USDA Rural Development

Trina N. George, State Director
Mississippi

"USDA is an equal opportunity provider, employer and lender."

USDA-Rural Development

Trina George, State Director
John O. Jones, Program Director, SFH
G. Gary Jones, Program Director, RBCS
Darnella Smith-Murray, Program Director, CP/MFH
Bettye W. Oliver, Program Director, RUS
Acting Area Director, Area 1
Kenneth E. Wright, Area Director, Area 2
Thelma A. Glasco, Area Director, Area 3
Robert W. Windham, Area Director, Area 4
Acting Area Director, Area 5
Sheila M. Freely, Area Director, Area 6

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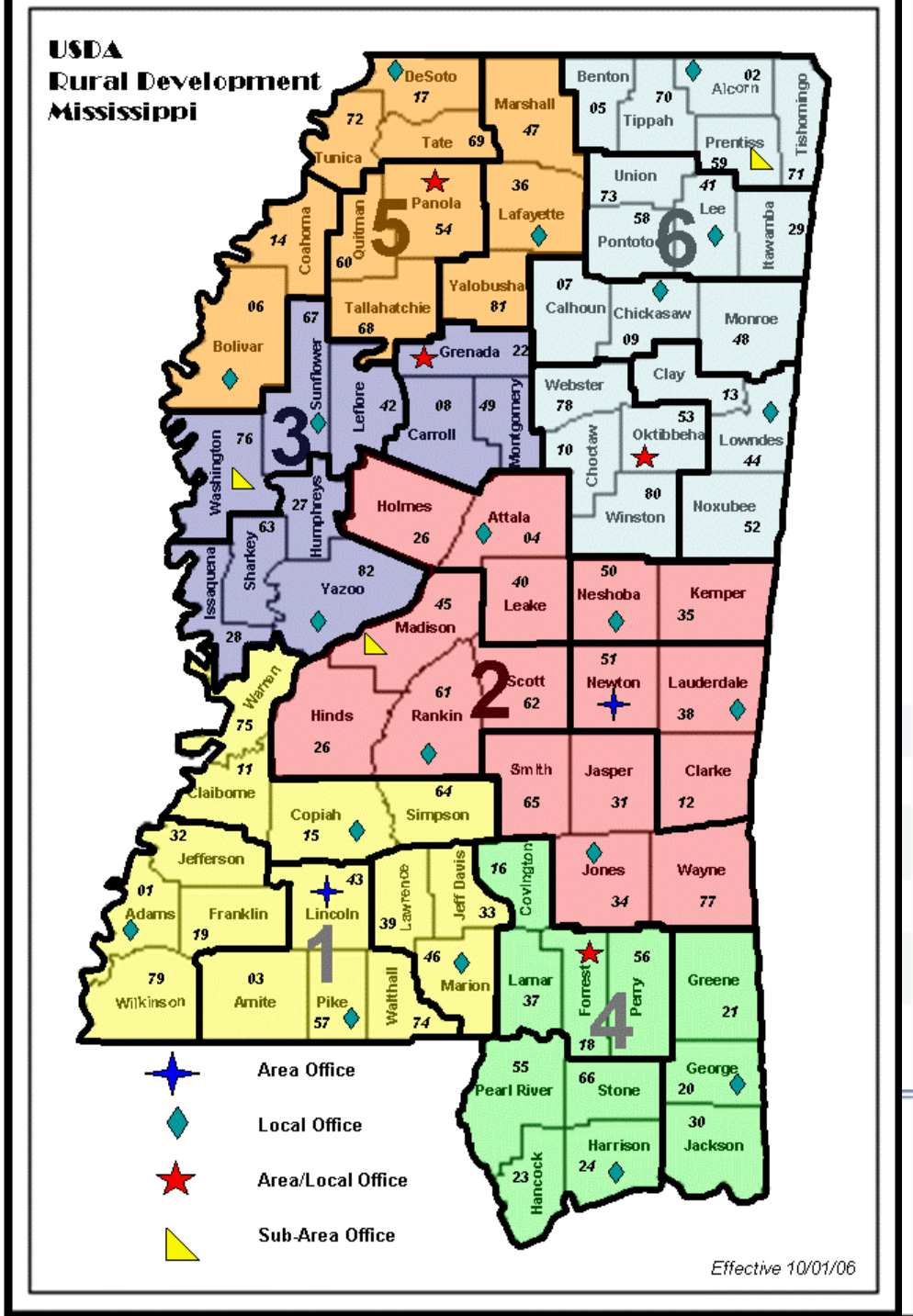
Committed to the future of rural communities.



Rural Development Mission Area

- Community Programs
- Rural Housing
- Rural Business/Cooperative Services

Community Facilities

- Provides funding for essential **community facilities** through loan and grant programs.

This USDA Rural Development Program is a key source for the financing of fire trucks, police cars, community centers and other essential services for rural communities.

CF Program Funding

- Direct Loans
- Guaranteed Loans
- Direct Grants
  - Child Care Grant Initiative
  - Economic Impact Initiative
  - Library Initiative
  - Know Your Farmer, Know Your Food Initiative

Who?

Eligible Applicants

- Public Entities
- Non-Profit Corporations
- Tribal Governments

Who do not have access to
Reasonable rates and terms elsewhere

What?

Eligible Purposes

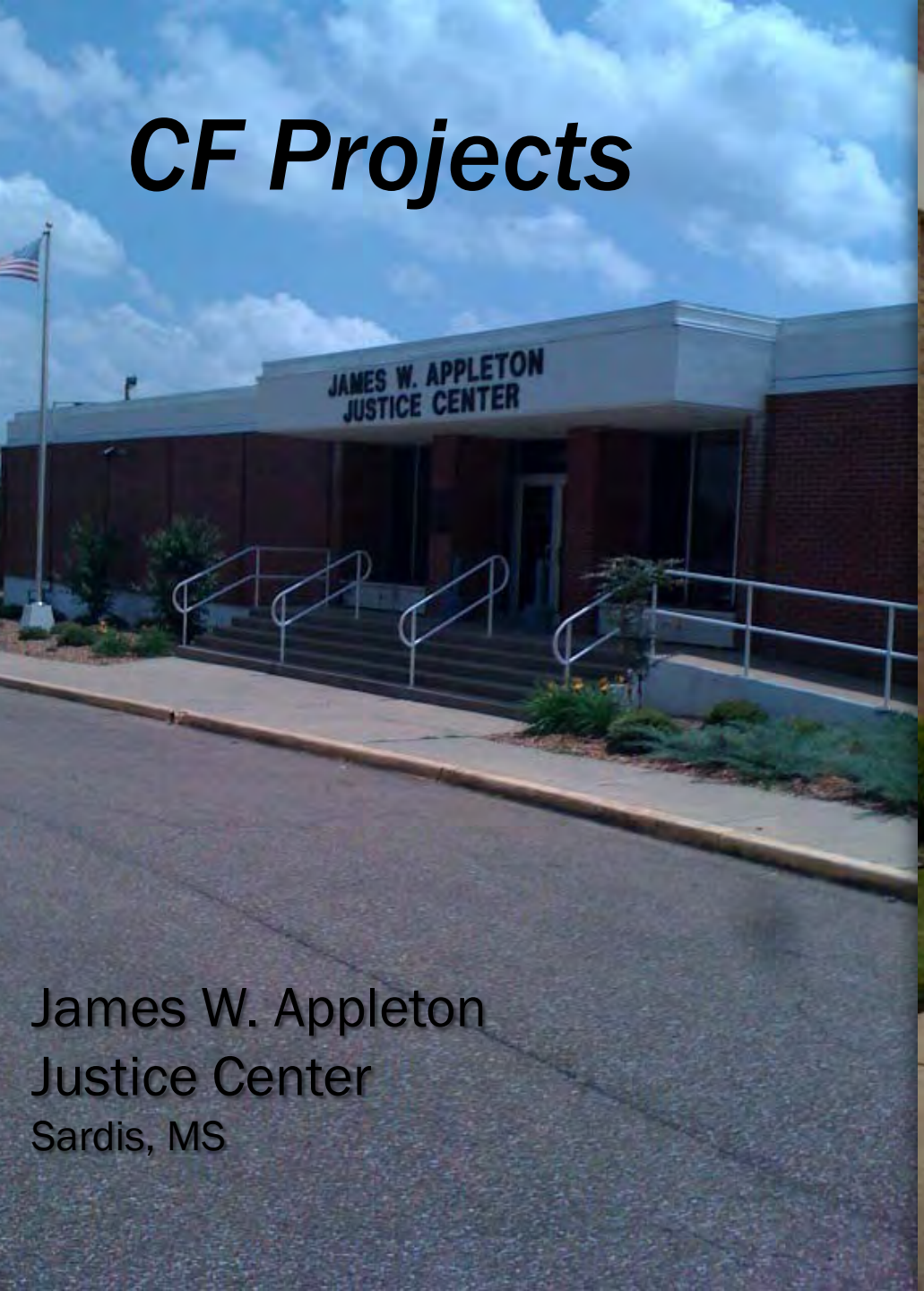
- Construction, enlargement, renovation or overall improvement of facilities
- Costs to acquire land, building or facilities
- Purchase equipment, machinery, supplies, inventory
- Professional fees (Interest, feasibility study, etc.)
- Refinancing existing debts (less than 50% of overall project cost/and was incurred for same purposes)

Where?

Eligible Rural Areas

- Projects must primarily serve rural residents
- Cities, towns and census designated places (CDP's) with populations of 20,000 or less

CF Projects



James W. Appleton
Justice Center
Sardis, MS

Senatobia Police
Department
Senatobia, MS

East Tallahatchie School District

Charleston, MS

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Sumrall Family Health Center

Sumrall, MS

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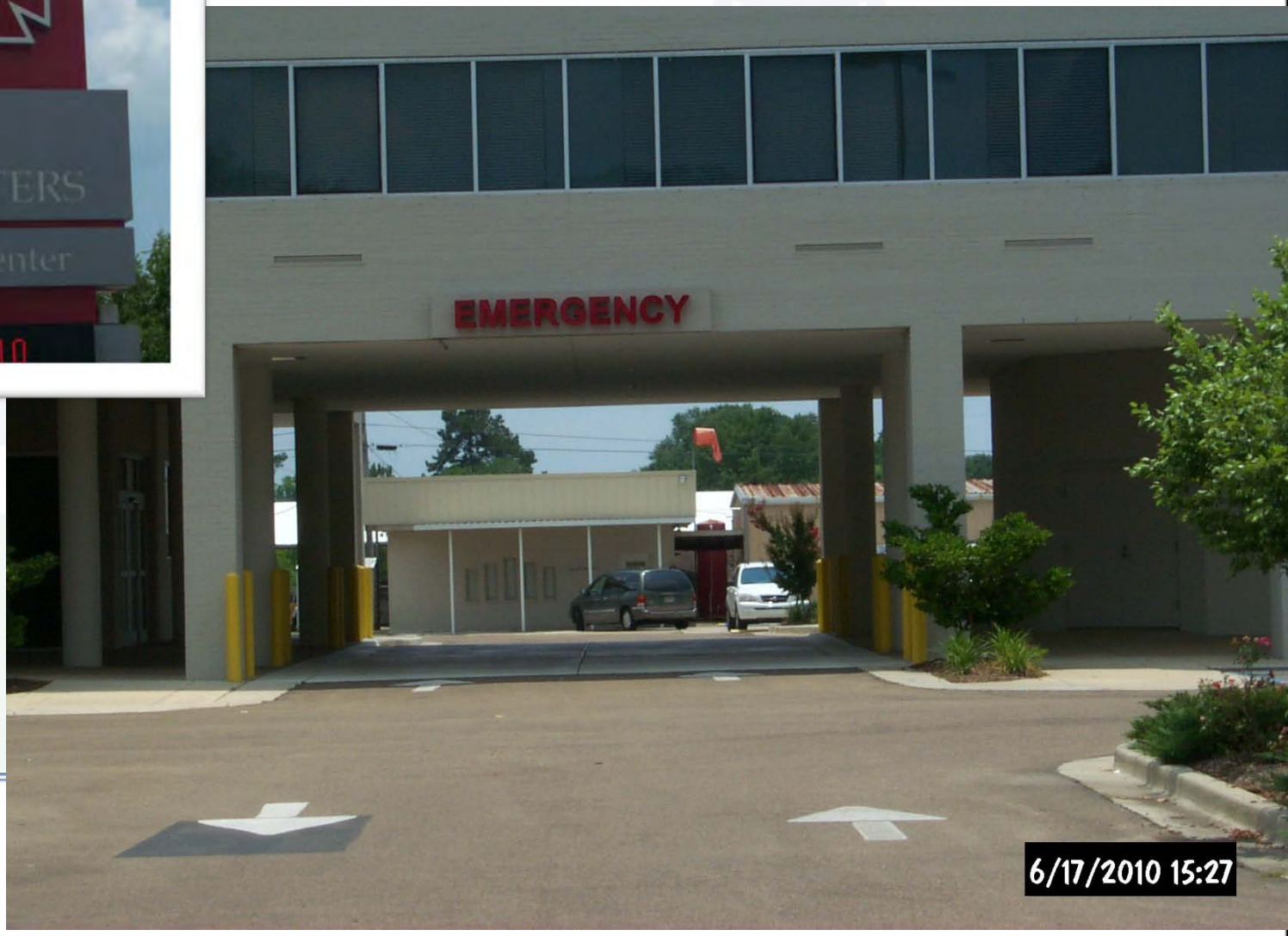
King's Daughter Medical Center

Brookhaven, MS



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Summit Police Station

Summit, MS

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Region VI Chemical Dependency Center
Greenwood, MS

Cayce Volunteer Fire Department

Byhalia, MS

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Children's Development Center

Coldwater, MS

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Coffeeville Fire Station

Coffeeville, MS

Kosciusko Fire Station

Kosciusko, MS

Delta Arts Alliance, Inc.
Cleveland, MS
ELLIS
DELTA ARTS
ALLIANCE
ELLIS
SUPPORT
THE ARTS
843 3344

Before

City of Charleston

Tallahatchie County, MS

After

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CF Funds Faith-based Initiative

Greater Refuge Temple Church, Inc.

(Multi-purpose Center)

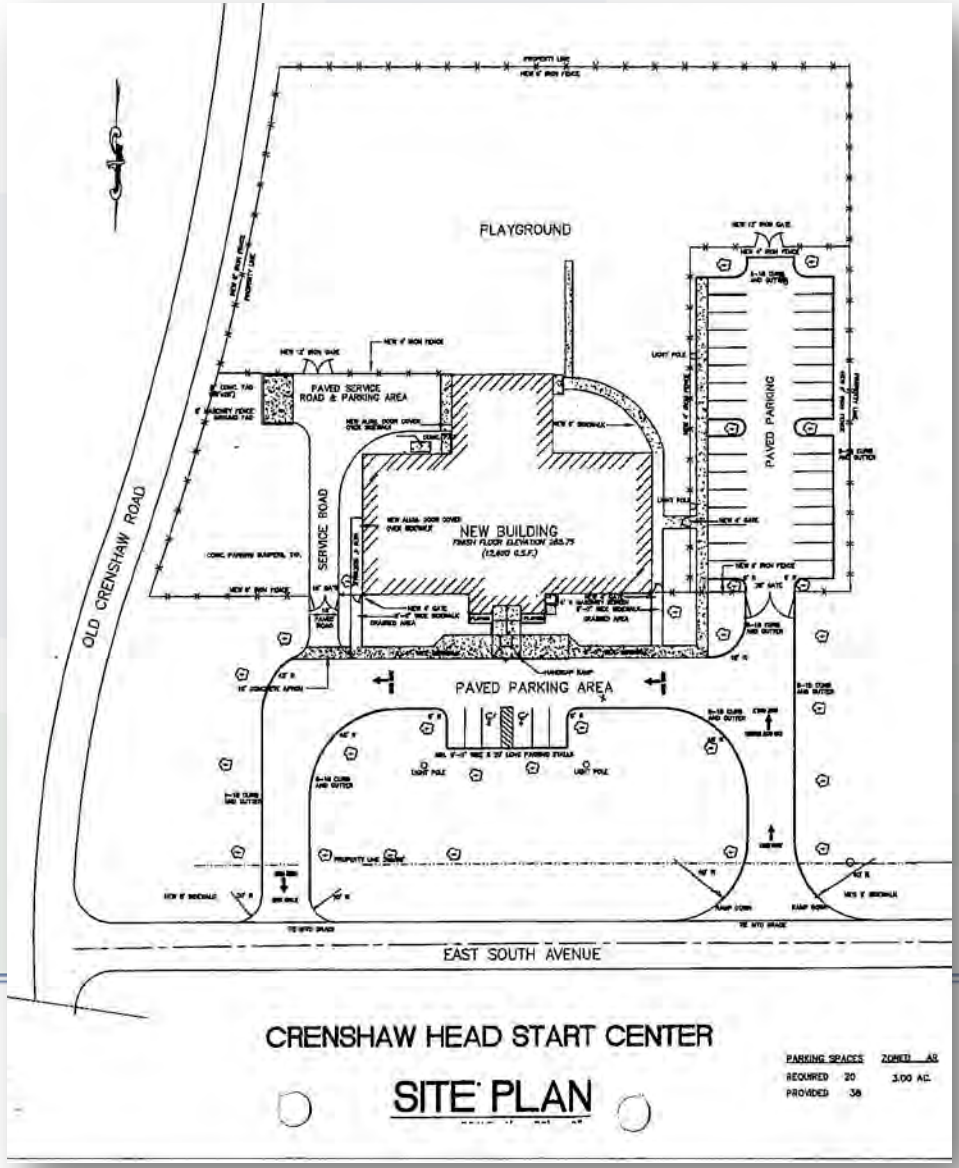
Canton, MS

Tallahatchie County Sheriff Department

ICS Head Start

Crenshaw, MS
(Existing Facility)

New Facility Floor Plan Layout



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Bolivar County Courthouse

Rosedale, MS

Renovation in Process

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RUS Program Funding

- Water and Environmental Programs
- Distance Learning/Telemedicine
- Solid Waste Management/Technical Assistance & Training
- Telecommunications/Broadband
- Community Connect
- Household Water Well System Program
- Electric Program

Water & Environmental Program

- Provides funding for essential **infrastructure** needs of a community through loans and grants.

Prairie Land Water Tank
Lowndes County, MS

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USDA Rural Development is the state's main source of funding for water and sewer systems. Distance Learning and Telemedicine programs are also financed through this program.

WEP Programs

- Direct Loans
- Guaranteed Loans
- Direct Grants

Lafayette Springs Water Assn.
Lafayette County, MS

Who?

Eligible Applicants

- Public Entities
- Non-Profit Corporations
- Tribal Government

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Lewisburg Water Association, Inc.

DeSoto County, MS

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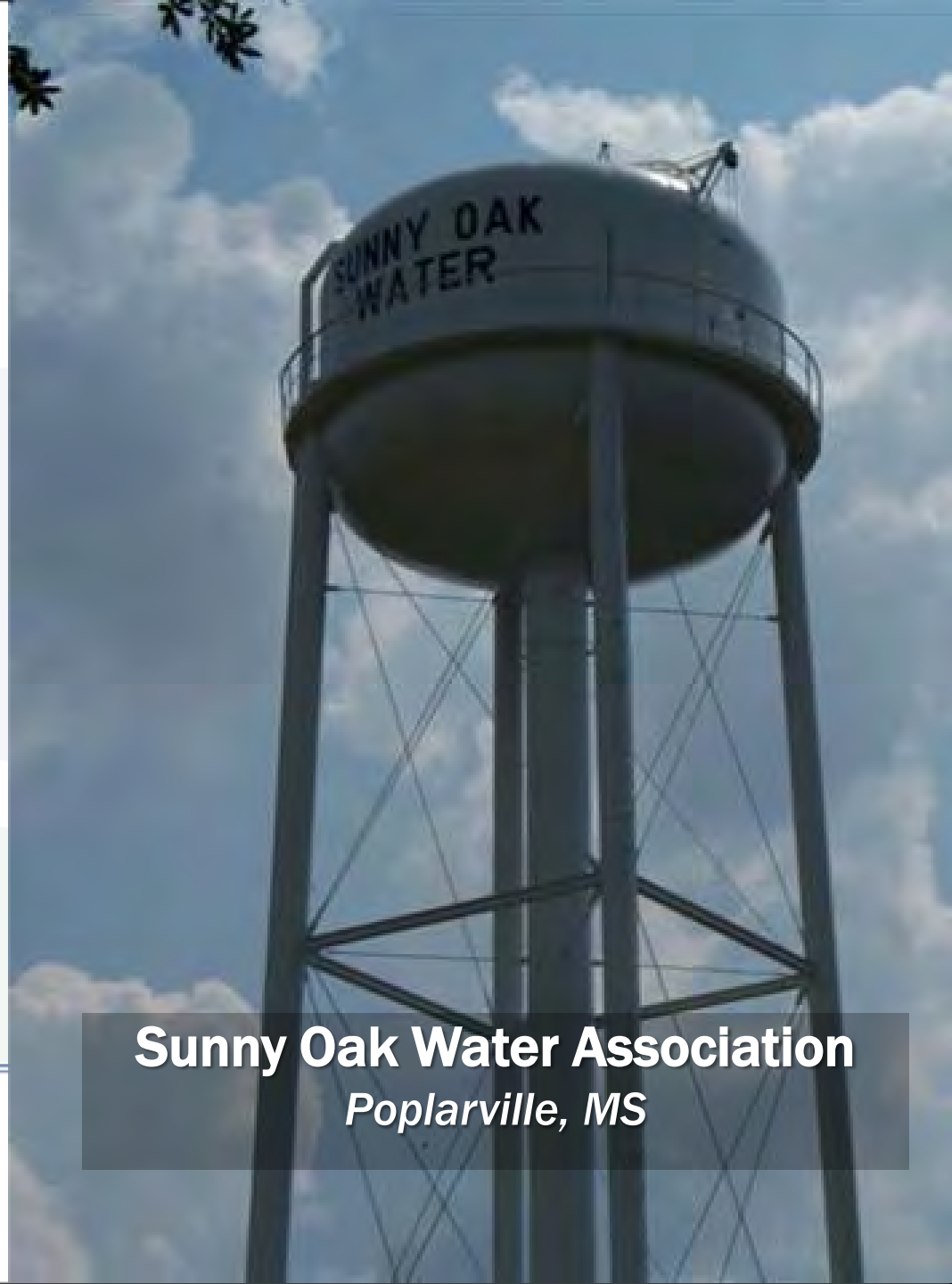

Sunny Oak Water Association

Poplarville, MS

Mount Comfort Water Association

Calhoun County, MS

Red Water

Mississippi Band of Choctaw Indians

Leake County, MS

Telecommunications Programs

- Infrastructure Loan Program
- Broadband Access Loan Program and Community Connect Grant Program
- Distance Learning/ Telemedicine Loan and Grant Program

Who is eligible for Broadband?

- Corporations
- Limited Liability Companies
- Cooperative or Mutual Organizations
- Indian Tribes
- Public Body

Town of Arcola
Broadband Community Connect Program

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Who is eligible for Distance Learning/ Telemedicine Grants?

- An incorporated organization or partnership
- An Indian tribe or tribal organization
- A state or local unit of government
- A consortium of the above
- Other legal entity such as a private corporation, either profit or non-profit

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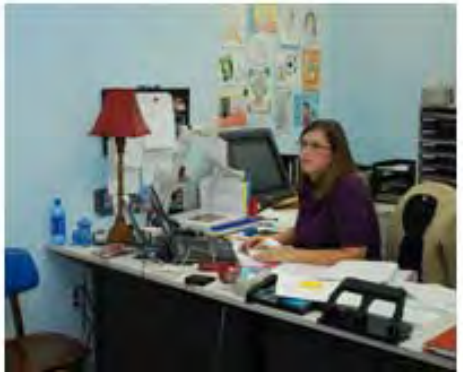
Delta State
University
E-Learning

E-Learning



Single Family Housing

Over 240,000 Mississippi families have financed homes through this USDA Rural Development Program's housing grants, direct loans, and guaranteed loans.

Single Family
Guaranteed Loan Program
Lee County, MS

Single Family
Direct Loan Program
Panola County, MS

Multi-Family Housing

This USDA Rural Development Program provides financing for multi-family living quarters for very low, low, and moderate income families.

Multi Family Housing Program

Panola County, MS

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Multi Family Housing Program

Starkville Area Office

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Questions?

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Rural Business & Cooperative Services

USDA Rural Development grants, loans, and loan guarantees through this program have created or saved thousands of Mississippi jobs through the private sector.

Rural Business Services

- Business & Industry Guaranteed Loans
- Rural Business Enterprise Grants
- Intermediary Relending Program
- Rural Economic Development Loans
- Renewable Energy Efficiency Grants
- Value-Added Producer Grants

Eligible Loan Purposes

- Existing or Start-up Businesses
- Real Estate and Buildings
- Machinery & Equipment
- Term Working Capital
- Refinancing (max. 49% existing exposure)
- Hotels, restaurants, machine shops, processing facilities, retail stores, grocery stores, car dealerships

Business & Industry Guaranteed Program

Business & Industry Guaranteed Program

Rural Business Enterprise Grants

- Facilitate the development of small and emerging private businesses
- Money goes to non-profit or public body to spur business in the area – cannot go to private business
  - Eligible purposes include: feasibility studies, technical assistance, build access streets to industrial parks, establish revolving loan funds
  - No repayment required by entity receiving grant
  - Generally receive 4 times request vs. funds

Rural Business Enterprise Grant Program

Oxford Enterprise Center
Oxford, MS

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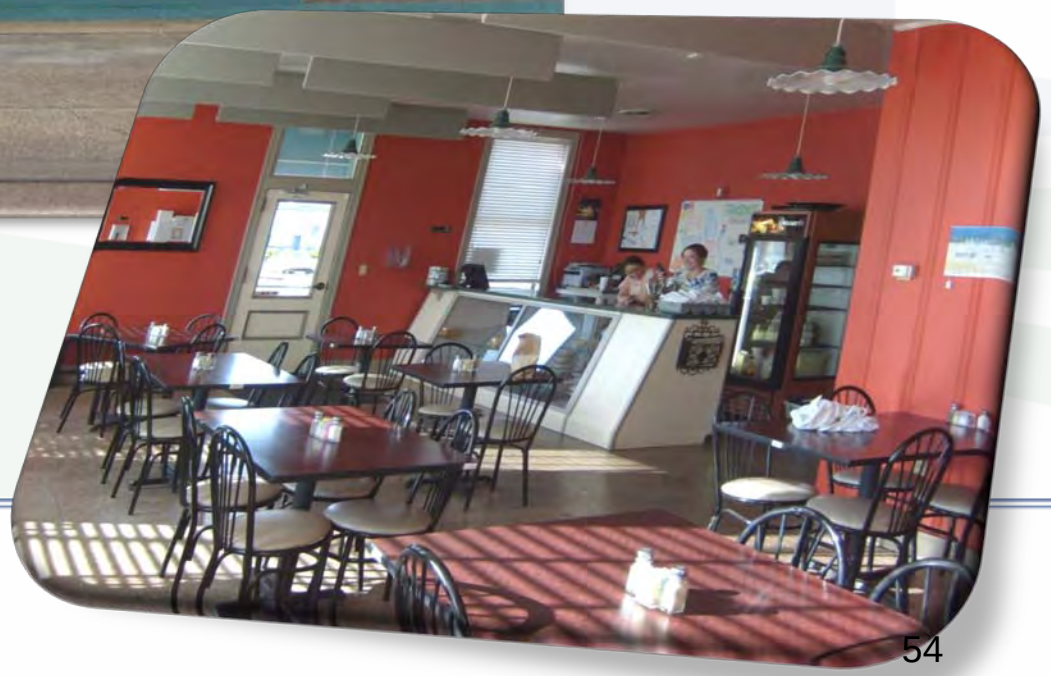
Rural Business Enterprise Grant Program

Northeast Mississippi Business Incubation System

Corinth, MS

Rural Business Enterprise Grant Program



The Dutch Oven

Clarksdale, MS

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Rural Business Enterprise Grant Program

Madison County Co-op

(Computer Equipment)

Renewable Energy Efficiency Grant

Scott County, MS

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Application Processing

- Program Requirements
- Selection of Engineer or Architect
- Cost Estimates
- Environmental Process
- Financial Statements
- Feasibility Study (if applicable)

Questions?

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