



United States
Department of
Agriculture

Rural Development



Presented by: Lisa Sharp, Rural Business-Cooperative Service
Program Director

USDA Rural Development



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USDA

Departments within USDA





Our Mission



USDA Rural Development is a federal agency committed to improving the economy and quality of life in rural America.



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Agriculture

Rural Development



Program Areas

Rural Housing &
Community
Facilities

Rural Utilities
Service

Rural Business &
Cooperative
Service

- Homeownership Loans
- Home Repair Loans & Grants
- Mutual Self-Help Technical Assistance Grants
- Multi-Family Housing Loans
- Housing Preservation Grants
- Community Facility Loans & Grants
- Electric Program
- Water & Environmental Programs
- Telecommunications & Broadband Programs
- Business & Industry Guaranteed Loans
- Rural Business Enterprise Grants
- Rural Business Opportunity Grants
- Intermediary Relending Program
- Rural Energy for America Program
- Value Added Producer Grants
- Cooperative Development Assistance

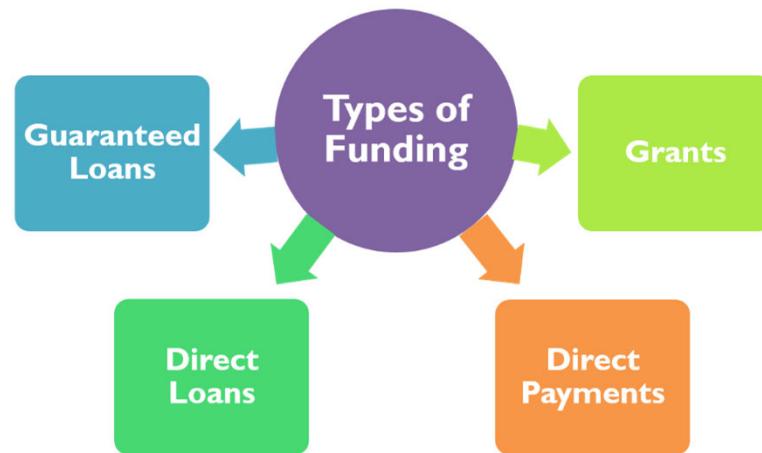


What do we do?

Through our programs, we serve as a catalyst to increase the flow of capital to rural communities and promote investment in the future of rural America.



How do we do it?



We use 40+ loan, grant, and loan guarantee programs to invest in rural housing, business, community infrastructure, and energy projects.



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Homeownership Programs

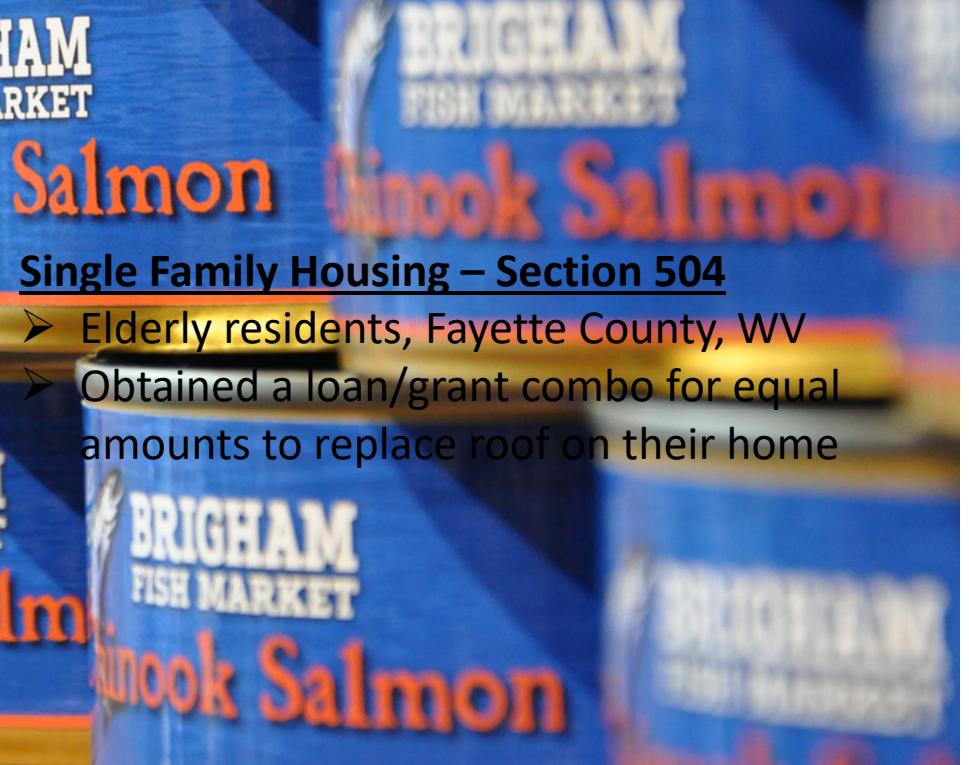
- Section 502 Direct
- Section 504 Home Repair
Loans/Grants
- SFH Guaranteed Loan
Program



Homeownership Programs

SFH Guaranteed Loan Program

- Very low credit score and older home had been damaged by a falling tree
- Family raising their granddaughter who had suffered a serious illness resulting in medical collections
- With supporting documentation, the family qualified for a guaranteed housing loan
- Able to raise their family in a safe home



Single Family Housing – Section 504

- Elderly residents, Fayette County, WV
- Obtained a loan/grant combo for equal amounts to replace roof on their home



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Rural Development



- Water and Environmental Programs

Community Programs

Water & Environmental Programs

- City of Elkins
- Funding provided for the upgrading of water lines and replacement of the existing water treatment facility that was constructed in 1921
- 3,930 households and businesses as well as two Public Service Districts served by this project
- Recipient of \$21,573,000 Loan
- IJDC Loan of \$15,500,000
- Total Project Cost = \$37,073,000





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Rural Development



- Loans for construction or renovation of essential community facilities and/or purchase and installation of necessary equipment; grants as part of a financing package in low-income, high-need communities up to 20,000 in population.



Community Facilities Loan & Grant Program

Community Facilities Grant

- Town of Moorefield
- \$20,800 Grant
- \$11,022 Local Contribution
- Purchase police vehicle and related equipment

Community Facilities Loan

- Recovery Point of Huntington, Inc.
- \$600,000 Loan
- Purchase existing facility to be used a substance abuse rehabilitation home
- Housing approximately 130 individuals from a 9 county region



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Telecommunications Programs

- Distance Learning & Telemedicine Grant Program
- Community Connect Grant
- Rural Broadband Access Loan and Loan Guarantee
- Telecommunications Infrastructure Loans and Guarantees





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Business Financing & Energy

- Business & Industry
Loan Guarantees
- Rural Business
Development Grants



- Intermediary Relending Program
- Value-Added Producer Grants
- Rural Energy for America Program
(REAP)



Business Financing & Energy Success Stories

Business & Industry Loan Guarantee Program

- B&I Loan Guarantee \$2,900,000
- Durbin & Greenbrier Valley Railroad (Cass Scenic Railroad)
- Refinance debt & purchase new equipment
- Saved 85 jobs

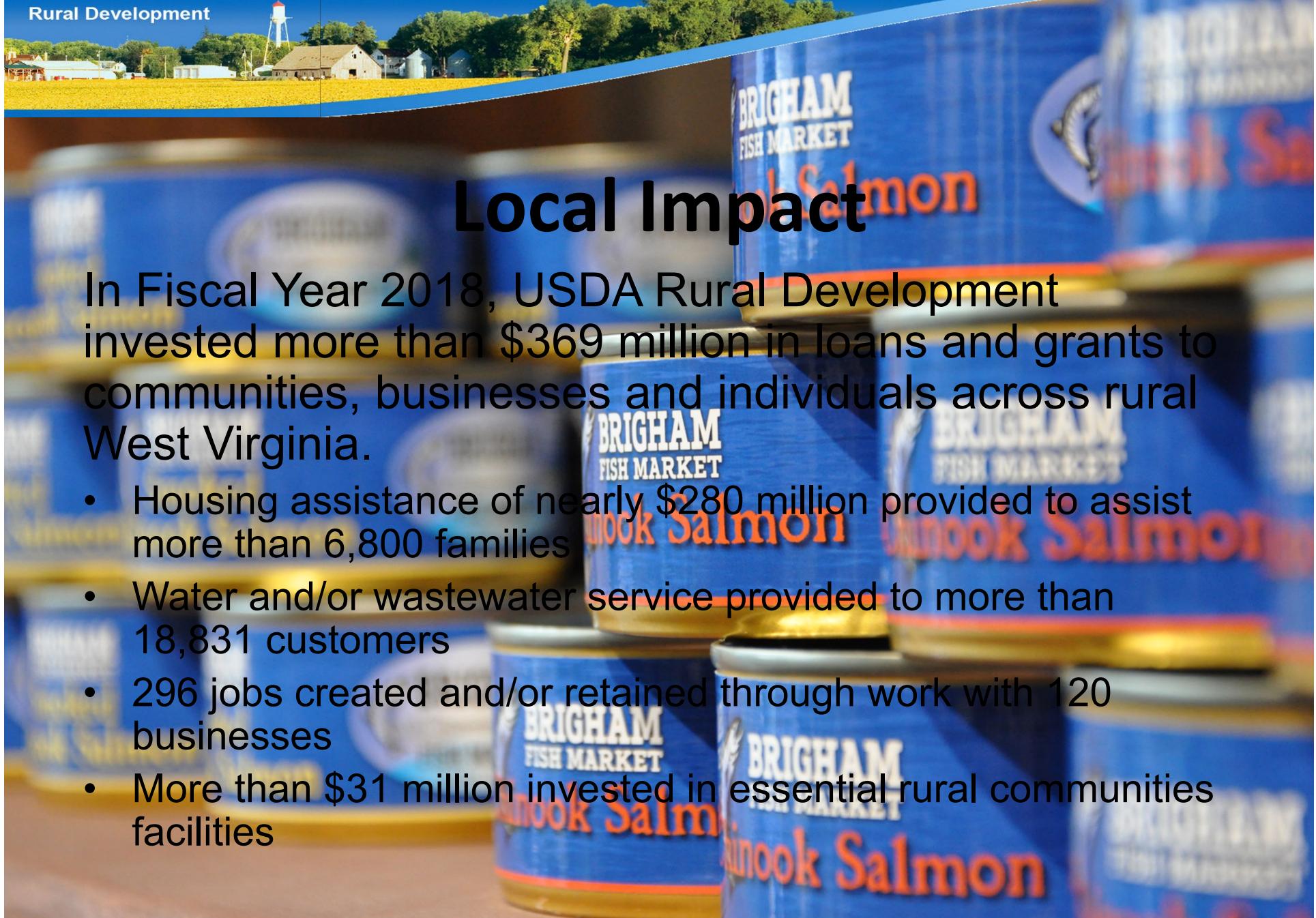
REAP Grants

- Caperton FurnitureWorks (Berkeley Springs)
 - Energy Efficiency upgrades to lighting and wood cutting equipment
 - Renewable Energy generation of solar power installation and wood-fired heating system



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Rural Development



Local Impact

In Fiscal Year 2018, USDA Rural Development invested more than \$369 million in loans and grants to communities, businesses and individuals across rural West Virginia.

- Housing assistance of nearly \$280 million provided to assist more than 6,800 families
- Water and/or wastewater service provided to more than 18,831 customers
- 296 jobs created and/or retained through work with 120 businesses
- More than \$31 million invested in essential rural communities facilities



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