



United States  
Department of  
Agriculture

## Rural Development



# USDA Rural Development Overview

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USDA Rural Development Delaware/Maryland

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# USDA Loan & Grant Programs



# Housing

- Homeownership
- Home Repair
- Eligibility: areas rural in character with populations of 35,000 or less
- All of Sussex County is eligible

<http://eligibility.sc.egov.usda.gov>

# Single Family Housing Direct Loan Program

- Interest rate is currently 3.25%
- Could be as low as 1% based on eligibility
- 100% financing
- No down payment required



**Example: Sussex County**  
**Mortgage Limit: \$253,000**  
**Income Limit: \$52,700 (Family of 4)**

# Single Family Housing Guaranteed Loan Program

- Loan from a bank with USDA's support
- No down payment required



**Example: Sussex County**

**Mortgage Limit: None - households cannot exceed the national MHI**

**Income Limit: \$79,200 (Family of 4)**

# Home Repair Program

- Assists senior citizens and those with very low incomes remove health and safety hazards from their homes
- Loans of up to \$20,000 available at a 1% interest rate
- Grants of up to \$7,500 available for those 62 years or older





# Business and Cooperative Programs

Eligible Areas:

- Towns of less than 50,000
- Urbanized areas near cities may be ineligible

<http://eligibility.sc.egov.usda.gov>



# Business & Industry Guaranteed Loans

Important Criteria:

- Business improves the economic climate of a rural community
- Business creates or preserves jobs
- Funds used for: equipment, supplies, inventory, re-financing, or acquisitions
- Eligible rural areas include those with a population of 50,000 or less



# Cooperative Programs

**Value-Added Producer Grant (VAPG) Program** – Supports new and innovative agricultural activities

**Rural Energy for America Program (REAP)** – Serves agricultural producers and small businesses with renewable energy or energy efficiency projects

# 2017 VAPG Applicant Info

- Apply by January 31, 2018
- Up to \$75,00 for planning
- Up to \$250,000 for working capital
- Requires 50% match
- Contact Business & Cooperative Programs at (302) 857-3628 to get started



**Suzuki Farms – Delmar, DE**

# Renewable Energy & Energy Efficiency Projects



**AgroLab – Harrington, DE**  
\$40,000 grant for solar array



**Hummingbird Farms – Ridgely, MD**  
\$6,000 grant for thermal energy curtain

# 2017 REAP Applicant Info

- Apply by October 31, 2017 and March 31, 2018 (expected)
- Applications accepted year round
- Grants available for up to 25% of total project costs
- Loan guarantees available for up to 75% of total project costs
- Combo grant and loan guarantee available to fund up to 75% of total project costs
- Applicants must provide:
  - at least 75% project cost if applying for grant only
  - at least 25% if applying for loan guarantee or combo grant and loan guarantee
- Contact Business & Cooperative Programs at (302) 857-3628 to get started



## Eligible Projects



Solar



Wind



Small Hydroelectric



Anaerobic Digesters



Biomass



Geothermal



Wave/Ocean Power



**Laurel Public Library**  
\$30,300 grant for  
furniture and equipment



**Laurel Police Mobile Command Unit**  
\$46,000 grant

## Community Facilities Loans and Grants

- Public services
- Adult & child care facilities
- Charter schools
- Libraries

# Pick Up the Phone!





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