues present and necessary for success
- For Brownfields – comfort letter required and allowance of such from lender



# 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
- 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

## Rural Energy/Energy Efficiency

- Ag producers and rural small businesses
- Areas outside municipal boundaries
- Renewable energy and energy efficiency
- Max grant amount: \$500,000 and \$250,000 respectively – 25%
- Maximum loan amount: \$10 million – 50% total project cost
- Equipment, construction or improvements, energy audits



# USDA Rural Development Business Programs

## Rural Cooperative Development Grant

- To establish and operate centers for co-op development
- Non-profit and accredited institutions of higher education
- Areas outside municipal boundaries
- To improve startup, expansion, operation – mutually-owned businesses
- Max grant amount: \$225,000
- Local/regional food systems, renewable energy generation, use of broadband, access to capital



# USDA Rural Development Business Programs

## Value Added Producer Grants

- Private for profit agri-business owners
- Areas outside municipal boundaries
- Activities related to adding value to raw commodity
- Planning activities or working capital
- Max planning grant amount: \$100,000
- Max working capital amount: \$300,000

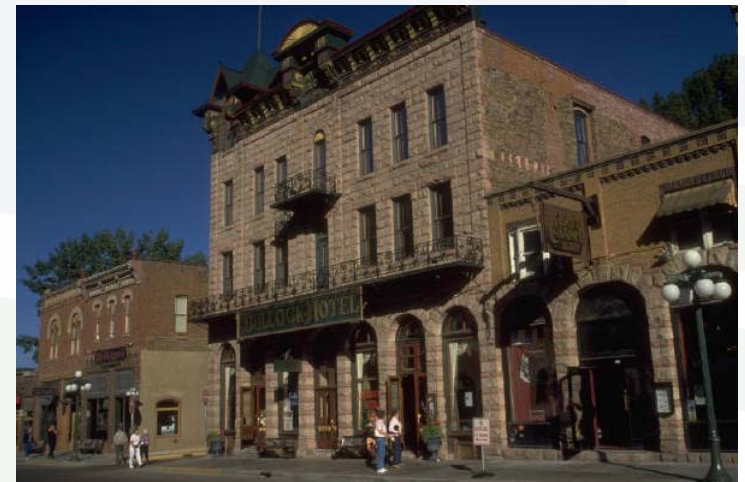
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# USDA Rural Development Community Programs

Rochelle Owen, AICP

Program Director

317-290-3100 Extension 407

[rochelle.owen@in.usda.gov](mailto:rochelle.owen@in.usda.gov)



# 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

## Use of Community Facilities Dollars

- Public body/municipal body or non-profit
- Demolition allowable given no Section 106 issues present and necessary for success
- Comfort letter required for brownfield property

# 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
- Offstreet 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
- Sustaining energy for school – wind, solar
- Special Services Building
- Sprinkler System
- Telemedicine / Distance Learning



# USDA Rural Development Community Programs

## Water and Environmental Programs

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

- Guaranteed Loans
- Direct Loans
- Grants
- Water
- Wastewater
- Stormwater
- Solid waste

# 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/](http://www.usda.gov/rus/) for more information.



# USDA Rural Development Community Programs

Rochelle Owen, AICP

Program Director

317-290-3100 Extension 407

[rochelle.owen@in.usda.gov](mailto:rochelle.owen@in.usda.gov)



# USDA Rural Development Housing Programs

Paul Neumann  
Housing Program Director  
317-290-3100 Extension 413  
[paul.neumann@in.usda.gov](mailto:paul.neumann@in.usda.gov)



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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

## Housing Repair and Rehabilitation Loans - Grants

- loans funded directly by the Government
- very low-income rural residents who own and occupy a dwelling in need of repairs
- to improve or modernize a home, or to remove health and safety hazards
- 1% loan that may be repaid over a 20-year period
- grant for those 62 year of age and older

# 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 Direct Loan

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

Loans can be made to individuals, trusts, associations, partnerships, limited partnerships, State or local public agencies, consumer cooperatives, and profit or nonprofit corporations.





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Housing Program Director  
317-290-3100 Extension 413  
[paul.neumann@in.usda.gov](mailto:paul.neumann@in.usda.gov)



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# USDA Rural Development

Phil Lehmkuhler

State Director

317-290-3100 Extension 400

[phil.lehmkuhler@in.usda.gov](mailto:phil.lehmkuhler@in.usda.gov)



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# USDA Rural Development

## AREA VII

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

## AREA V

Crawfordsville Area Office  
2028 Lebanon Road  
Crawfordsville, IN 47933-2143  
765-362-0405 Ext. #4

Lafayette Sub-Office  
1812 Troxel Drive, Suite C1  
Lafayette, IN 47909  
765-474-9992 Ext. #4

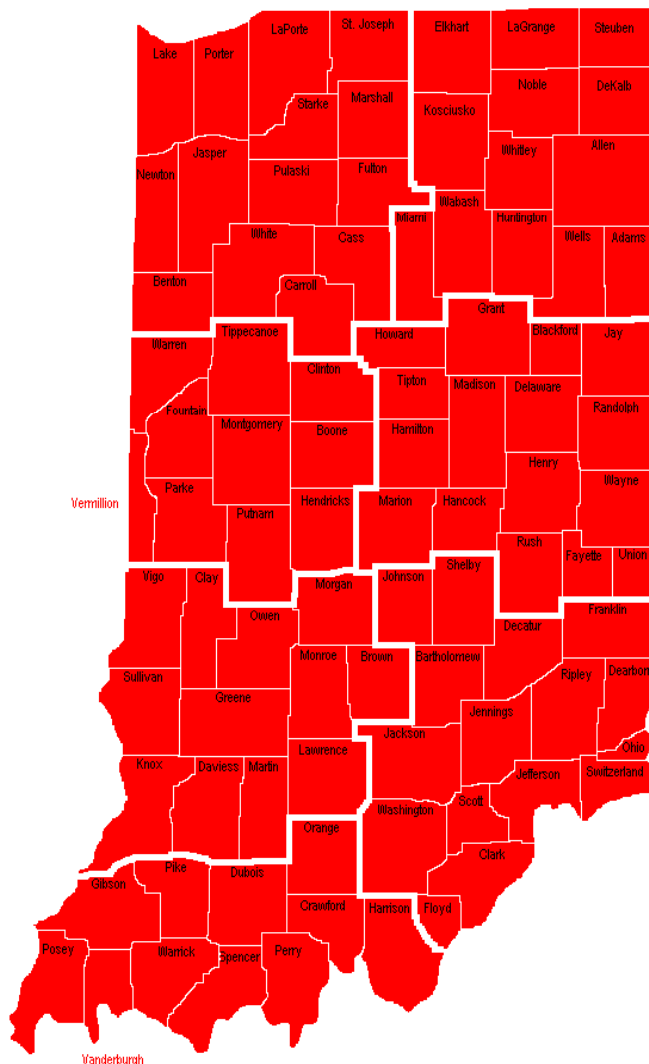
Serving the following counties: Benton, Boone, Clinton, Fountain, Hendricks, Montgomery, Parke, Putnam, Tippecanoe, Vermillion, Warren Counties

## AREA III

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 I

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 IV

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 II

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 VI

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



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**INDIANA STATE OFFICE**  
5975 Lakeside Boulevard  
Indianapolis, IN 46278-1996  
317-290-3100 Ext. 4  
FAX 317-290-3127