



USDA Rural Development – Opportunities for North Dakotans



Rural Development

U.S. DEPARTMENT OF AGRICULTURE

Mission:

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



Loan Guarantee:

USDA partners with a local lender by backing or assuming a portion of the debt obligation if that borrower should default.

Direct Loan:

USDA provides financing directly to the borrower and negotiates terms.

Grants:

money awarded to an eligible recipient, which does not need to be repaid.



Visit rd.usda.gov

Support & Tools

Talk to a Rural USDA Expert

USDA Service Centers are designed to be a single location where customers can access the services provided by the Farm Service Agency, Natural Resources Conservation Service, and the Rural Development agencies.

[Find your local State Office](#)

Check Eligibility

Check a home, town or service location to verify eligibility for Rural Programs

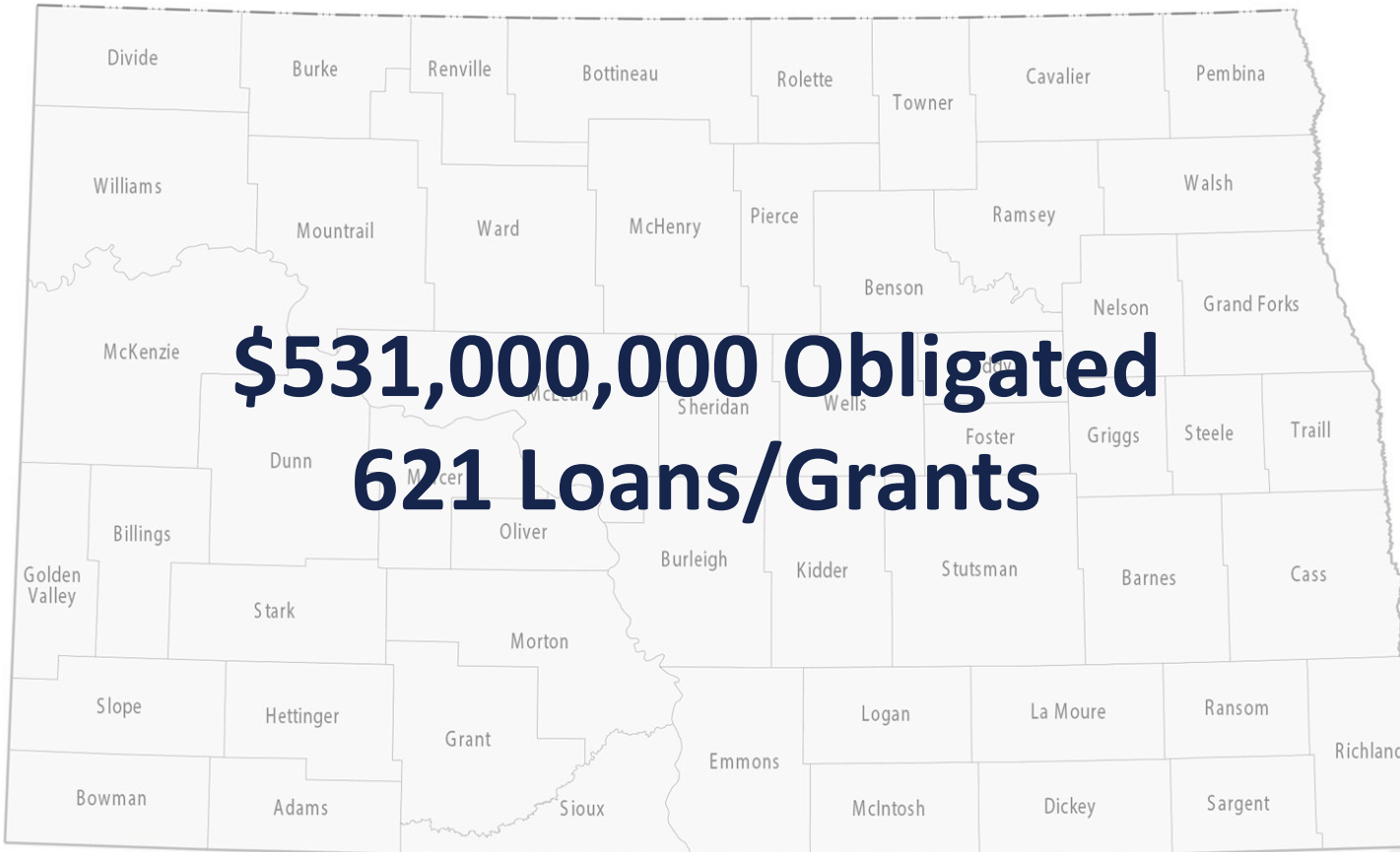
Manage your USDA Loan

You can create an account and manage your current loan through the Customer Service Center (CSC) portal. You can also contact the CSC at [800-414-1226](tel:800-414-1226)



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**FY22 Investments
in North Dakota**



\$71.3M Single & Multi-Family Housing Programs



\$16.2M Water & Environmental Programs



\$163M Community Facility Program



\$72.6M Business & Cooperative Programs



\$133.6M Electric Programs



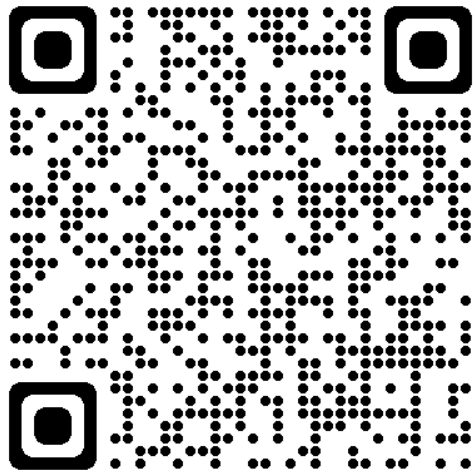
\$63.1M Telecommunications Programs



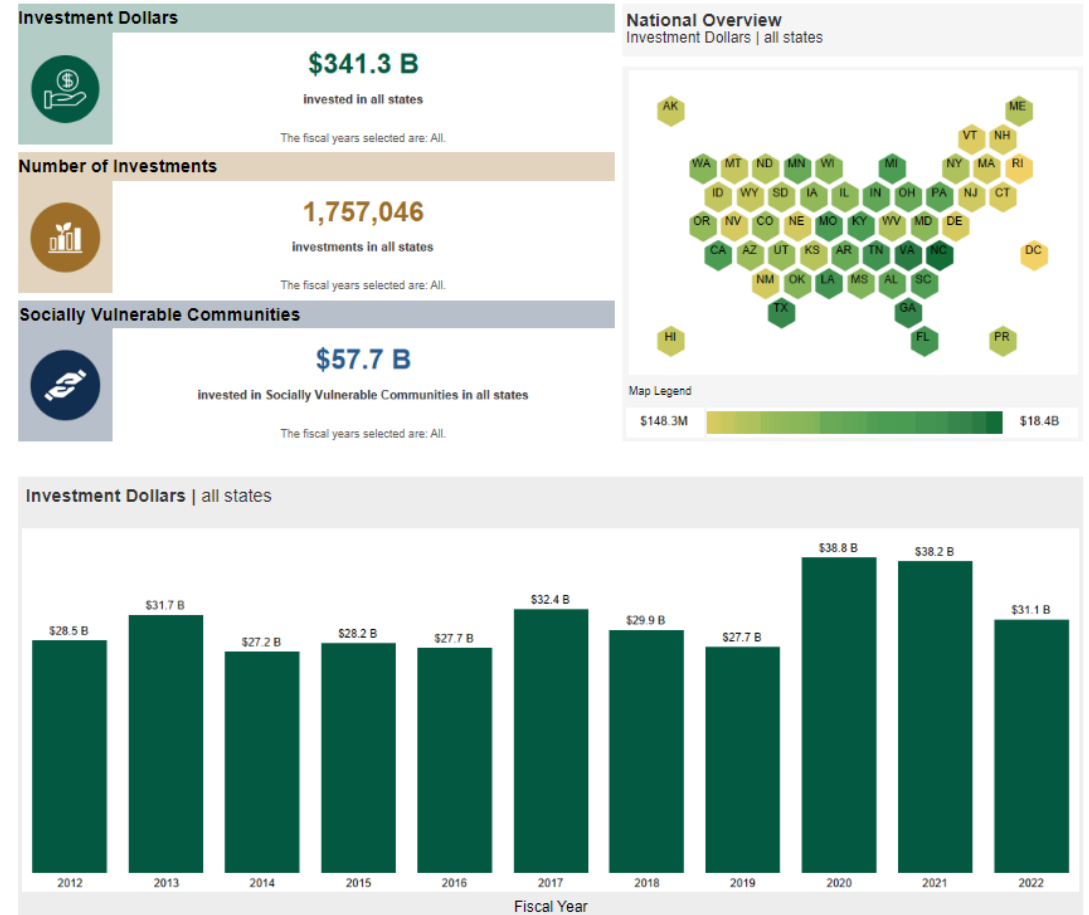
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Rural Data Gateway

View RD investments in ND:
Recently launched, publicly-accessible Rural Investments Dashboard tool to see USDA RD investments in Rural America and in ND for more than a decade.



www.rd.usda.gov/rural-data-gateway





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Rural Business & Cooperative Programs

Denise Sundeen, Program Director

*(*Grady Borth, Loan Specialist, presenting)*



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Rural Business &
Cooperative Programs

Business and Industry One RD Guarantee

<https://www.rd.usda.gov/onerdguarantee>

- Lead lender required
- 80% Guarantee
- Start-up or existing business
- \$25 million loan maximum
- Equity requirements
(generally, 10% if existing, 20% if start-up)
- 3% guarantee fee
- Annual servicing fee of 0.5 of 1%
- Communities of up to 50,000 in population





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Rural Business &
Cooperative Programs

Business and Industry One RD Guarantee

Purpose & Terms:

- Terms are negotiated between the lender and applicant depending on the use of the funds. 40 year maximum.

Interest Rate:

- Negotiated between lender and applicant, fixed or variable.





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Rural Business &
Cooperative Programs

B&I Guaranteed Loan – Successes in ND

- Gordy's Travel Center - Casselton, ND
- TSK Rentals – Lisbon, ND
- McCody Concrete, Williston, ND
- Watford City Hotel Partners – Watford City, ND
- North American Bison – New Rockford, ND
- Harris Oil and Propane – Belcourt, ND



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Rural Business &
Cooperative Programs

Meat and Poultry Supply Chain Programs

USDA investing \$1B (ARPA) in expanding meat and poultry processing capacity. New RD opportunities include:

- Food Supply Chain Guaranteed Loan Program
- Meat and Poultry Intermediary Lending Program (MPILP)
- Meat and Poultry Processing Expansion Program (MPPEP)

Visit <https://www.usda.gov/meat> for additional open and pending programs and announced awards.



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Rural Business &
Cooperative Programs

Food Supply Chain Guaranteed Loan Program

- NOFO published 12/09/21
- No geographic restrictions
- No guarantee or annual fees apply
- \$40 Million Maximum to one borrower
- 90% Guarantee for loans with fixed interest rates on the guaranteed portion of the loan and for which the interest rate does not exceed the WSJP plus 200 basis points. All other loans at 80%.



Rural Business Development Grant (RBDG)

Eligible Applicants:

- Indian Tribes
- Public Bodies
- Colleges
- Nonprofits
- Cooperatives

Uses:

- Revolving Loan Fund
- Equipment
- Construction
- Technical Assistance
- Identify/analyze business opportunities
- Feasibility studies
- Strategic Planning (Business Purposes)





Rural Business Development Grant (RBDG) – Revolving Loan Funds in ND

Anamoose RLF

<http://anamoose.com/home.php> (RLF Info N/A)

Cavalier County JDA

<http://www.ccida.org/>

Dakota Business Lending

*Benson, Billings, Dunn, Hettinger, McHenry, Pierce
Rolette, Sioux and Slope Counties*

<https://www.dakotabusinesslending.com/>

Divide County JDA

<http://www.dividecountynd.org/> (RLF Info N/A)

Oyate Development Corporation

Limited to Native American Businesses

701-854-8122

Towner County EDC

http://www.candond.com/towner_county/tcedc.htm
(RLF Info N/A)

Tri-County RDC

Region I: Divide, McKenzie and Williams

N/A

Underwood RLF

N/A



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Rural Business &
Cooperative Programs

RBDG – Successes in ND



Feasibility Study –
City of McClusky



Anamoose Bank





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Rural Business &
Cooperative Programs

Rural Energy for America Program (REAP)

“Reduce” Energy Consumption
(Make energy efficiency improvements)

“Produce” Renewable Energy
(Purchase renewable energy systems)





Rural Energy for America Program (REAP)

Eligible Applicants

Agricultural Producers















Individual or entity that receives 51 percent or more of their gross income from agricultural production
– crops, livestock, aquaculture, forestry operations, nurseries, dairies

Rural Small Businesses

- **For-profit small business** - as defined by the Small Business Administration (SBA)
- **Rural area or non-metro community of $\leq 50,000$**



Rural Energy for America Program (REAP)

Energy Efficiency		Renewable Energy	
	Lighting		Solar
	Heating		Wind
	Cooling		Small Hydroelectric
	Ventilation		Anaerobic Digesters
	Fans		Biomass
	Automated Controls		Geothermal
	Insulation	Wave/Ocean Power	

Commercially Available Eligible Technologies



Rural Energy for America Program (REAP)

 Renewable Energy Systems		 Energy Efficiency Improvements	
Minimum Grant Request	\$2,500	Minimum Grant Request	\$1,500
Maximum Grant Request	\$1,000,000	Maximum Grant Request	\$500,000

Application Deadlines October 31st & March 31st

****Grant Funding – Up to 40% of Total Eligible Project Costs***



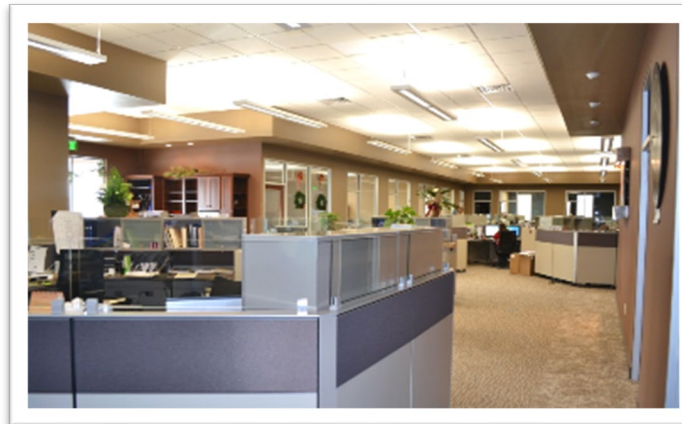
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Rural Business &
Cooperative Programs

Rural Energy for America Program (REAP) – Successes in ND



Freezer and cooler replacement



Building Improvements
such as lighting, HVAC,
insulation, etc.



Grain Dryer Replacement



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Rural Energy for America Program (REAP) – Successes in ND



Geothermal



Solar





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Rural Business &
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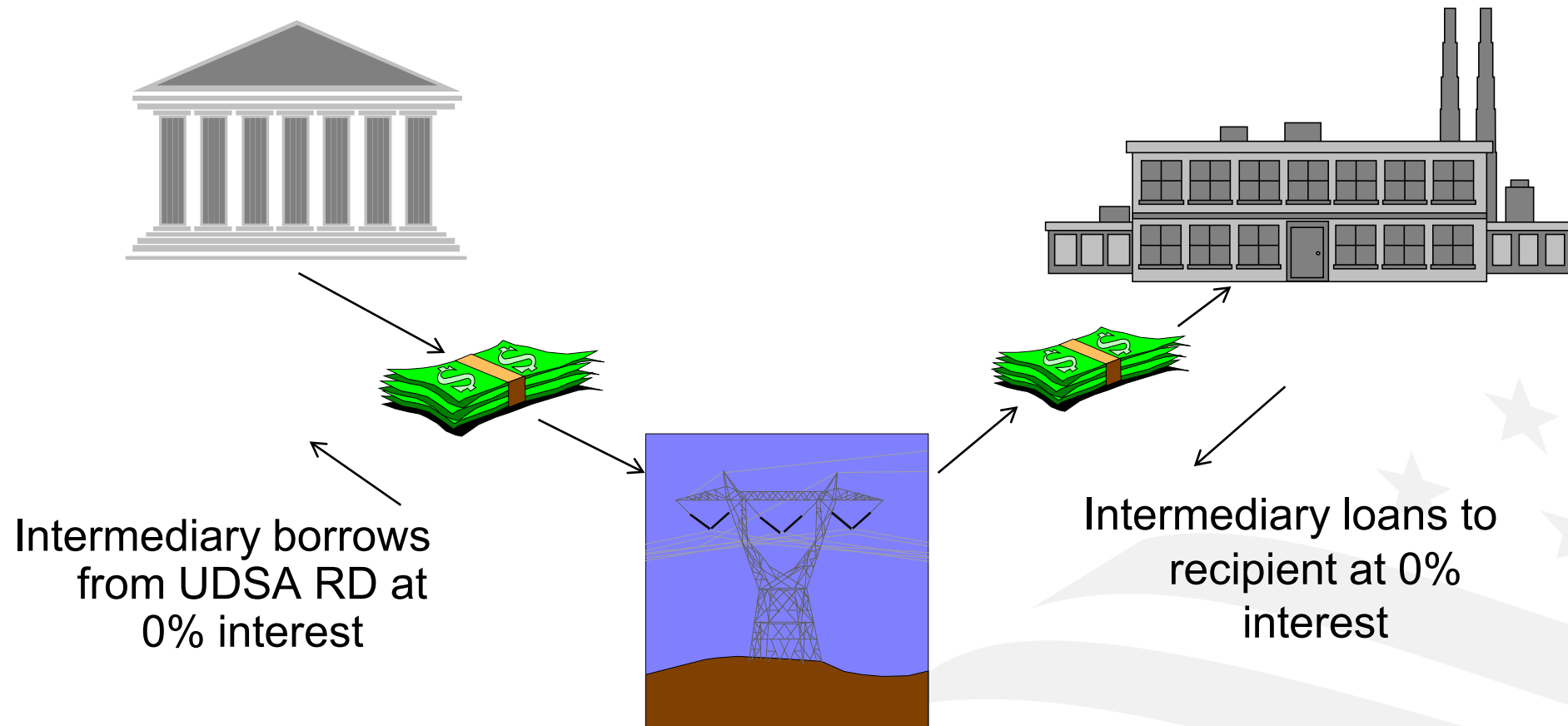
Rural Economic Development Loan

- Eligible Applicant: Local REC or RTC
- Loan Amount up to \$2,000,000 in FY23
- Zero Percent Interest Rate
- 10 Year Repayment
- Supplemental Funding – 20%





Rural Economic Development Loan (or “Pass Through” Loan)





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Rural Business &
Cooperative Programs

Rural Economic Development Loan – Successes in ND



Gooseneck Implement, Kenmare, ND





Rural Economic Development Grant

- Eligible Applicant: Local REC or RTC
- Grants up to \$300,000 to REC/RTC
- 10 Year Repayment to the Utility at 0%
- Supplemental Funding of 20%
- Utility Creates a Revolving Loan Fund with Payments
- Reloaned to ultimate recipient to help community and economic development

REDG

Revolving Loan Funds *(See map for coverage areas)*

Burke-Divide Electric

<http://www.bdec.coop/>
1-800-472-2983

Cavalier REC

701-256-5511

Dakota Valley Electric

<http://dakotavalley.com/>
1-800-342-4671

McLean Electric

<http://mcleanelectric.com/>

Mountrail Williams Electric

<http://mwec.com/> (RLF Info N/A)

North Central Electric

<http://www.nceci.com/>

Northern Plains Electric

<http://www.nplains.com/>

Northwest Communications

<http://www.nccray.com/> (RLF Info N/A)

Polar Communications

<https://www.polarcomm.com/>
701-284-7221

Reservation Telephone

<http://rtc.coop/> (RLF Info N/A)

Roughrider Electric

<http://roughriderelectric.com/>

Slope Electric

<http://www.slopeelectric.coop/> (RLF Info N/A)
701-579-4191

SRT Communications

www.srt.com
701-858-1200

United Telephone

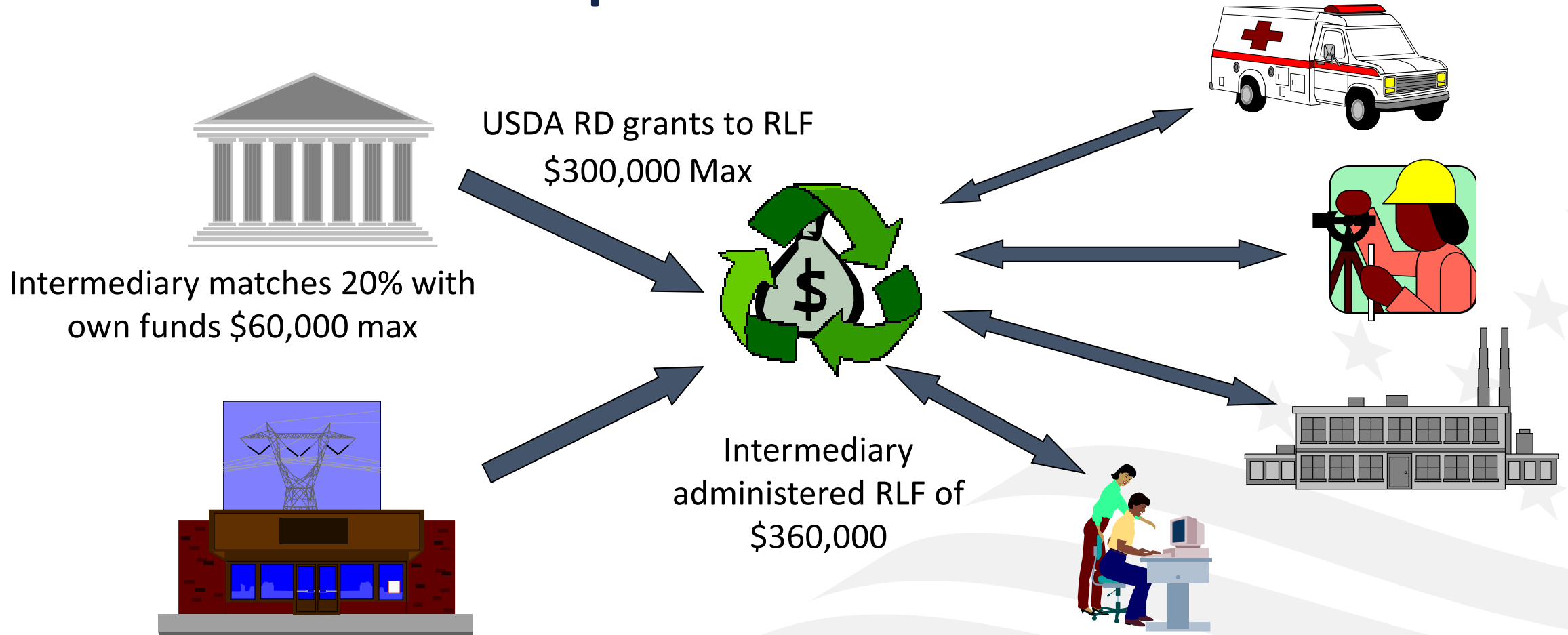
(RLF Info N/A)
<http://www.utma.com/> (RLF Info N/A)
701-256-3475

Verendrye Electric

<http://www.verendrye.com/>
1-800-472-2141



Rural Economic Development Grant





Intermediary Relending Program (IRP)

- Eligible Applicant: Public bodies, nonprofits, Federally-recognized Tribes, and cooperatives
- Loan from USDA to IRP to establish a revolving loan fund
 - Reloaned to Ultimate Recipient
- Interest Rate and Repayment Terms determined by the IRP
- Gap Financing
- Participation Loans with Lenders

IRP Funds (\$250,000 loan maximum)

Community Works North Dakota

All of North Dakota in communities 50,000 and under.

www.lcdgroup.org
701-667-7600

Dakota Business Lending

All of North Dakota in communities 50,000 and under.

<https://www.dakotabusinesslending.com>
701-293-8892
1-800-611-8997

Dakota Medical Foundation

Health related businesses and non-profits in North Dakota in communities of 50,000 or under.

<http://www.dakmed.org/> (RLF Info N/A)
701-271-0263

Impact Foundation

Throughout North Dakota except Cass and Burleigh Counties and communities of over 25,000 population.

<http://www.dakotacdc.com/> (RLF Info N/A)
701-293-8892
1-800-611-8997

Lake Agassiz Development Group

*Region V: Cass, Ransom, Richland, Sargent, Steele and Traill
Region IV: Grand Forks, Nelson, Pembina and Walsh
Region III: Benson, Cavalier, Eddy, Ramsey, Rolette and Towner*

<http://www.lakeagassiz.com/>
701-235-1197

Lewis and Clark Regional Development Council

*Region VII: Burleigh, Emmons, Grant, Kidder, McLean
Mercer, Morton, Oliver, Sheridan and Sioux*

<http://lcdgroup.org/>
701-667-7600

Roosevelt Custer Regional Council

*Region VIII: Adams, Billings, Bowman, Dunn, Golden Valley
Hettinger, Slope and Stark*

<https://www.roosevelt-custer.org/rcrc@ndsupernet.com>
701-483-1241

Souris Basin Planning Council

*Region II: Bottineau, Burke, McHenry, Mountrail, Pierce
Renville and Ward*

<http://www.sourisbasin.org/>
701-839-6641

South Central Dakota Regional Planning Council

*Region VI: Barnes, Dickey, Foster, Griggs, LaMoure, Logan
McIntosh, Stutsman and Wells*

<http://www.scdrc.org>
701-952-8050



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Rural Business &
Cooperative Programs

Rural Microentrepreneur Assistance Program

- Eligible Applicants: MDOs
- Loan from USDA to MDO to establish a revolving loan fund
 - Reloaned to Ultimate Recipient (businesses with 10 or fewer employees, and sole proprietors)
- Interest Rate and Repayment Terms determined by the RMAP
- Loans \$50,000 or Less
- No Construction Projects
- Technical Assistance Provided

RMAP Funds (\$50,000 loan maximum)

Lake Agassiz Development Group

Throughout North Dakota less cities over 50,000 population.

<http://www.lakeagassiz.com/>

701-235-1197

Oyate CDC

Standing Rock Sioux Reservation

701-854-8122



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Rural Business &
Cooperative Programs

Value-Added Producer Grant (VAPG)

Eligible Applicants:

- Farmer or Rancher Cooperatives
- Majority Controlled, Producer Based Businesses
- Independent Producers
- Ag Producer Groups

Use of Funding:

- Planning (\$75,000 max)
feasibility studies, marketing plans, business plans for value-added product
- Working Capital (\$250,000 max)
processing costs, marketing, advertising, for value-added product





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Rural Business &
Cooperative Programs

Rural Innovation Stronger Economy (RISE)

- Grant funds can be used to:
 - Build or support a business incubator
 - Provide worker training to assist in the creation of new jobs
 - Train the existing workforce with skills for higher-paying jobs
 - Develop a base of skilled workers and improve their opportunities to obtain high-wage jobs in new or existing local industries.
- The RISE project must serve a rural region small enough to allow close collaboration among partners. It also must include important elements of the region's prioritized industry cluster (concentrations of related industries).



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Community Programs

Ranetta Starr, Program Director

*(*Mark Wax, Deputy Director, presenting)*



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Community Programs



Community Facilities

To improve, develop or finance essential community facilities for rural communities and that primarily serve rural residents.

Examples:

- Hospitals, health clinics
- Schools
- Childcare Centers
- Fire houses, first responder vehicles, and equipment
- Community centers
- Wellness facilities
- Libraries, Bookmobiles



Community Facilities Direct Loan and Grant

- Eligible Applicants: Public Body, Non-Profit Organization, Federally-recognized Tribes.
- Communities up to 20,000 in population.
- No maximum loan amount. Loan amount is based on applicant's capacity to repay debt.
- Repayment based on useful life with maximum of 40 years.
- Interest rate is based on current market yields for municipal obligations and median income of service area. Currently 3.75%.
- No fees charged by USDA. Borrower will have to pay legal fees from an attorney of their choice.
- Grant funding is based on the Median House Income of the service area. Eligible amounts are on a sliding scale from 15% to 75%.
- Regular grant funding is usually capped at \$50,000 per project and used for modest cost projects.



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Community Programs

Community Facilities Loan Guarantee

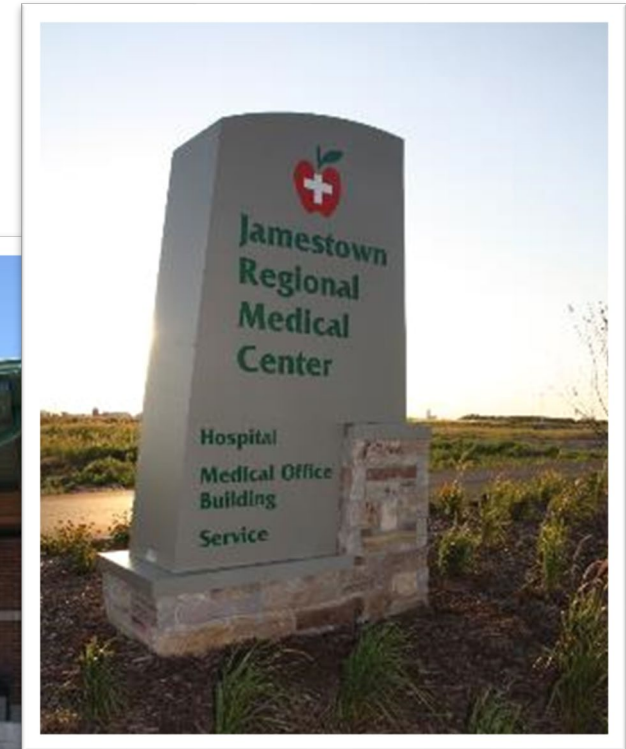
- Applicants are Public Body, Non-Profit Organization, Federally-recognized Tribes
- Loan Maximum of \$100 Million
- Guarantees – up to 80%
- Lead Lender Required
- 1.25% Guarantee Fee
- Annual Retention Fee of 0.5%
- Communities of up to 50,000 in Population
- Direct and Guarantee loans may be used on a same project.



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Community Programs

Community Facilities – Successes in ND





Community Facilities – Successes in ND

Heart of America Library
Rugby, ND



Central Rural Fire District
Beach, ND



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Community Programs

Community Facilities – Successes in ND



Sakakawea Medical Center
Hazen, ND



Hilltop Home of Comfort
Killdeer, ND



Williston Airport
Williston, ND



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Community Programs

Water and Waste Disposal Loans and Grants

- Communities under 10,000 in population
- Eligible Applicants: Public entities, non-profits, Federally-recognized Tribes
- Financing may be used to install, expand, and improve existing water and wastewater systems, solid waste disposal, and storm sewers.





Water and Waste Disposal Loans and Grants

- Interest Rates for Direct Loans:
 - Poverty Line Rate is 2.25%
 - Intermediate Rate is 3.00%
 - Market Rate is 3.75%
- Term – Up to 40 Years
- Median Household Income:
 - Poverty Rate Income Level: \$39,918 or less = 75% Maximum Grant
 - Intermediate Income Level: \$39,919 to \$49,898 = 45% Maximum Grant
 - Market Income Level: \$49,898 or Greater
- Applications accepted all year long





Water and Waste Disposal Loan Guarantee



- Applicants are Public Body, Non-Profit Organization, Federally-recognized Tribe
- Loan Maximum of \$50 Million
- Guarantees – up to 80
- Lead Lender Required
- 1.00% Guarantee Fee
- No Annual Retention Fee
- Communities of up to 50,000 in Population



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Community Programs

Water and Waste Disposal Program – Successes in ND





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Community Programs

Water and Waste Disposal Program – Successes in ND



Water Treatment Plant
Emmons County



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Housing Programs

Melanie Bauer-Dukart, Single-Family Housing Program Director



Single-Family Housing Loan Guarantee

- Helps private lenders make 100% financed, no-money down home loan
 - 90% loan note guarantee
- Low- and moderate-income borrowers
 - Household income not exceeding 115%
 - Must meet credit qualifications
- Property:
 - No set maximum purchase price
 - Must be located in an eligible rural area (population up to 35,000)



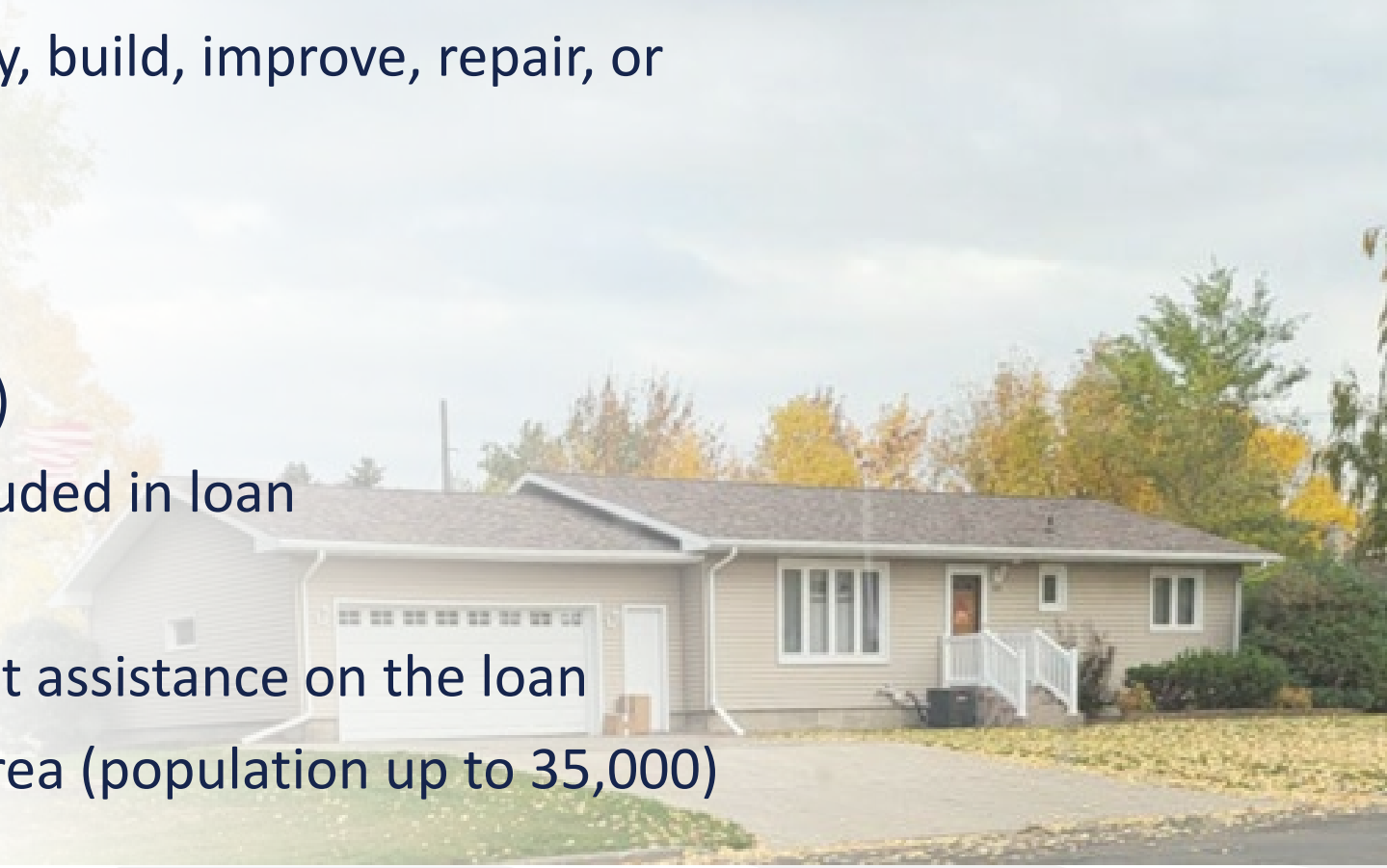


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Housing Programs

Single-Family Housing Direct Loan (502)

- Direct loan to individual/family to buy, build, improve, repair, or rehabilitate a permanent residence
- NO Down Payment
- 100% affordable fixed rate financing
- NO Private Mortgage Insurance (PMI)
- Closing costs and repairs may be included in loan
- NO Prepayment Penalties
- Applicant may be eligible for payment assistance on the loan
- Must be located in an eligible rural area (population up to 35,000)





Single-Family Home Repair Loan & Grant (504)

- Funds used to make general repairs (roofs, heating systems, structural), modernize, remove health and safety hazards and provide accessibility upgrades
- Very low-income requirement
- Must be located in an eligible rural area (population up to 35,000)
- Loan limit of \$40,000; up to 20 years at 1% interest
- Grant limit of \$10,000 (available only to resident aged 62 or older)





Single Family Housing Programs

Adjusted Income Limits Range (6/8/22)

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Mercer County, ND								
GRANT INCOME	22850	26150	29400	32650	35300	37900	40500	43100
VERY LOW INCOME	54400	54400	54400	54400	71850	71850	71850	71850
LOW INCOME	87050	87050	87050	87050	114900	114900	114900	114900
MODERATE INCOME	125150	125150	125150	125150	165200	165200	165200	165200
38 YEAR TERM	65300	65300	65300	65300	86200	86200	86200	86200
Dunn County, ND								
GRANT INCOME	22700	25900	29150	32400	35000	37600	40200	42800
VERY LOW INCOME	54000	54000	54000	54000	71300	71300	71300	71300
LOW INCOME	86400	86400	86400	86400	114050	114050	114050	114050
MODERATE INCOME	124200	124200	124200	124200	163950	163950	163950	163950
38 YEAR TERM	64800	64800	64800	64800	85550	85550	85550	85550



Single Family Housing Programs

Adjusted Income Limits Range (6/8/22)

Lowest in
ND

Richland County, ND

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
GRANT INCOME	19550	22350	25150	27950	30200	32400	34650	36850
VERY LOW INCOME	46550	46550	46550	46550	61450	61450	61450	61450
LOW INCOME	74500	74500	74500	74500	98350	98350	98350	98350
MODERATE INCOME	109250	109250	109250	109250	144200	144200	144200	144200
38 YEAR TERM	55850	55850	55850	55850	73750	73750	73750	73750

Highest
in ND

Williams County, ND

GRANT INCOME	23500	26900	30250	33550	36250	38950	41650	44350
VERY LOW INCOME	55950	55950	55950	55950	73900	73900	73900	73900
LOW INCOME	89500	89500	89500	89500	118150	118150	118150	118150
MODERATE INCOME	128650	128650	128650	128650	169800	169800	169800	169800
38 YEAR TERM	67150	67150	67150	67150	88700	88700	88700	88700



Housing Preservation Grant

- Provides grants to sponsoring organizations for the repair or rehabilitation of housing owned or occupied by low- and very-low-income rural citizens
 - Rural areas and towns with populations of 35,000 or fewer
 - Tribal lands
- Eligible applicants: Most state and local government entities, nonprofits, Federally-recognized Tribes
 - Must have the necessary background and experience with ability to perform the responsibility of repair and rehab
 - Required to submit quarterly reports to show grant progress





Multi-Family Housing

- Communities with population of 35,000 or fewer
- Rent and income requirements apply

Guaranteed Loan:

- Processed through Lender
- No minimum or maximum loan amount
- 10% equity required for for-profit entities
- 3% equity required for non-profit entities

Direct Loan:

- \$1 million loan limit
- Designated Places targeted for funds
- **Funding has not been appropriated for new construction in many years*





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Telecommunications & Electric Programs

Jon Schmidt, General Field Representative – Telecom Programs

Cory Herman, General Field Representative – Electric Programs



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Telecommunications Programs

Community Connect Grants

Provides financial assistance to extend access where broadband service is least likely to be commercially available to provide, on a “community-oriented connectivity” basis, high-speed internet service that fosters economic growth and delivers enhanced educational, health care, and public safety benefits.

Rural Broadband Loans, Grants, Loan Guarantees

Provides funds for the costs of construction, improvement, or acquisition of facilities and equipment needed to provide service at the high-speed internet lending speed in eligible rural areas.

Distance Learning & Telemedicine Grants

Helps rural communities use advanced telecoms technology to connect to each other. Funds can be used to purchase or support: audio, video, and ITV equipment, broadband facilities used for distance learning or telemedicine, computer hardware and software, instructional programming.

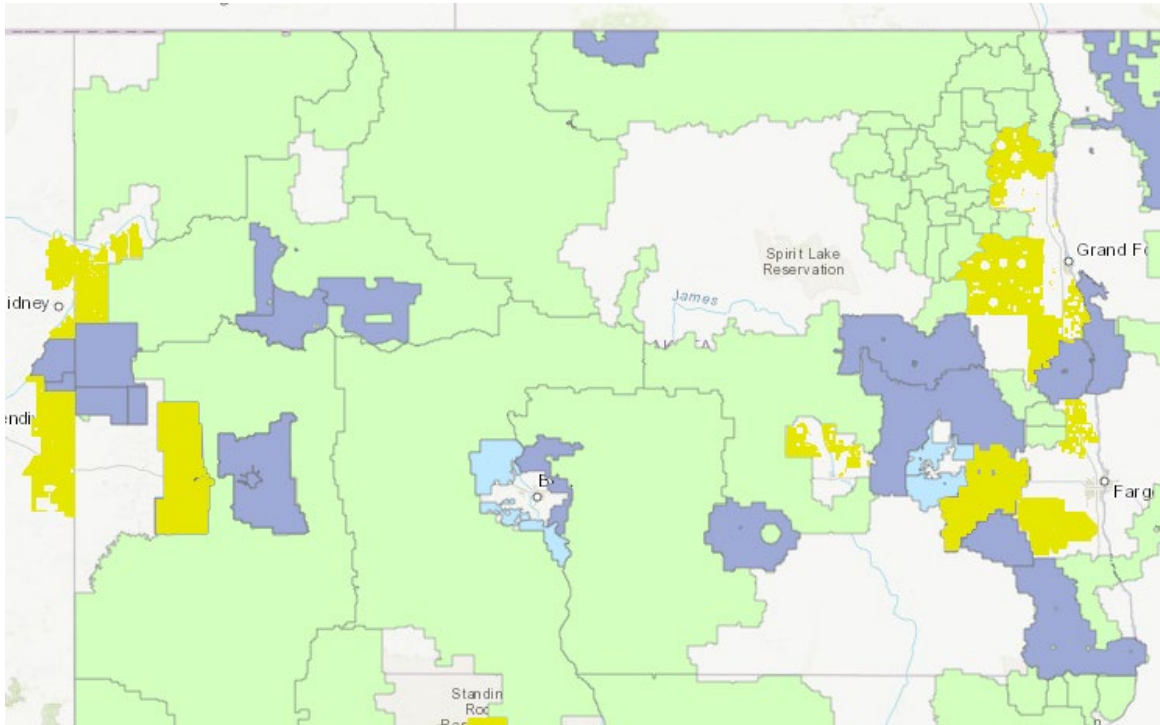
ReConnect Program*

Provides funds for the costs of construction, improvement, or acquisition of facilities and equipment needed to bring high-speed internet to rural areas that lack sufficient access to broadband.

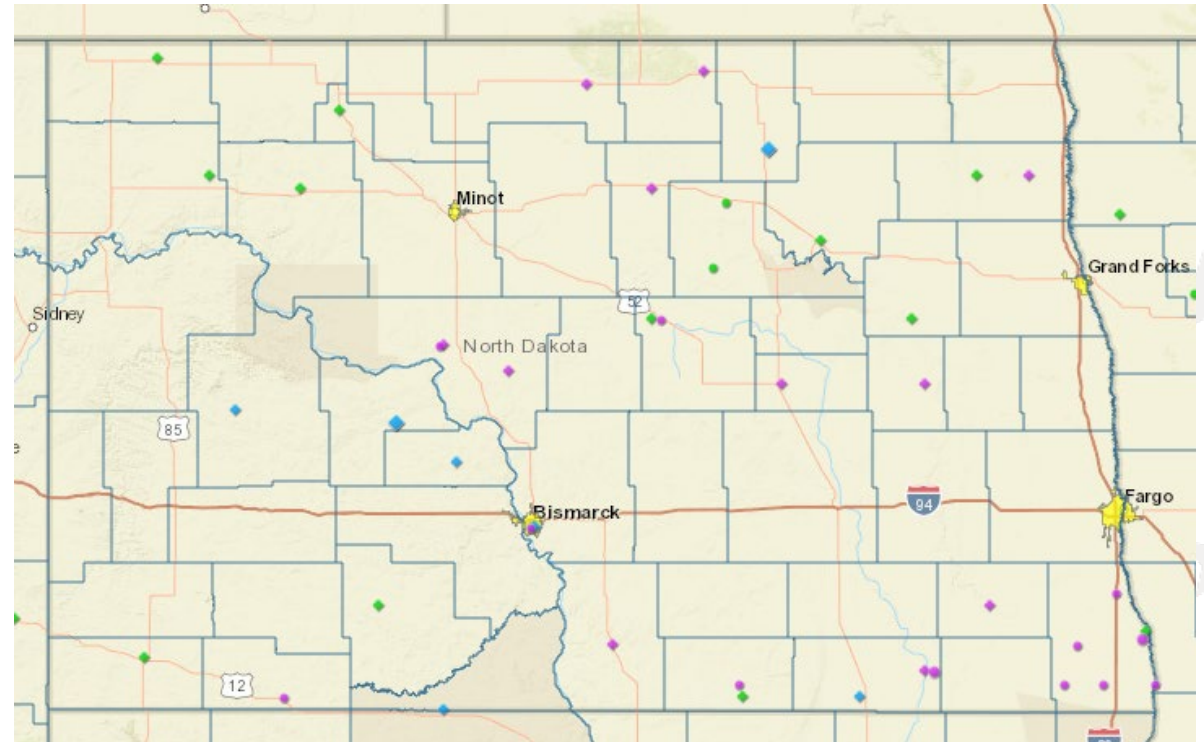
**Increased funding through Infrastructure Investment & Jobs Act*



Telecommunications Program Funded Service Areas



Received RUS loans/grants through CY2014 under Broadband Initiatives Program, Farm Bill Broadband Program, Telecommunications Infrastructure Program, Reconnect Program, and Community Connect Program through CY2015.



Received Distance Learning and Telemedicine Grants



Electric Infrastructure Loan & Loan Guarantee Program

Provides financing to nonprofit and cooperative associations, public bodies, and other utilities primarily for the construction of electric distribution, transmission, and generation facilities, including system improvements and replacement required to furnish and improve electric service in rural areas, as well as demand side management, energy conservation programs, and on-grid and off-grid renewable systems.

Rural Energy Savings Program

Provides loans to rural utilities and other companies who provide energy efficiency loans to qualified consumers to implement durable cost-effective energy efficiency measures.

Distributed Generation Energy Project Financing

Provides loans and loan guarantees to energy project developers for distributed energy projects including renewables that provide wholesale or retail electricity to existing Electric Program borrowers or to rural communities served by other utilities.

Energy Efficiency and Conservation Loan Program

Provides loans to finance energy efficiency and conservation projects for commercial, industrial, and residential consumers.

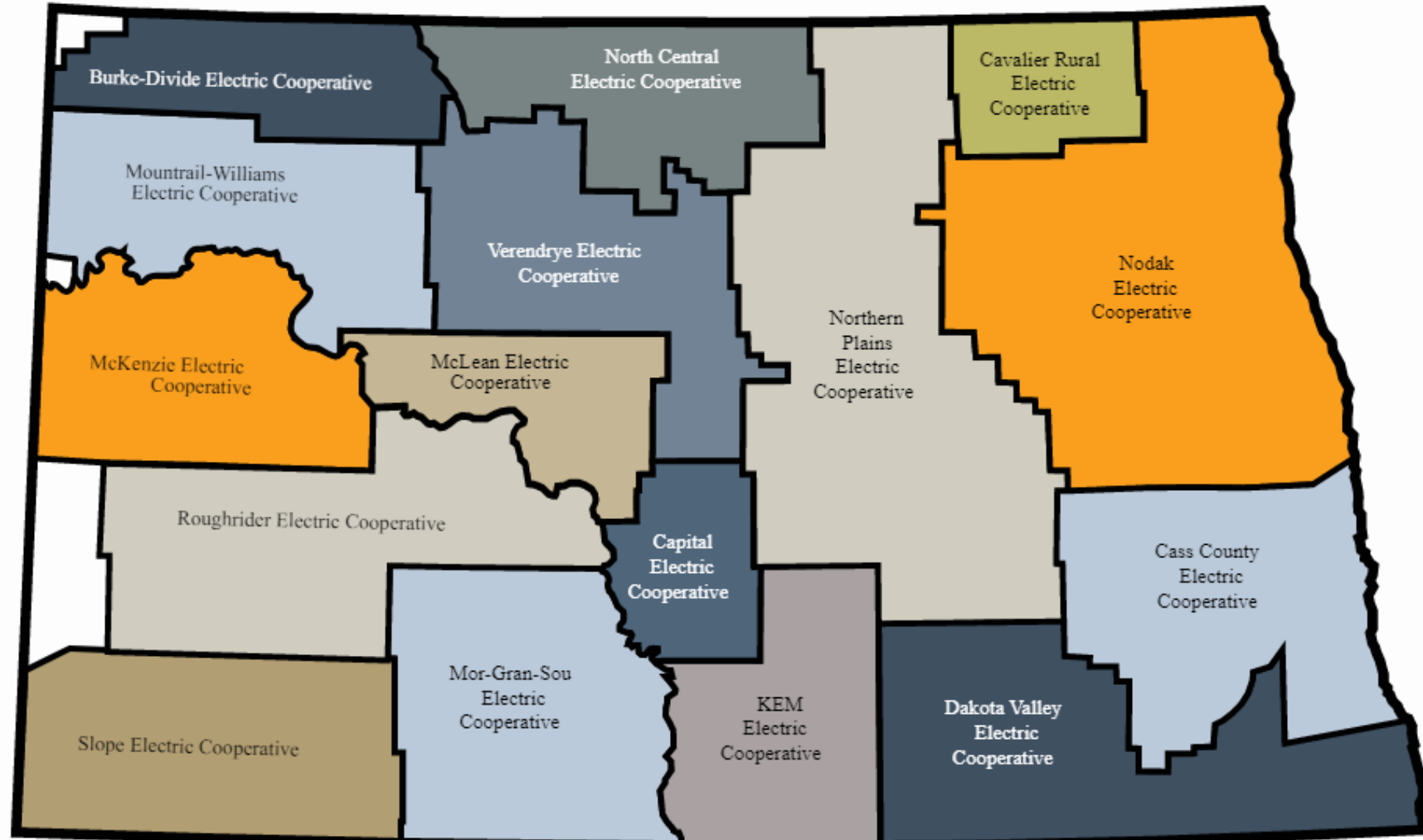
**Programming in development with significant funding through 2031 authorized in passage of the Inflation Reduction Act.*



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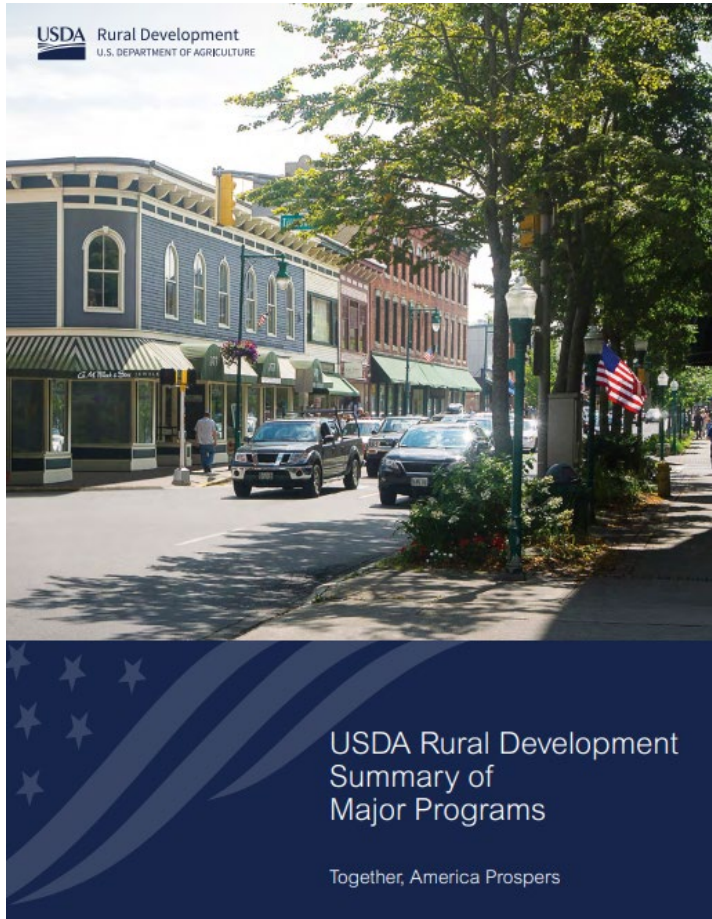
Electric Programs





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USDA RD Summary of Major Programs



Single & Multi-Family Housing Programs



Water & Environmental Programs



Community Facility Program



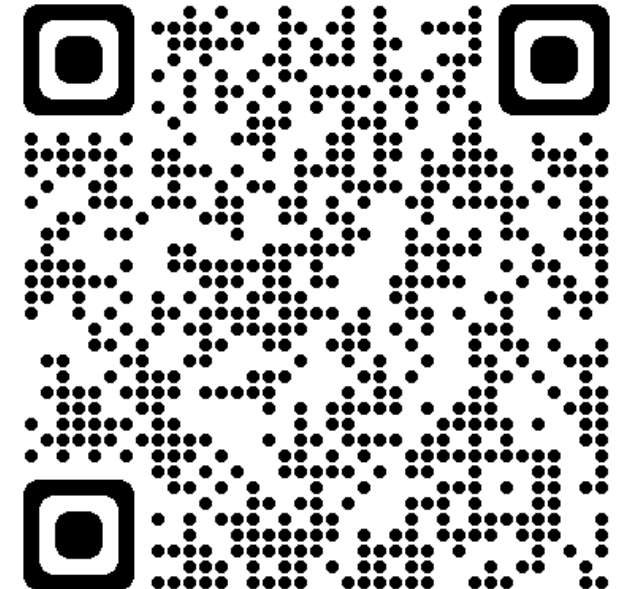
Business & Cooperative Programs



Electric Programs



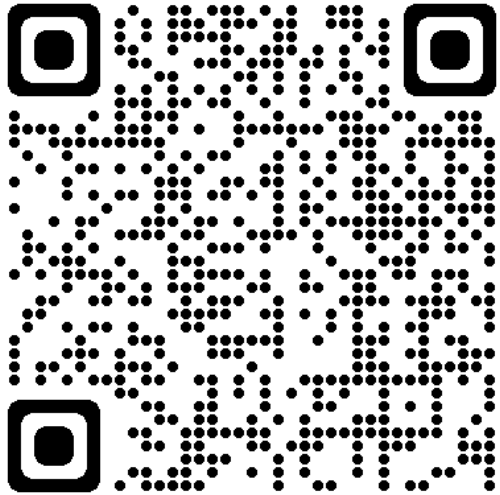
Telecommunications Programs





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Thank you!

Thank you for inviting us to your community!

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