



United States Department of Agriculture

Rural Development

Brownfields Program Workshop

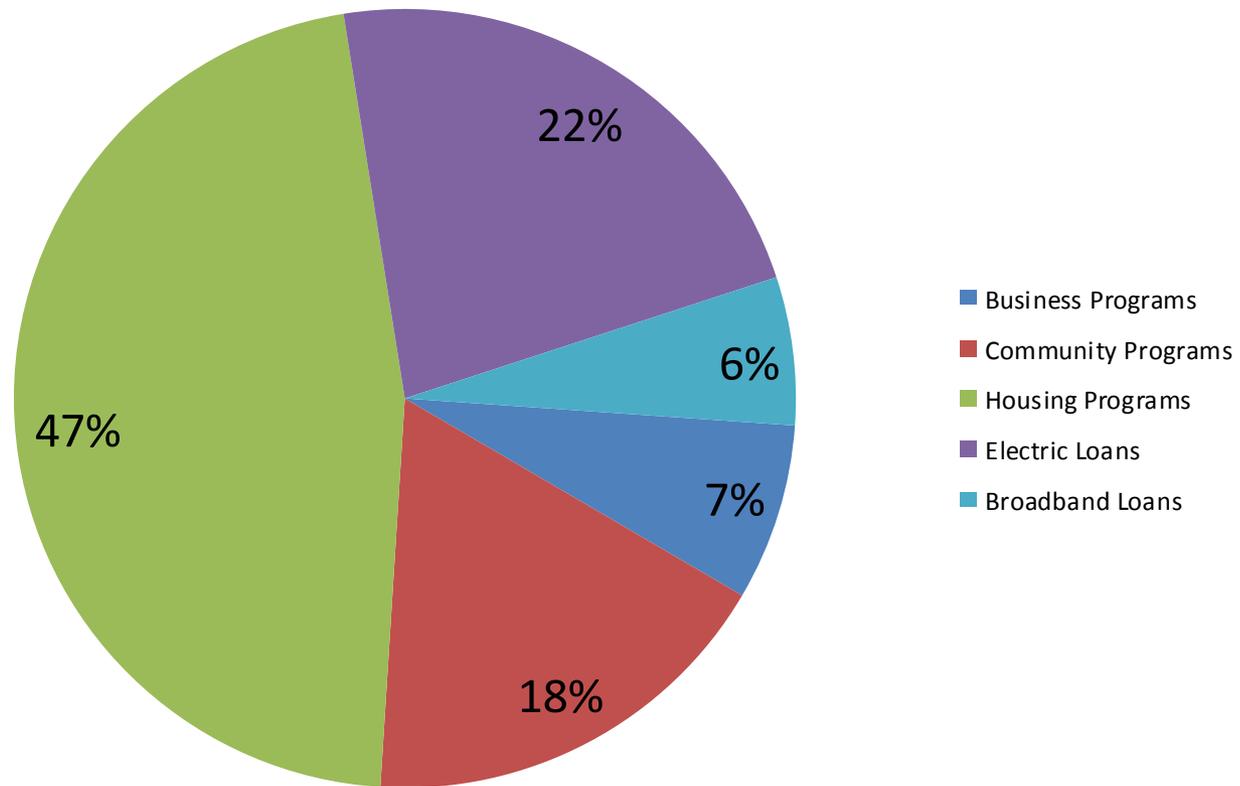
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USDA Rural Development

- USDA RD Mission
 - Committed to helping improve the economy and quality of life in rural America
- Accomplish the mission by:
 - Providing support for essential public facilities and services such as: as water and sewer systems, housing, health clinics, emergency service facilities, and electric and telephone service

USDA Rural Development

- USDA RD Invested \$475 million in rural Kansas in 2012



Overview

- Community Programs
 - Community Facilities
 - Water & Environmental
- Business Programs
 - Rural Economic Development Loan & Grants
 - Business & Industry Loan Guarantee
 - Rural Business Enterprise Grants
- Housing Programs
 - Guaranteed Rural Housing Loans
 - Direct Home Loans
 - Home Repairs

USDA Community Facilities Program

- The Community Facilities Program improves essential community services and/or facilities
 - Public Service
 - Public Safety
 - Health Care
- Eligible Areas
 - Rural areas with a population of less than 20,000

USDA Community Facility Program

Community Facilities Eligible Projects	
Dental Clinic	Police Station
Outpatient Clinic	Mobile Communications Center
Library	Youth Shelter
Museum	Food Storage & Distribution
Outdoor Theatre	Bridge
Public School	Airport Improvements
Street Improvement	Railroad Facility
Animal Shelter	Public Parking
Hospital	Mental Health Facility

USDA Community Facilities Project



Burns City Hall & Library Before USDA RD Assistance

USDA Community Facilities



Burns City Hall & Library After USDA RD Assistance

USDA Community Facilities



Restoration project in Humboldt to convert a bank building into City Hall

USDA Water & Environmental Programs

- Water & Environmental Programs develops and upgrades rural water distribution and wastewater facilities
- Eligible Area
 - Rural communities with a population of less than 10,000



USDA Water & Environmental Programs

- Eligible Purposes
 - Construct, enlarge, or otherwise improve rural water, solid waste disposal, sanitary sewage, and storm wastewater disposal facilities
 - Purchase program related machinery and equipment
 - Related professional fees
 - Land

USDA Water & Environmental Programs

- City of Oskaloosa, Kan.
 - Sewer mains were rehabilitated using cured-in-place pipe and PVC pipe
 - Sewer manholes, were rehabilitated using a monolithic liner



USDA Business Programs

- USDA Rural Development Financing
 - Rural Economic Development Loan & Grant Program
 - Business & Industry Guaranteed Loan Program
 - Rural Business Enterprise Grants

USDA Rural Economic Development Loan & Grant (REDLG) Program

- REDLG Program Overview
 - Electric and telephone rural utility cooperatives are eligible to apply for REDLG
 - The loan/grant funds are then passed through to the ultimate recipients, which can be any legal entity, including individuals, public bodies, and federally recognized Indian Tribes
 - Project eligible in rural area with population of 50,000

USDA Rural Economic Development Loan & Grant (REDLG) Program



- Kansas Hardwoods in Belvue partnered with Bluestem Electric for a REDLG Loan
- Received an interest-free loan to create a climate controlled facility

USDA Rural Economic Development Loan & Grant (REDLG) Program



- Concordia Tractor Inc. (CTI)/City of Concordia
- Utilized the Rural Economic Development Loan and Grant (REDLG) program
- Partnered with the City of Concordia, Bennington State Bank, KDOT

USDA Business & Industry Guaranteed Loan Program

- Commercial loan guarantees are available for up to 80 percent of the loan amount and can be used for
 - Business and industrial acquisitions to help keep the business from closing
 - Business conversion, enlargement, repair, modernization or development
 - Purchase and develop land, easements, right-of-way
 - Purchase equipment, supplies, inventory

USDA Business & Industry Guaranteed Loan Program



- Sharp Bros Seed Company in Healy established in 1958 to sell native grass seed
- Needed additional working capital to help build inventories for upcoming CRP enrollment
- Utilized the USDA RD B&I program for \$5 million guaranteed loan

USDA Rural Business Enterprise Grants

- Rural Business Enterprise Grants are for financing and developing small and emerging private businesses
- Funds can be used for technical assistance, revolving loan program, incubator/industrial buildings, and industrial park improvements
- Eligible entities include: non-profit associations, Indian Tribes, and public bodies

USDA Rural Business Enterprise Grants



- Harvey County Economic Development Council received RBEG funds to evaluate the feasibility of establishing a regional innovation accelerator
- Regional project that has several partners
- The accelerator will serve emerging and existing manufacturers in rural south central Kansas

USDA Housing Program

- USDA Rural Development Financing
 - Guaranteed Rural Housing Loans
 - Direct Home Loans
 - Home Repair Loans

USDA Guaranteed Home Loans

- Provides financing to build or purchase a home
- Private lenders make and service the loan, interest rate negotiated between lender and borrower
- 30 year, fixed rate mortgage
- Can finance up to 103.5% of market value to cover closing costs, necessary repairs and 3.5% guarantee fee

USDA Direct Home Loans

- 100% financing
- 33-year mortgage
- Flexible qualifying standards
- Not restricted to first time homebuyers
- Income limits are available at:

<http://www.rurdev.usda.gov/SupportDocuments/KS%20Direct.pdf>

USDA Home Repair Program

- Home Repair Program
- Low income individuals can receive low-interest loans and/or grants to repair their homes
- Funds can be used for making repairs, removing health and safety hazards, and installing essential features



USDA's Home Repair Program can help make homes more handicap-accessible.

USDA Rural Development

Think of USDA Rural Development not only as a funding source, but as a partner in creating opportunity for rural communities

USDA RD Offices in Kansas

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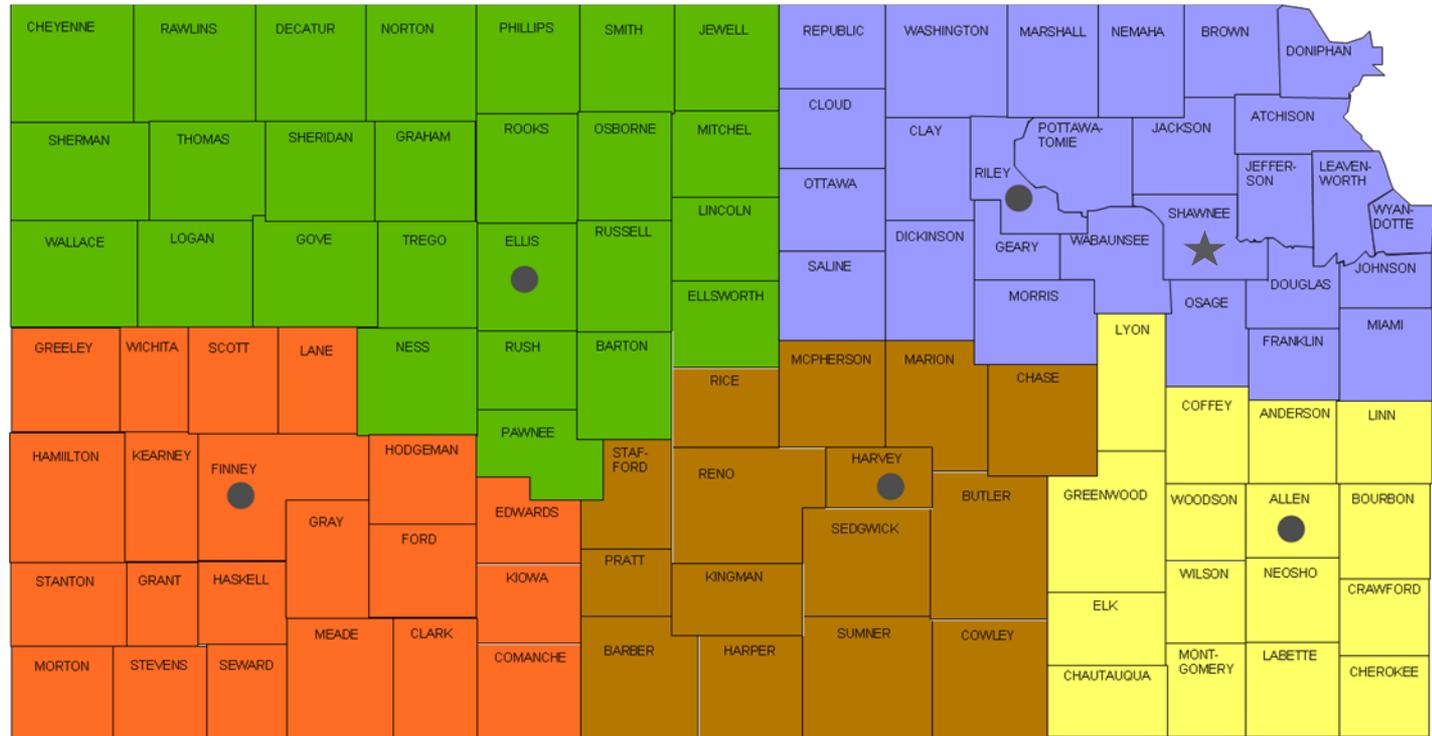
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Questions?

<http://www.rurdev.usda.gov/ks>