

# Rural Development - Oklahoma Program Guide



**United States  
Department of  
Agriculture**

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## Business and Cooperative Programs

USDA Rural Development's Rural Business and Cooperative programs deliver a variety of assistance to rural businesses and communities. All of them work in financial partnership with local economic organizations - banks and lenders, economic development groups, local revolving loan funds, universities, cities, counties, tribes, and cooperatives.

USDA PROGRAM	PURPOSE Program goal	ELIGIBLE APPLICANTS Who can apply	PROGRAM TYPE How it works	ELIGIBLE AREAS Rural population	AUTHORIZED PURPOSES Use of funds	TYPICAL FUNDING	RATES AND TERMS Rates can change	KEYS TO SUCCESS	WHEN TO APPLY	WHO TO CONTACT
<b>Business and Industry Loan Guarantee</b> (B & I)	Creates incentive for business lending that saves and creates jobs	Rural business owners, banks and commercial lenders	USDA guarantees business loans made by banks	All rural areas other than cities of more than 50,000 population and their adjacent urbanized areas	The loans guaranteed can be used for real estate, equipment, working capital, and refinancing - for nonfarm businesses *Restrictions may apply	\$1 million - \$10 million	Negotiated between business and lender - fixed or variable rates with no balloons	Lender-driven: there must be a bank willing to make the loan - (USDA guarantees the loan) - business must have strong equity and collateral	Year-round	Local banks and business lenders or 405-742-1060
<b>Intermediary Relending Program</b> (IRP)	Capitalizes locally-run revolving loan programs for small businesses unable to qualify for bank financing	Nonprofit economic development groups, tribes and public bodies (e.g. cities or counties)	USDA loans money to a local revolving loan fund for relending to nonfarm businesses	Unincorporated areas with less than 50,000 population	The loans must be used to set up a loan program to make business loans for real estate, equipment, working capital, and refinancing - for nonfarm businesses	Loans up to \$1,000,000 for Intermediaries	1%, 30 years to re-lender for rural business loans	Funding is limited, so these loans tend to go only to loan funds that will serve the neediest areas	Year-round with quarterly competition at national level	Brian Wiles Acting B & E Program Director  405-742-1060  Fax 885-423-4044  Brian.wiles@ok.usda.gov
<b>Rural Business Enterprise Grant</b> (RBEG)	Supports community economic development programs that will assist small businesses		USDA makes grants to local economic development programs that support non-farm businesses	All rural areas other than cities of more than 50,000 population and their adjacent urbanized areas	The grant can be used for establishing a revolving loan fund, technical assistance, purchase of land, buildings or equipment, construction, repairs, or conversion of facilities, or infrastructure.	Up to \$100,000 for state funded projects. Up to \$500,000 for nationally funded projects.	Match is not required, but provides a possibility of extra points for scoring purposes.	Funding is limited, so grants tend to go to the neediest areas - private business identified by the applicant, for assistance.	Once a year with annual competition at state and national level	
<b>Rural Cooperative Development Grant</b> (RCDG)	Supports centers to assist cooperatives	Universities and nonprofit economic development groups	USDA makes grants to centers for rural cooperative development		Grants are used to operate centers that assist rural cooperatives	Maximum Grant amount \$200,000	Not to exceed 75% of total eligible project cost. Match requirement is 25%.	Applications that will improve the economic condition of the rural area through cooperative development.	Annual competition at national level	
<b>Value Added Producer Grants</b> (VAPG)	Help producer-owned business ventures add value to products	Producers, farmer and rancher cooperatives, agricultural producer groups, and producer-based business ventures	USDA makes grants for value added activities; either planning or working capital	No limitations	Value Added: 1) change in product physical state 2) differentiated production or marketing 3) product segregation 4) product produces renewable energy	Maximum planning grant \$75,000. Maximum working capital grant \$200,000.	Not to exceed 50% of the total project cost. Match requirement is 50%.	Contact Rural Development for assistance as early as possible in the project planning stage.		

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<b>Rural Energy for America Program Loan Guarantee</b> ( <i>Farm Bill - Section 9007</i> )	To purchase renewable energy systems and make energy efficiency improvements	Farmers, ranchers, and rural business owners	USDA makes loan guarantee to purchase renewable energy systems and to make energy efficiency improvements	All rural areas other than cities of more than 50,000 population and their adjacent urbanized area	Eligible renewable energy projects include those for which energy is derived from wind, solar, biomass, geothermal, or for which hydrogen is derived from biomass or water using the previously stated energy sources	Not to exceed \$10 million	Not to exceed 50% of total eligible project cost.	The more cost effective the project will be and the more eligible matching funds the applicant provides, the more competitive the application will be	Year-round	Jody Harris Energy Coordinator 405-742-1060 Fax 885-423-4044  Jody.Harris@ok.usda.gov
<b>Rural Energy for America Program Grant (Farm Bill - Section 9007)</b>	To purchase renewable energy systems and make energy efficiency improvements	Farmers, ranchers, and rural business owners	USDA makes grants to purchase renewable energy systems and to make energy efficiency improvements	All rural areas other than cities of more than 50,000 population and their adjacent urbanized area	Eligible renewable energy projects include those for which energy is derived from wind, solar, biomass, geothermal, or for which hydrogen is derived from biomass or water using the previously stated energy sources	Maximum Renewable Energy grant \$500,000. Maximum Energy Efficiency grant \$250,000.	25% Grant	The more cost effective the project will be and the more eligible matching funds the applicant provides, the more competitive the application will be	Year-round	
<b>Rural Energy for America Program – Energy Audit and Rural Energy Development Assistance</b>	Provides grant assistance to entities that will assist agriculture producers and small rural businesses by conducting energy audits and providing information on renewable energy development assistance.	State, tribal, local government or their instrumentalities, land grant colleges, universities and other institutions of higher learning, rural electric cooperatives and public power	The grants are awarded on a competitive basis.		Conducting energy audits and providing information on renewable energy development assistance.	Maximum grant \$100,000	N/A	Funding is awarded on a competitive basis	Annually	
<b>Rural Community Development Initiative</b>	Assist applicants with the development of capacity to improve housing & community facilities projects in rural areas.	Universities, non-profits, economic development entities	USDA makes grants	Cities, towns, unincorporated areas with less than 20,000 population	Training sub-grantees, technical assistance, board training, developing training tools developing successful child care facilities	\$10,000 to \$100,000	Grant	Matching funds to equal the requested grant amount	Once a year with annual competition at national level	Brian Wiles Acting B & E Program Director  405-742-1060 Fax 885-423-4044 Brian.wiles@ok.usda.gov

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<b>Rural Economic Development Loan and Grant</b> <i>(REDLG)</i>	Finance economic development and job creation in rural areas	RUS financed electric and telephone utilities	The intermediary, electric or telephone utilities, make loans to profit or non-profit business and public bodies for rural economic development and/or job creation projects.	All rural areas other than cities of more than 50,000 population and their adjacent urbanized areas	Business startup or expansion projects that create rural jobs	Loan not to exceed \$2,000,000. Grant not to exceed \$300,000.	0% for 10 Years for Loans	Projects should focus on job creation in underserved areas	Year-round with quarterly competition at national level	Brian Wiles Acting B & E Program Director 405-742-1060  Fax 885-423-4044  Brian.wiles@ok.usda.gov
<b>Rural Business Opportunity Grant</b> <i>(RBOG)</i>	Finance technical assistance for business development planning in rural areas	Public bodies, non-profit corporations, Indian tribes on Federal or State reservations and cooperatives with members that are primarily rural residents	USDA makes grants to entities to finance technical assistance for business development		Technical assistance for business development such as training, feasibility studies, business or marketing plans, and community economic development planning.	\$50,000	Match is not required, but provides a possibility of extra points for scoring purposes.	Funding is limited. Successful projects should focus on economic development for rural areas.	Annual competition at national level	
<b>Rural Micro-entrepreneur Assistance Program</b> <i>(RMAP)</i>	Support the development and ongoing success of rural microentrepreneurs and microenterprises. Direct loans and grants are made to selected Microenterprise Development Organizations (MDOs).	Non-profit entities, Indian tribes, and public institutions of higher education	Grants are available to MDO's for technical assistance and training. Loans of not more than \$50,000 are provided to rural small microentrepreneurs and microenterprises		The loans must be used to set up a loan program to make business loans for real estate, equipment, working capital, and refinancing - for nonfarm businesses	Maximum grant \$100,000. Maximum loan \$500,000.	20-Years 2% Fixed Rate (1% after 5-years – subsequent loan(s)) NO Payments are required during the First 24-Months	Funding is limited, so these loans tend to go only to loan funds that will serve the neediest areas	Year-round	
<b>Small, Socially Disadvantaged Producer Grant</b> <i>(SSDPG)</i>	Enhance the coordination of outreach, technical assistance and education efforts to reach socially disadvantaged producers, farmers and ranchers.	Cooperatives or Association of Cooperatives  Individuals are not eligible for this program	USDA Makes grants available to qualified entities		Conduct training, outreach and technical assistance	Up to \$200,000	Grant – rates do not apply but project needs to be completed in 2 years	Previous experience of staff and consultants to provide technical assistance Local Support – number and quality of potential beneficiaries	Varies, typically July or August	

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<b>Biorefinery Assistance Program</b>	Assist in the development of new and emerging technologies for the development of advanced biofuels	Rural business owners, banks and commercial lenders	USDA guarantees business loans made by banks	All rural areas other than cities of more than 50,000 population and their adjacent urbanized areas	Purchase and installation of equipment (new, refurbished, or remanufactured), except agricultural tillage equipment, used equipment, and vehicles. Construction or retrofitting , permit and license fees, working capital , land acquisition, cost of financing, excluding guarantee and renewal fees	\$1 million - \$250 million	Negotiated between business and lender - fixed or variable rates with no balloons – Maximum of 20 years.	The more cost effective the project will be and the more eligible matching funds the applicant provides, the more competitive the application will be	Year-round – dependent on funding.	Jody Harris Energy Coordinator 405-742-1060
<b>Advanced Biofuel Payment Program</b>	Provides payments to producers to support and expand production of advanced biofuels refined from sources other than corn kernel starch.	Individual, corporation, company, foundation, association, labor organization, firm, partnership, society, joint stock company, group of organizations, or non-profit entity that produces and sells an advanced biofuel.	The Program supports and helps to ensure the expanding production of advanced biofuels by providing payments to eligible advanced biofuel producers.	All of Oklahoma	Payments to eligible advanced biofuel producers.	Funding is dependent on allocation	N/A	All eligible advance biofuel producers compete for the allocated funding.	Year-round with quarterly competition at national level	Fax 885-423-4044 Jody.Harris@ok.usda.gov
<b>Rural Business Investment Program</b>	Promote economic development and create wealth & job opportunities in rural areas	Newly formed for-profit entities and their subsidiaries	USDA licenses entities to use equity raised to make venture capital investments in rural areas	50,000 population or less	Rural Business Investment Companies make venture capital	There is not yet funding available within this program	N/A	Strong community development and management team – demonstrated history of superior returns for their investors	Applications are being accepted year round	
<b>1890 Land Grant Colleges and Universities Initiative</b>	Develop income-producing projects for under-developed rural communities; Create self-sustaining, long-term economic development in targeted areas of high unemployment through partnerships with the Universities and community-based organizations; Assist and guide these communities in becoming self-sustainable.	1890 Land Grant Universities	Through cooperative agreements, 1890 institutions are able to receive USDA Rural Development funding to establish economic development programs for their neighboring communities	Determined by the recipient	<ul style="list-style-type: none"> <li>.Sponsor business conferences and workshops;</li> <li>.Finance rural businesses;</li> <li>.Provide technical assistance to new and existing businesses, including cooperatives;</li> <li>.Assist communities in leveraging other resources</li> <li>.Offer courses in business development</li> <li>.Provide computer labs &amp; establish business incubator services.</li> </ul>	\$100,000, However No funding was available in 2012	.Grant	.Only 1890 Land Grant Institutions are eligible to apply for this funding	.NOFA's are published annually	Brian Wiles Business & Energy Programs Director 405-742-1060 Fax 885-423-4044 Brian.wiles@ok.usda.gov

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<b>Distance Learning and Telemedicine Loan and Grant (DLT)</b>	Support the development of telemedicine and distance learning systems	Schools, libraries, nonprofit hospitals, clinics, and tribes	USDA makes loans and grants	Cities, towns, unincorporated areas with less than 20,000 population	The funds can be used for initial capital and hardware costs that will enhance telecommunication capabilities for either public education or medical purposes	\$50,000-\$300,000 for grants - no limit for loans	Fixed based on Government cost of funds; 10 years <i>and/or</i> Grant	15% of grant amount required in non-federal matching funds - grants are only made available to the neediest applicants	One time per year, announced through a NOFA	Brian Wiles Acting B & E Program Director 405-742-1060 Fax 885-423-4044 Brian.wiles@ok.usda.gov
<b>Community Connect Grants</b>	Grants for cost of construction of facilities and equipment for broadband services	Incorporated organization, tribe or tribal organization, cooperatives, limited liability co. state and local government	USDA makes grants for broadband facilities	Any rural community that has no existing residential broadband service whose population is less than 20,000. *Other restrictions may apply.	To provide broadband services to both residential and businesses	\$200,000 - \$2 million	Applicant must provide a 15% matching cost or equivalent in kind equipment.	Applicants should show proof of community support and involvement. Applicants are only made to the neediest communities		Mike Becker, General Field Representative 972.780.7832
<b>Broadband Loan</b>	Loans for cost of construction, improvement, and acquisition of facilities and equipment for broadband services	Corporations, limited liability co., cooperatives, tribes and public bodies	USDA makes loans for broadband facilities	Any rural community that is an incorporated or unincorporated place in the United States with less than 20,000 in population	To provide broadband service	\$11 million - \$80 million	Direct cost of money to government. Below market rates	Applicant must present a good business plan and have a 20% credit support		Year round
<b>Electric and Telecommunications Program</b>	Provide financial aid through direct and guaranteed loans for electric and telecom services	For profit entities, non-profit and cooperative associations, public bodies, and other utilities	USDA makes and guarantees loans for rural electric and telephone/broadband services	Any rural community that is an incorporate or unincorporated place in the US with less than 20,000 population	Electric: Construct facilities to provide or improve electric service, demand side management and energy conservation in rural areas. Telephone: Construct facilities to furnish or improve telephone service, 911 access, and info services.	Electric: \$1 million to \$1.5 billion  Telephone: \$500,000 to \$200 million	Interest rates are set in accordance with 7 CFR 1745	Strong organization, large demand for service, territorial protection, quality service.	Early in the planning process. Requirements include approval of engineering and environmental studies	Electric: Edward J. Moran, GFR 405.329.6285  Telephone: Michael L. Becker 972.780.7832

## Community Programs

USDA Rural Development delivers a variety of assistance to rural communities. Some involve direct assistance by USDA, while others work through local partnerships

USDA PROGRAM	PURPOSE Program goal	ELIGIBLE APPLICANTS Who can apply	PROGRAM TYPE How it works	ELIGIBLE AREAS Rural population	AUTHORIZED PURPOSES Use of funds	TYPICAL FUNDING	RATES AND TERMS Rates can change	KEYS TO SUCCESS	WHEN TO APPLY	WHO TO CONTACT
<b>Community Facilities Guaranteed Loan</b> (CF Guarantee)	Provide an incentive for commercial lending that will develop essential community facilities	Banks and other commercial lenders to make loans to nonprofits, tribes, and public bodies (e.g., cities or counties)	USDA issues 90% guarantee on loans made by banks	Cities, towns, unincorporated areas with less than 20,000 population	The loans guaranteed can be used for real estate and equipment - types of projects include clinics, hospitals, public buildings, day care centers, fire stations, fire trucks, and recreational facilities	\$100,000 - \$10 million	Negotiated between borrower and lender - fixed or variable rates	Lender-driven: there must be a bank willing to make the loan - (USDA only guarantees the loan)	Year-round	Cynthia Hendrix 918-682-8831 ext. 4  Fax: 855.423.4048  Cynthia.Hendrix@ok.usda.gov
<b>Community Facilities Direct Loan</b> (CF Direct)	Develop essential community facilities	Nonprofits, tribes, and public bodies (e.g., cities or counties)	USDA makes loans and grants to develop essential community facilities		All OK Counties are eligible EXCEPT Tulsa, Oklahoma and Texas Counties but population limits of 20,000 still apply.	The loans or grants can be used for real estate and equipment - types of projects include clinics, hospitals, public buildings, day care centers, and fire stations or fire trucks	\$100,000 - \$5 million	Market rates fixed; 40 years maximum		
<b>Community Facilities Grant</b> (CF Grant)	Help communities that cannot qualify for a CF loan pay for the cost of developing essential community facilities			Grant			May pay for 15-75% of the project cost depending on the community's population and median household income			
<b>Economic Impact Initiative</b> (EII)	Help communities that have not employed rates in excess of 19.5% develop essential community facilities									
<b>Water and Waste revolving loan fund grants</b>	To assist communities with water and wastewater systems	A non-profit corporation that has a tax exempt status with the IRS	USDA makes grant to the applicant	Rural areas with population of less than 10,000	Funds are loaned to eligible entities to finance pre-development costs or short term small capital improvements	Loans to the entities will not exceed \$100,000 and a term not to exceed 10 years	Grant	Must be a non-profit corporation	One time per year, announced through a NOFA	
<b>Technical assistance Training Grant</b>	Provide on-site technical assistance to help assure cost effective operation of rural water systems	Private non-profits with tax exempt status granted by IRS	Provide technical assistance to identify and evaluate problems with water and waste disposal systems	Rural areas, cities, and towns with a population up to 10,000	The assistance may be requested by officials of rural water systems or by rural development personnel	\$1 million to \$10 million	Awards made at the National level	Projects are funded based on selection at the National level.	Applications are accepted from October 1 to December 21 of each year	

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<b>Water and Waste Disposal Loan and Grant (WWD Loan and Grant )</b>	Develops and repairs water, sewer, storm drainage, and solid waste systems	Public bodies, tribes, and nonprofits (cities, water districts)	USDA makes loans (sometimes with grants) for water and waste disposal facilities	Cities with less than 10,000 population and unincorporated areas	Eligible projects include water, sewer, solid waste and storm drainage systems - both new and repair projects - for domestic and industrial users (excludes irrigation)	\$1 million – \$3 million	Loans: below market, fixed, 40 years, also grants	Loans must be fully secured by revenues or assessments - grants focus on neediest applicants, depending on population, income, and health factors	Year-round	Cynthia Hendrix 918-682-8831 ext. 4 Fax: 855.423.4048 Cynthia.Hendrix@ok.usda.gov
<b>Native American Grants</b>	Helps Native American communities pay for all or part of the cost of water and waste disposal facilities	Native American Tribes	USDA makes grants for water and waste disposal facilities	Cities with less than 10,000 population and unincorporated areas		Not to exceed \$1,000,000	Grant	Grant amount depends on community population, unemployment rate, income, and health and safety factors		
<b>Household Water Well Grant Program</b>	To assist home owner with construction of water wells	For Private , Non-Profits, Tribes	USDA make the grant to non-profits	Rural areas with population of less than 50,000	To construct, refurbish and service an individual's well system	The applicant will establish a revolving loan fund to a loan to an individual a sum not to exceed \$11,000	1% for 20 year	Competitive program non-profit must Match 10%	Once a year with competition at the national level	
<b>Search Grant</b>	Feasibility Studies design assistance and technical assistance	Public bodies non-profit association or Indian tribes	USDA makes the grant to eligible entities	2500 pop or less and MHI below 80% of the SNMHI of \$31,707	To assist in paying costs of feasibility studies design assistance and technical assistance associated with water and waste infrastructure	\$30,000.00 or 100% of predevelopment costs whichever is less	Grant	Grant amount depends on income	Year-round	
<b>Solid Waste Management</b>	To evaluate current landfill conditions to determine threats to water resources	Private non-profits public bodies federally acknowledged or state recognized native American tribe or group or academic institutions	USDA makes grant to eligible applicant	Rural areas with populations below 5500 or 2500	Provide technical assistance and or training for operators of landfills which are closed or will be closed and used to provide training to reduce solid waste	\$25,000-\$240,000		Competitive program applicant must have experience	Oct 1 to Dec 31 of each year	

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<b>Emergency &amp; Imminent Water Assistance Grant</b>	To assist eligible applicants in emergency situation for decline in quality or quantity of drinking water	Public body, non-profit, or Indian Tribe	Grants are made for the purpose of improving rural living standards and for other purposes that create safe and affordable drinking water in rural areas	Rural areas with population of less than 10,000 and MHI of less than SNMHI	To provide funding to correct a significant decline in quality or quantity of the water supply	\$500,000 when a significant decline in quantity or quality of water occurred from an emergency occurrence with 2 years or expect in the next 24 months. \$150,000 for repairs, replacement, or significant maintenance on an existing system	Grant	Grant amount determined by median household income	Year-round	Cynthia Hendrix 918-682-8831 ext. 4 Fax: 855.423.4048 Cynthia.Hendrix@ok.usda.gov
<b>Pre-Development Planning Grant</b>	To assist eligible entities to develop a water system	Public body non-profit or Indian tribe	To assist in paying costs associated with developing a complete application for a proposed project	Rural areas with population of less than 10,000 and median household income of less than 80% of SNMHI	To pay for costs of pre development	Up to \$25,000 or 75% of the costs whichever is less		Grant amount determined by median household income		
<b>Water and Waste Guaranteed</b>	Provide an incentive for commercial lending that will develop water and waste facilities	Banks and other commercial lenders to make loans to nonprofits, tribes, and public bodies (e.g., cities or counties) public bodies (e.g., cities or counties)	USDA issues 90% guarantee on loans made by banks	Cities, towns, unincorporated areas with less than 10,000 population	Funds may be used to developemnt and construct a new water or sewer system or make improvements to either	\$1,000,000 to \$15,000,000	Negotiate between borrower and lender - fixed or variable rates	A bank must be willing to make the loan		

### Single Family Housing Programs

USDA Rural Development's Single Family Housing programs deliver a variety of assistance to support the housing needs of rural people. Most involve direct assistance by USDA, while others work through local partnerships.

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<b>Single Family Housing Direct Loan</b> <i>(502 Loan)</i>	Assist eligible applicants purchase a new or existing single family residence in an eligible rural area as well as make improvements.	Individuals or families with income which does not exceed the low income level established for each family size for each county.	Applicants apply directly to the RD State office.	Unincorporated areas, cities with less than 10,000 population, and some cities with less than 20,000 population that are not part of an urban area	Buy, build, improve, repair, or rehabilitate a rural home as the applicant's primary and permanent residence with 100% financing - no down payment required- closing costs may be included not to exceed appraised value	Up to 100% of the market value of the home not to exceed an individual loan limit set for each county.	Fixed rate, can be subsidized depending on income, standard loan term of 33 years, can be extended to 38 in some instances	Applicants must have good credit and stable income adequate to repay the loan - Self-Help program available in some areas.	Year-round	State RD Office at 405-742-1070 or fax 855-423-4045 or email to Oklahoma-Direct@ok.usda.gov
<b>Single Family Housing Guaranteed Loan</b> <i>(502 Guarantee)</i>	Assist eligible applicants in buying homes, new or existing, by guaranteeing private lenders' loans.	Individuals or families with income which does not exceed the moderate income level established for each family size for each county.	USDA guarantees home loan made by mortgage lenders		Up to 100% of the market value of the home not to exceed repayment ratios of 29 and 41% for PITI and TD respectively. Guarantee fee can be included.	Mortgage lender's interest rate is negotiated but is fixed; 30 years; guarantee fee applies	Lender-driven: participant lenders make the loan - (USDA guarantees the loan) - applicants need good credit, stable income adequate for loan repayment	Participating mortgage lender or any USDA Rural Development Office Oklahoma-grh@ok.usda.gov		
<b>Single Family Housing Repair Loan</b> <i>(504 Loan)</i>	Assist very low income applicants remove health and safety hazards or repair their homes.	Applicants with incomes at or below 50% of the median income level for each family size for each county. Must currently own and occupy the home.	Applicant applies directly to the RD State office.		Authorized uses include but are not limited to the following: repair/replace roofs, winterization, purchase or repair of H&A systems, structural repair, water/sewage connect fees and taps or repairs, and other similar uses. Grant funds MUST be used to correct health and safety hazards or to provide accessibility to households with disabilities.	\$20,000 maximum outstanding loan at any one time.	Interest rate is 1% fixed rate with maximum loan term of 20 years determined by repayment ability.	Applicant must have limited resources and be unable to get credit elsewhere		
<b>Single Family Housing Repair Grant</b> <i>(504 Grant)</i>	Rehabilitates substandard housing to a safe, decent and sanitary condition	Applicants with incomes at or below 50% of the median income limit for the county in which they reside, that own their own home, and are at least 62 years of age or older.			\$7,500 lifetime maximum.	Grant recipient must live in dwelling 3 years after the grant is made or repay the grant funds.	Applicant must be unable to repay a 504 loan at a 1% fixed interest rate and have limited resources - 504 Grant and Loan may be combined if repayment is limited.	State RD Office at 405-742-1070 OR fax to 855-423-4045 OR email Oklahoma-Direct@ok.usda.gov		
<b>Housing Application Packaging Grants</b>	Assist Very low and low income applicants with application process	Tax exempt public agencies and private non-profit organizations	Grants reimburse eligible organizations for part or all costs of packaging		none currently in Oklahoma	reimbursement for part or all costs of conducting, administering, and coordinating application packaging program	Limited funding availability	Grant		Limited to applicants in counties with higher unemployment rates than currently exist in any Oklahoma counties

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USDA Rural Development's Single Family Housing programs deliver a variety of assistance to support the housing needs of rural people. Most involve direct assistance by USDA, while others work through local partnerships.

USDA PROGRAM	PURPOSE Program goal	ELIGIBLE APPLICANTS Who can apply	PROGRAM TYPE How it works	ELIGIBLE AREAS Rural population	AUTHORIZED PURPOSES Use of funds	TYPICAL FUNDING	RATES AND TERMS Rates can Change	KEYS TO SUCCESS	WHEN TO APPLY	WHO TO CONTACT
<b>Rural Housing Site Loans Section 523</b>	Purchase and develop housing sites	Private or public nonprofit organizations	Loans made to acquire and develop sites for houses constructed under Self-Help method	Eligible Rural Areas	Purchase sites for construction of self help homes; loan is repaid as lots are sold	Limited funding availability	3% for 2yrs	Good location with adequate applicant pool	Annually once/if funds are available	State RD Office at 405-742-1070 OR fax to 855-423-4045 OR email Oklahoma-Direct@ok.usda.gov
<b>Rural Housing Site Loans Section 524</b>	Purchase and develop housing sites		Loans made to acquire and develop sites for houses for low to moderate income families		Purchase sites for construction of home; loan is repaid as lots are sold		Market rate at time of loan approval or closing for 2 years	Good location with adequate applicant pool		
<b>SFH Mutual Self-Help Loan</b>	Assist very low and low income applicants construct their home	Very low and low income applicants	Families work together on the construction of each other's homes to save labor costs	Assist in the supervised construction of a new dwelling	Annual Allocation	33-38 Year term with current fixed interest rate at the time of closing	Motivated families, good credit history, adequate repayment income	Year-round		
<b>Self-Help Technical Assistance Grants</b>	Provide technical assistance to Self-Help grantees	Qualified nonprofit organizations and public bodies	Provides financial assistance to qualified nonprofits/public bodies that will aid needy very low and low income individuals/families	Eligible rural areas	Used to pay salaries, rent, office expenses, etc. of the nonprofit	Limited	Grant	Opportunities for new grantees are very limited	Yearly once/if funding is available	

## Multi-Family Housing Programs

USDA Rural Development's Multi-Family Housing programs deliver a variety of assistance to support the housing needs of rural communities. Most involve direct assistance by USDA, while others work through local partnerships. This section includes Farm Labor Housing and Housing Preservation programs.

USDA PROGRAM	PURPOSE Program goal	ELIGIBLE APPLICANTS Who can apply	PROGRAM TYPE How it works	ELIGIBLE AREAS Rural population	AUTHORIZED PURPOSES Use of funds	TYPICAL FUNDING	RATES AND TERMS Rates can Change	KEYS TO SUCCESS	WHEN TO APPLY	WHO TO CONTACT
<b>Rural Rental Housing Direct Loan</b> <i>(515 Loan)</i>	Develops new rental or cooperative housing and related facilities for low income tenants	Individuals, corporations, associations, partnerships, trusts, tribes, public or private organizations, consumer cooperatives	USDA makes direct loan	Tribal Land, EZ, EC & areas with population: 2,500 up to 10,000, Metro Statistical Areas (MSA) Population: 10,000 up to 20,000 AND have a serious lack of mortgage credit for lower and moderate income families, new construction only: city must be listed on RD's designated place list and have at least 250 households.	Develop new rental housing	\$1,000,000 maximum	1% fixed (using interest credit); 30 years with 50-year amortization	Limited funding	Once a year with annual competition at national level	USDA Rural Development State Office Laurie Cobb-Lewis 405-742-1070
<b>Guaranteed Rural Rental Housing Loan</b> <i>(GRRH 538 Loan)</i>	Creates incentives and shares in the risks for commercial lenders to develop/repair apartments for low and moderate income tenants	A legal citizen of the United States, a non-profit, for-profit entity, banks and other lenders making loans to developers, tribes or public agencies	USDA guarantees the lenders loan	Cities, counties and areas with less than 10,000 population and some cities and areas with less than 25,000 population	Loans for new construction, purchase and rehabilitation/renovation of existing apartments	No maximum or minimum amount	Negotiated between borrower and lender. (USDA may provide interest credit to reduce the effective interest rate)	Lender-driven: Lender must be willing to make the loan - (USDA's Guarantee serves as an enhancement to the lenders loan increasing the borrower's ability to obtain favorable loan terms)	Year-round	<a href="mailto:Laurie.Cobb-Lewis@ok.usda.gov">Laurie.Cobb-Lewis@ok.usda.gov</a>  Fax: 405-742-1080
<b>Farm Labor Housing Direct Loan and/or Grant for Off-Farm Housing</b> <i>(514/516 Loan and Grant)</i>	To increase the number of available off-farm housing units for year-round and migrant domestic farm laborers	Nonprofit limited partnerships with NP GP, non-profits, tribes, public agencies	USDA makes direct loan and/or grant	No restriction	Construction of new off-farm FLH units and related facilities for year-round and migrant domestic farm laborers	\$3 million maximum (total loan and grant). Limited partnerships with NP GP are not eligible for Section 516 Grants	Loan- 1% fixed; 33 years  Grant- 33 years	Competitive program, USDA may provide tenant specific rental assistance and/or operating assistance for eligible projects	Once a year with annual competition at national level	

## Multi-Family Housing Programs

USDA Rural Development's Multi-Family Housing programs deliver a variety of assistance to support the housing needs of rural communities. Most involve direct assistance by USDA, while others work through local partnerships. This section includes Farm Labor Housing and Housing Preservation programs.

USDA PROGRAM	PURPOSE PROGRAM GOAL	ELIGIBLE APPLICANTS WHO CAN APPLY	PROGRAM TYPE HOW IT WORKS	ELIGIBLE AREAS RURAL POPULATION	AUTHORIZED PURPOSES USE OF FUNDS	TYPICAL FUNDING	RATES AND TERMS RATES CAN CHANGE	KEYS TO SUCCESS	WHEN TO APPLY	WHO TO CONTACT
<b>Housing Preservation Grant</b> <i>(HPG 533 Grant)</i>	Supports repair and rehab programs that correct safety and health hazards, comply with development standards or codes, or needed repairs to improve general living conditions for housing or rental properties occupied by very low and low income rural persons	Nonprofits, tribes, and public agencies	USDA makes grant to support local housing rehabilitation projects	Rural areas, cities with less than 10,000 population and some cities with less than 5,000 population	Any program that offers affordable assistance (loans, grants, subsidies, technical assistance, etc.) to repair low income housing	\$60,000 - \$150,000	Grant	Competitive program - preference is given to projects with matching funds and targeting very low income rural persons	Yearly once/if funding is available	
<b>Farm Labor Housing Loan for On-Farm Housing</b> <i>(514 Loan)</i>	Provide housing for both year-round and migrant domestic farm laborers	Individual farmers, farm partnerships, farm corporations and farm associations	USDA makes direct loan	No restriction	Construction of new on-farm housing or acquisition and rehabilitation of existing on-farm housing	Maximum loan is 100% of total project development costs	1% fixed; 33 years	Non-competitive program. Projects funded on a first-come, first-serve basis until funds are exhausted	Year-round	USDA Rural Development State Office Laurie Cobb-Lewis 405-742-1070  <a href="mailto:Laurie.Cobb-Lewis@ok.usda.gov">Laurie.Cobb-Lewis@ok.usda.gov</a>  Fax: 405-742-1080
<b>Rental Assistance Program (RA)</b>	Provides a subsidy to Section 514 and 515 to house low income tenants	Property: Section 514 and 515 borrowers Tenants: Persons with disabilities or income less than 80% of area median income, and unable to pay the basic monthly rent may petition the 514 or 515 borrower to apply for RA.	USDA provides subsidy to multi-family housing complex owner	See 514 and 515 eligible areas	Rental Assistance	Makes up the difference between the tenant's contribution (30% of adjusted income) and the monthly rental rate	N/A	Demand far exceeds supply of rental assistance, may be transferred between properties	Year-round	
<b>Multi-family Housing Preservation and Revitalization Loans and Grants (MPR)</b>	To restructure Rural Rental Housing and Off-Farm Labor Housing loans and to provide grants to revitalize properties	Section 514, 515, and 516 borrowers	USDA restructures existing USDA loan or makes grant	See 514, 515, and 516 eligible areas	Revitalize existing USDA mortgaged properties	Limited funding	Varies	Limited funding	The most recent NOFA was published July 7, 2011	

### **Special Initiatives in Oklahoma**

USDA Rural Development has established a number of special initiatives to target its assistance to rural communities with the greatest need.

	<b>Description</b>	<b>Assistance</b>	<b>Contact</b>
<b>First Responder Initiative</b>	Grants available for equipment for homeland security, public safety, fire protection and healthcare	USDA gives priority to first responder projects	USDA Rural Development State Office 405-742-1060
<b>Faith-Based Community Initiative</b> <i>(FBCI)</i>	Faith-based organizations receive equal treatment when competing for federal funding opportunities	USDA gives equal treatment to faith-based organizations	USDA Rural Development State Office 405-742-1060

# At a Glance

	Program Uses							Who Can Apply?						
	Building and/or Land*	Machinery & Equipment	Working Capital	Infrastructure	Training & Technical Assistance	Revolving Loan Fund	Individuals	Lenders	Businesses & Producers	Public Bodies	Non-profits	Cooperatives	Tribes	Institutions of Higher Education
Rural Housing Programs														
Single Family Home Loans – (502)	■						■							
Single Family Home Loan Guarantees – (502 guarantee)	■							■						
Single Family Home Repair Loans & Grants – (504)	■						■							
Single Family Mutual Self-Help Housing Grants – (523)	■	■		■	■				■	■			■	
Multi-Family Rental Housing Loans & Loan Guarantees – (515)	■							■	■	■	■		■	
Multi-Family Rental Housing Preservation (repair) Grants – (533)	■				■				■	■			■	
Farm Labor Housing Loans & Grants – (514 & 516)	■								■	■	■		■	
Rural Business, Energy & Cooperative Programs														
Business & Industry Loan Guarantees	■	■	■	■				■						
Intermediary Relending Program Loans						■			■	■	■	■	■	
Rural Business Enterprise Grants	■	■	■	■	■	■			■	■	■	■	■	■
Rural Business Opportunity Grants					■				■	■		■	■	■
Rural Economic Development Loans & Grants	■	■	■	■	■						■			
Rural Cooperative Development Initiative Grants					■					■	■			
Value-Added Agricultural Product Market Development Grants			■		■			■			■		■	
Small Socially Disadvantaged Producer Grants					■			■					■	
Renewable Energy Production Loans & Loan Guarantees (REAP)	■	■	■	■				■	■				■	
Renewable Energy Production Grants (REAP)		■		■					■				■	
Energy Efficiency Loans & Loan Guarantees (REAP)	■	■	■	■				■	■				■	
Energy Efficiency Grants (REAP)		■		■					■				■	
Biomass Research and Development Initiative Program Grants					■									■
Rural Utilities & Community Facilities Programs														
Water and Waste Disposal Loans & Grants	■	■		■						■	■		■	
Water and Waste Disposal Loan Guarantees	■	■		■				■						
Solid Waste Management Grants					■				■	■				■
Rural Broadband Loan & Loan Guarantees	■	■		■				■	■					
Distance Learning & Telemedicine Loans & Grants		■		■					■	■	■	■	■	■
Telecommunications Loans & Loan Guarantees	■	■		■				■	■					
Electric Loans & Loan Guarantees	■	■		■				■	■					
Technical Assistance & Training Program Grants					■					■				
Rural Community Development Initiative Grants (RCDI)					■					■	■	■	■	
Community Facilities Loans & Grants	■	■		■					■	■	■	■	■	■
Community Facilities Loan Guarantees	■	■		■				■						

Revised 09/01/12