Trina N. George, State Director
Mississippi

“USDA is an equal opportunity provider, employer and lender.”
USDA-Rural Development

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Robert W. Windham, Area Director, Area 4
Acting Area Director, Area 5
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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
Summit Police Station
Summit, MS
Region VI Chemical Dependency Center
Greenwood, MS
Cayce Volunteer Fire Department
Byhalia, MS
Children’s Development Center
Coldwater, MS
Coffeeville Fire Station
*Coffeeville, MS*
Kosciusko Fire Station

Kosciusko, MS
City of Charleston
Tallahatchie County, MS
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)
Bolivar County Courthouse
Rosedale, MS
Renovation in Process
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
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
Who?

Eligible Applicants

• Public Entities
• Non-Profit Corporations
• Tribal Government
Lewisburg Water Association, Inc.
DeSoto County, MS
Sunny Oak Water Association
Poplarville, MS

100,000 Gallon Elevated Storage Tank

Sponsor/Developer: Sunny Oak Water Association, Inc.,
P.O.Box 112, Poplarville, MS 39470

Engineer: Engineering Service
198 Cleary Road, Richland, MS 39218

Contractor: Phoenix Fabricators & Erectors, Inc.
Avon, Indiana

Financed by United States Department of Agriculture (USDA) Rural Development
This institution is an equal opportunity provider.
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
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
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
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
Multi Family Housing Program
Starkville Area Office
Questions?

USDA Rural Development

www.rurdev.usda.gov/
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
Northeast Mississippi Business Incubation System
Corinth, MS

Rural Business Enterprise Grant Program
The Dutch Oven
Clarksdale, MS

Rural Business Enterprise Grant Program
Rural Business Enterprise Grant Program

Madison County Co-op
(Computer Equipment)
Renewable Energy Efficiency Grant
Scott County, MS
Application Processing

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

www.rurdev.usda.gov/