**Introduction and Welcome from the State Director**

**Challenges and Opportunities In Rural California**
In terms of geography, culture, history, and economic condition, rural California is incredibly diverse. The many California counties which are predominantly rural contain some of the most rapidly growing communities in the state, areas gripped by long-term decline, and everything in between.

Our mission at USDA Rural Development is nothing less than to increase economic opportunity and improve the quality of life in these rural communities - and that’s every bit as broad as it sounds. It is also a mission that has changed over time. Not too many years ago, you knew us as the Rural Electrification Administration and the Farmers Home Administration. Today, you can think of USDA Rural Development as an investment bank for economic and community development in rural America.

Since 2001, USDA Rural Development California has invested over $2 billion in our state’s rural economies in the form of loans, grants, and technical assistance for affordable housing, critical infrastructure, community facilities, outreach to rural businesses and cooperatives, and aid to local government. Numbers, however, don’t tell the whole story. These dollars represent water lines laid, hospitals built, businesses started and jobs created. They represent families moving into new homes, and affordable rental housing in small towns here in California. I am extremely proud of the proven ability of our staff to leverage existing human and financial capital in rural areas, and build a better future for rural Americans.

California's small towns and rural areas face both challenges and dramatic new opportunities. I am absolutely committed to working with rural communities and entrepreneurs in our great state to meet those challenges head-on, and seize the many opportunities that rural California enjoys today. We can’t do our job though, without private investment and community leadership. That’s where you come in. We have 25 offices across California – from Alturas to El Centro. I welcome you to stop in for a cup of coffee sometime and tell us about your goals. Chances are, we have a program that’s right for you.

**USDA Rural Development Is On Your Team**

USDA Rural Development California is ready to help with the following tools:

- Low-interest home loans and self-help housing programs
- Loan guarantees for business, mortgage and rental housing lenders
- Low-interest loans and grants for critical infrastructure, utility, and community facility projects
- Grants for value-added agricultural ventures and energy efficiency projects
- Grants for community-based and non-profit economic development organizations
- Affordable farm worker and rental housing programs

**Yes, It Can Be Done**

Our staff pledges to help you through the paperwork process. Most people are pleased to find that it doesn’t require an MBA or PhD to complete a successful application. We’ll work with you to explain USDA Rural Development programs, to help you determine if your project meets our eligibility criteria and with strategic planning and utilization of our loans, grants, and technical assistance.

Thanks for your interest in USDA Rural Development California. We’re working hard to help those in rural America succeed.

Sincerely,

Benjamin Higgins
State Director
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# Rural Development - State Office Directory

**United States Department of Agriculture**  
**Rural Development – California**  
**430 G Street, Agency 4169**  
**Davis, CA 95616-4169**

<table>
<thead>
<tr>
<th>Role</th>
<th>Name</th>
<th>Phone</th>
<th>Fax</th>
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</thead>
<tbody>
<tr>
<td>State Director</td>
<td>Benjamin Higgins</td>
<td>(530) 792-5800</td>
<td>(530) 792-5837</td>
</tr>
<tr>
<td>Administrative</td>
<td>Rita Medina</td>
<td>(530) 792-5833</td>
<td></td>
</tr>
<tr>
<td>Program Director</td>
<td></td>
<td>(530) 792-5842</td>
<td>(530) 792-5838</td>
</tr>
<tr>
<td>Business-Cooperative Program Director</td>
<td>Charles Clendenin</td>
<td>(530) 792-5825</td>
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</tr>
<tr>
<td>Community Program Director</td>
<td>Janice Waddell</td>
<td>(530) 792-5810</td>
<td>(530) 792-5837</td>
</tr>
<tr>
<td>Single Family Housing Program Director</td>
<td>Robert Anderson</td>
<td>(530) 792-5816</td>
<td>(530) 792-5838</td>
</tr>
<tr>
<td>Multi-Family Housing Program Director</td>
<td>Stephen Nnodim</td>
<td>(530) 792-5830</td>
<td>(530) 792-5838</td>
</tr>
<tr>
<td>Public Information Coordinator</td>
<td>Sarah Pursley</td>
<td>(530) 792-5801</td>
<td>(530) 792-5837</td>
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</tbody>
</table>

**Local Offices and Regional Managers**
Office addresses, phone numbers and geographic coverage

**Websites**
- United States Department of Agriculture: [www.usda.gov](http://www.usda.gov)
Programs for Rural Businesses and Rural Cooperatives

USDA Rural Development's Rural Business-Cooperative programs deliver a variety of assistance to rural businesses and communities. All of them work in financial partnership with local economic organizations - banks and lenders, economic development groups, local revolving loan funds, universities, cities, counties, tribes, and cooperatives.

<table>
<thead>
<tr>
<th>USDA PROGRAM</th>
<th>PURPOSE Program goal</th>
<th>ELIGIBLE APPLICANTS</th>
<th>PROGRAM TYPE How it works</th>
<th>ELIGIBLE AREAS Rural population</th>
<th>AUTHORIZED PURPOSES Use of funds</th>
<th>TYPICAL FUNDING</th>
<th>RATES AND TERMS Rates can change</th>
<th>KEYS TO SUCCESS</th>
<th>WHEN TO APPLY</th>
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<tbody>
<tr>
<td>Business and Industry Loan Guarantee</td>
<td>Creates incentive for business lending that saves and creates jobs</td>
<td>Rural business owners, banks and commercial lenders</td>
<td>USDA guarantees business loans made by banks</td>
<td>All rural areas other than cities of more than 50,000 population and their adjacent urbanized areas</td>
<td>The loans guaranteed can be used for real estate, equipment, working capital, and refinancing - for nonfarm businesses</td>
<td>$1 million - $10 million</td>
<td>Negotiated between business and lender - fixed or variable rates with no balloons</td>
<td>Lender-driven: there must be a bank willing to make the loan - (USDA only guarantees the loan) - business must have strong equity and collateral</td>
<td>Year-round</td>
<td>Local banks and business lenders or USDA State Office</td>
</tr>
<tr>
<td>Intermediary Relending Program (IRP)</td>
<td>Capitalizes locally-run revolving loan programs for small businesses unable to qualify for bank financing</td>
<td>Nonprofit economic development groups, tribes and public bodies (e.g. cities or counties)</td>
<td>USDA loans money to a local revolving loan fund for relending to nonfarm businesses</td>
<td>Unincorporated areas with less than 25,000 population</td>
<td>The loans must be used to set up a loan program to make business loans for real estate, equipment, working capital, and refinancing - for nonfarm businesses</td>
<td>Maximum $750,000 loans to re-lenders for business loans up to $150,000</td>
<td>1%, 30 years to re-lender for rural business loans</td>
<td>Funding is limited, so these loans tend to go only to loan funds that will serve the neediest areas</td>
<td>Year-round with quarterly competition at national level</td>
<td>USDA State Office</td>
</tr>
<tr>
<td>Rural Business Enterprise Grant (RBE)</td>
<td>Supports community economic development programs that will assist small businesses</td>
<td>Universities and nonprofit economic development groups</td>
<td>USDA makes grants to local economic development programs that support nonfarm businesses</td>
<td>All rural areas other than cities of more than 50,000 population and their adjacent urbanized areas</td>
<td>The grant can be used to set up a revolving loan fund, provide technical assistance to businesses, develop infrastructure, provide job training, or do a feasibility study</td>
<td>$25,000 - $100,000</td>
<td>Funding is limited, so these grants tend to go only to the neediest areas</td>
<td>Funding is limited, so these grants tend to go only to the neediest areas</td>
<td>Once a year with annual competition at state level</td>
<td>USDA Local or State Office</td>
</tr>
<tr>
<td>Rural Cooperative Development Grant (RCDG)</td>
<td>Supports centers to assist cooperatives</td>
<td>Universities and nonprofit economic development groups</td>
<td>USDA makes grants to centers for rural cooperative development</td>
<td>Grants are used to operate centers that assist rural cooperatives</td>
<td></td>
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<td></td>
<td>Funding is limited, so these grants tend to go only to the neediest areas</td>
<td>Funding is limited, so these grants tend to go only to the neediest areas</td>
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</tr>
<tr>
<td>Value Added Producer Grants (VAPG)</td>
<td>Help producer-owned business ventures add value to products</td>
<td>Producers, farmer and rancher cooperatives, agricultural producer groups, and producer-based business ventures</td>
<td>USDA makes grants for value added activities; either planning or working capital</td>
<td></td>
<td>Value Added: 1) change in product physical state 2) differentiated production or marketing 3) product segregation 4) product produces renewable energy</td>
<td>$50,000 - $300,000</td>
<td>Grant</td>
<td>Priority given to products producing bio-energy</td>
<td>Annual competition at national level</td>
<td>USDA State Office</td>
</tr>
<tr>
<td>Renewable Energy and Efficiency Grant Program (Farm Bill - Section 9006)</td>
<td>To purchase renewable energy systems and make energy efficiency improvements</td>
<td>Farmers, ranchers, and rural business owners</td>
<td>USDA makes grants to purchase renewable energy systems and to make energy efficiency improvements</td>
<td>All rural areas other than cities of more than 50,000 population and their adjacent urbanized area</td>
<td>Eligible renewable energy projects include those for which energy is derived from wind, solar, biomass, geothermal, or for which hydrogen is derived from biomass or water using the previously stated energy sources</td>
<td>$2,500 to $200,000</td>
<td>The more cost effective the project will be and the more eligible matching funds the applicant provides, the more competitive the application will be</td>
<td></td>
<td>Year-round</td>
<td></td>
</tr>
<tr>
<td>Renewable Energy and Efficiency Loan Guarantee Program (Farm Bill - Section 9006)</td>
<td></td>
<td>Farmers, ranchers, and rural business owners</td>
<td>USDA makes loan guarantee to purchase renewable energy systems and to make energy efficiency improvements</td>
<td></td>
<td></td>
<td>Not to exceed $10 million</td>
<td>Not to exceed 50% of total eligible project cost</td>
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</table>
# Programs for Rural Communities

USDA Rural Development delivers a variety of assistance to rural communities. Some involve direct assistance by USDA, while others work through local partnerships.

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<tr>
<th>USDA PROGRAM</th>
<th>PURPOSE</th>
<th>ELIGIBLE APPLICANTS</th>
<th>PROGRAM TYPE</th>
<th>ELIGIBLE AREAS</th>
<th>AUTHORIZED PURPOSES</th>
<th>TYPICAL FUNDING</th>
<th>RATES AND TERMS</th>
<th>KEYS TO SUCCESS</th>
<th>WHEN TO APPLY</th>
<th>WHO TO CONTACT</th>
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</thead>
<tbody>
<tr>
<td>Community Facilities Guaranteed Loan (CF Guarantee)</td>
<td>Provide an incentive for commercial lending that will develop essential community facilities</td>
<td>Banks and other commercial lenders to make loans to nonprofits, tribes, and public bodies (e.g., cities or counties)</td>
<td>USDA guarantees loans made by banks</td>
<td>Rural population</td>
<td>The loans guaranteed can be used for real estate and equipment - types of projects include clinics, hospitals, public buildings, day care centers, fire stations, fire trucks, and recreational facilities</td>
<td>$100,000 - $6 million</td>
<td>Negotiated between borrower and lender - fixed or variable rates</td>
<td>Lender-driven: there must be a bank willing to make the loan - (USDA only guarantees the loan) - typically, only nonprofit borrowers qualify for CF guarantees</td>
<td>Year-round</td>
<td>Local banks or USDA State Office</td>
</tr>
<tr>
<td>Community Facilities Direct Loan (CF Direct)</td>
<td>Develop essential community facilities</td>
<td>Nonprofits, tribes, and public bodies (e.g., cities or counties)</td>
<td>USDA makes loans and grants to develop essential community facilities</td>
<td>Cities, towns, unincorporated areas with less than 20,000 population</td>
<td>The loans or grants can be used for real estate and equipment - types of projects include clinics, hospitals, public buildings, day care centers, and fire stations or fire trucks</td>
<td>$100,000 - $2 million</td>
<td>4.5%-5.5% fixed; 40 years maximum</td>
<td>The loan must be fully secured by a lien on the property financed or by a pledge of tax revenues</td>
<td>Year-round</td>
<td>USDA Local Offices</td>
</tr>
<tr>
<td>Community Facilities Grant (CF Grant)</td>
<td>Help communities that cannot qualify for a CF loan pay for the cost of developing essential community facilities</td>
<td>Nonprofits, tribes, and public bodies (e.g., cities or counties)</td>
<td>USDA makes loans and grants to develop essential community facilities</td>
<td>Rural population</td>
<td>The loans or grants can be used for real estate and equipment - types of projects include clinics, hospitals, public buildings, day care centers, and fire stations or fire trucks</td>
<td>$15,000 - $40,000</td>
<td>Grant</td>
<td>May pay for 15-75% of the project cost depending on the community’s population and median household income</td>
<td>Year-round</td>
<td>USDA State Office</td>
</tr>
<tr>
<td>Economic Impact Initiative (EII)</td>
<td>Help communities that have not employed rates in excess of 19.5% develop essential community facilities</td>
<td>Nonprofits, tribes, and public bodies (e.g., cities or counties)</td>
<td>USDA makes loans and grants to develop essential community facilities</td>
<td>Rural population</td>
<td>The loans or grants can be used for real estate and equipment - types of projects include clinics, hospitals, public buildings, day care centers, and fire stations or fire trucks</td>
<td>$50,000 - $300,000 for grants - no limit for loans</td>
<td>Fixed based on Government cost of funds; 10 years and/or Grant</td>
<td>15% of grant amount required in non-federal matching funds - grants are only made available to the neediest applicants</td>
<td>Year-round with annual competition at national level</td>
<td>USDA State Office</td>
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<tr>
<td>Distance Learning and Telemedicine Loan and Grant (DLT)</td>
<td>Support the development of telemedicine and distance learning systems</td>
<td>Schools, libraries, nonprofit hospitals, clinics, and tribes</td>
<td>USDA makes loans and grants</td>
<td>Rural population</td>
<td>The funds can be used for initial capital and hardware costs that will enhance telecommunication capabilities for either public education or medical purposes</td>
<td>$50,000 - $300,000 for grants - no limit for loans</td>
<td>Fixed based on Government cost of funds; 10 years and/or Grant</td>
<td>15% of grant amount required in non-federal matching funds - grants are only made available to the neediest applicants</td>
<td>Once a year with annual competition at national level</td>
<td>USDA State Office</td>
</tr>
<tr>
<td>USDA PROGRAM</td>
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<td>RATES AND TERMS</td>
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<tr>
<td><strong>Water and Waste Disposal Loan and Grant (WWD Loan and Grant)</strong></td>
<td>Develops and repairs water, sewer, storm drainage, and solid waste systems</td>
<td>Public bodies, tribes, and nonprofits (cities, water districts, mutual water companies)</td>
<td>USDA makes loans (sometimes with grants) for water and waste disposal facilities</td>
<td>Cities with less than 10,000 population and unincorporated areas</td>
<td>Eligible projects include water, sewer, solid waste and storm drainage systems - both new and repair projects - for domestic and industrial users (excludes irrigation)</td>
<td>$1 million - $3 million</td>
<td>Loans: below market, fixed, 40 years, also grants</td>
<td>Loans must be fully secured by revenues or assessments - grants focus on neediest applicants, depending on population, income, and health factors</td>
<td>Year-round</td>
<td>USDA Local Offices</td>
</tr>
<tr>
<td><strong>Colonias and Native American Grants</strong></td>
<td>Helps especially needy border and Native American communities pay for all or part of the cost of water and waste disposal facilities</td>
<td>Designated “Colonias” within 150 miles of US-Mexico Border and Native American communities</td>
<td>USDA makes grants for water and waste disposal facilities</td>
<td></td>
<td></td>
<td>$100,000 - $500,000</td>
<td>Grant</td>
<td>Grant amount depends on community population, income, and health and safety factors</td>
<td></td>
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</tr>
<tr>
<td><strong>Broadband Loan</strong></td>
<td>Loans for cost of construction, improvement, and acquisition of facilities and equipment for broadband services</td>
<td>Corporations, limited liability co., cooperatives, tribes and public bodies</td>
<td>USDA makes loans for broadband facilities</td>
<td>Any rural community that is an incorporated or unincorporated place in the United States with less than 20,000 in population</td>
<td>To provide broadband service</td>
<td>$11 million - $80 million</td>
<td>Direct cost of money to government. Below market rates</td>
<td>Applicant must present a good business plan and have a 20% credit support</td>
<td></td>
<td>USDA Local Offices</td>
</tr>
<tr>
<td><strong>Community Connect Grants</strong></td>
<td>Grants for cost of construction of facilities and equipment for broadband services</td>
<td>Incorporated organization, tribe or tribal organization, cooperatives, limited liability co. state and local government</td>
<td>USDA makes grants for broadband facilities</td>
<td>Any rural community that has no existing residential broadband service whose population is less than 20,000. The applicant must provide broadband service to all critical facilities and establish a community center with 10 computers offering free high speed internet (200Khz or greater) to the community</td>
<td>To provide broadband services to both residential and businesses</td>
<td>$200,000 - $2 million</td>
<td>Applicant must provide a 15% matching cost or equivalent in kind equipment.</td>
<td>Applicants should show proof of community support and involvement. Applicants are only made to the neediest communities</td>
<td>Once a year with annual competition at national level</td>
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<tr>
<td>USDA PROGRAM</td>
<td>PURPOSE</td>
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</tr>
<tr>
<td>Single Family Housing Direct Loan</td>
<td>Program goal: Creates option for low income people to buy a modest home.</td>
<td>Low and very low income people</td>
<td>USDA makes loan to home-buyers</td>
<td>Rural population</td>
<td>Use of funds: $90,000-$190,000; up to 100% of the market value of the home</td>
<td>6.25% fixed (or lower if subsidized); 33-38 years</td>
<td>Applicants must have good credit and stable income adequate to repay the loan. - Self-Help program available</td>
<td></td>
<td>Year-round</td>
<td>USDA Local Offices</td>
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<tr>
<td>(502 Loan)</td>
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<tr>
<td>Single Family Housing Participation Loan</td>
<td>Program goal: Enhances ability of mortgage lenders to make loans so low-income people have option to buy a modest home.</td>
<td>Low income people</td>
<td>USDA participates with a local mortgage lender in financing a home</td>
<td>Unincorporated areas, cities with less than 10,000 population, and some cities with less than 25,000 population and not part of an urban area</td>
<td>Use of funds: $90,000-$190,000; up to 100% of the market value of the home</td>
<td>Mortgage lender’s loan is fixed; 30 years; USDA’s is 6.25% fixed (or lower if subsidized); 33-38 years</td>
<td>Mortgage lender loans 20+% of purchase price; USDA loans the rest - applicants must have good credit and stable income adequate to repay the loan.</td>
<td></td>
<td>Year-round</td>
<td>Participating mortgage lender, or USDA Local Office</td>
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<tr>
<td>(502 Participation)</td>
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<tr>
<td>Single Family Housing Guaranteed Loan</td>
<td>Program goal: Creates incentive for mortgage lender to make home loans to low and moderate income people.</td>
<td>Mortgage lenders making loans to low and moderate income people</td>
<td>USDA guarantees home loan made by mortgage lenders</td>
<td>Unincorporated areas, cities with less than 10,000 population, and some cities with less than 25,000 population and not part of an urban area</td>
<td>Use of funds: $290,000; up to 100% of the market value of the home</td>
<td>Mortgage lender’s interest rate is negotiated but is fixed; 30 years; guarantee fee applies</td>
<td>Lender-driven: participant lenders make the loan - (USDA guarantees the loan) - applicants need good credit, stable income adequate for loan repayment</td>
<td></td>
<td>Year-round</td>
<td>Participating mortgage lender, or USDA State Office</td>
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<tr>
<td>(502 Guarantee)</td>
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<tr>
<td>Single Family Housing Loan</td>
<td>Program goal: Modernizes or repairs a modest home.</td>
<td>Very low income people</td>
<td>USDA makes loan to home owners</td>
<td>Rural population</td>
<td>Use of funds: Install or repair water or sewer hook-ups, roofing, insulation, other improvements or to repair basic defects</td>
<td>$20,000</td>
<td>1%, 20 year</td>
<td>Applicant must have limited resources and be unable to get credit elsewhere</td>
<td></td>
<td>USDA Local Offices</td>
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<tr>
<td>(504 Loan)</td>
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<tr>
<td>Single Family Housing Repair Grant</td>
<td>Program goal: Rehabilitates substandard housing to a safe, decent and sanitary condition.</td>
<td>Very low income people who are 62 years of age or older</td>
<td>USDA gives grant to home owners</td>
<td>Rural population</td>
<td>Use of funds: Grant must live in dwelling 3 years after the grant is made</td>
<td>$7,500</td>
<td>Grant must live in dwelling 3 years after the grant is made</td>
<td>Applicant must have limited resources - SFH 504 Grant and Loan may be combined</td>
<td></td>
<td>USDA Local Offices</td>
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<tr>
<td>(504 Grant)</td>
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# Programs for Rural Housing – Multi Family

USDA Rural Development’s Rural Housing programs deliver a variety of assistance to support the housing needs of rural communities. Most involve direct assistance by USDA, while others work through local partnerships. Includes Farm Labor and Housing Preservation programs.

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<thead>
<tr>
<th>USDA PROGRAM</th>
<th>PURPOSE</th>
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<tbody>
<tr>
<td>Rural Rental Housing Direct Loan (515 Loan)</td>
<td>Develops new rental or cooperative housing and related facilities for low income tenants</td>
<td>Individuals, corporations, associations, partnerships, trusts, tribes, public or private organizations, consumer cooperatives</td>
<td>USDA makes direct loan</td>
<td>Colonia, tribal land, EZ, EC or REAP zones, California list of designated places</td>
<td>Develop new rental housing</td>
<td>$1,000,000 maximum</td>
<td>1% fixed (using interest credit); 30 years with 50-year amortization</td>
<td>Limited funding; no more than $2.5 million per state</td>
<td>Once a year with annual competition at national level</td>
<td>USDA State Office</td>
</tr>
<tr>
<td>Guaranteed Rural Rental Housing Loan (GRRH 538 Loan)</td>
<td>Creates incentives and shares the risks for commercial lenders to develop/repair apartments for low and moderate income tenants</td>
<td>A legal citizen of the United States, a non-profit, for-profit entity, banks and other lenders making loans to developers, tribes or public agencies</td>
<td>USDA guarantees the lenders loan</td>
<td>Cities, counties and areas with less than 10,000 population and some cities and areas with less than 25,000 population</td>
<td>Loans for new construction, purchase and rehabilitation/renovation of existing apartments</td>
<td>No maximum or minimum amount</td>
<td>Negotiated between borrower and lender. (USDA may provide interest credit to reduce the effective interest rate)</td>
<td>Lender-driven: Lender must be willing to make the loan - (USDA’s Guarantee serves as an enhancement to the lenders loan increasing the borrowers ability to obtain favorable loan terms)</td>
<td>Year-round</td>
<td></td>
</tr>
<tr>
<td>Farm Labor Housing Direct Loan and/or Grant for Off-Farm Housing (514/516 Loan and Grant)</td>
<td>To increase the number of available off-farm housing units for year-round and migrant domestic farm laborers</td>
<td>Nonprofit limited partnerships with NP GP, non-profits, tribes, public agencies</td>
<td>USDA makes direct loan and/or grant</td>
<td>No restriction</td>
<td>Construction of new off-farm FLH units and related facilities for year-round and migrant domestic farm laborers</td>
<td>$3 million maximum (total loan and grant). Limited partnerships with NP GP are not eligible for Section 516 Grants</td>
<td>Loan- 1% fixed; 33 years Grant- 33 years</td>
<td>Competitive program, USDA may provide tenant specific rental assistance and/or operating assistance for eligible projects</td>
<td>Once a year with annual competition at national level</td>
<td></td>
</tr>
<tr>
<td>Housing Preservation Grant (HPG 533 Grant)</td>
<td>Supports repair and rehab programs that correct safety and health hazards, comply with development standards or codes, or needed repairs to improve general living conditions for housing or rental properties occupied by very low and low income rural persons</td>
<td>Nonprofits, tribes, and public agencies</td>
<td>USDA makes grant to support local housing rehabilitation projects</td>
<td>Rural areas, cities with less than 10,000 population and some cities with less than 5,000 population</td>
<td>Any program that offers affordable assistance (loans, grants, subsidies, technical assistance, etc.) to repair low income housing</td>
<td>$60,000 - $150,000 Grant</td>
<td>Competitive program - preference is given to projects with matching funds and targeting very low income rural persons</td>
<td>Once a year with annual competition at national level</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Farm Labor Housing Loan for On-Farm Housing (514 Loan)</td>
<td>Provide housing for both year-round and migrant domestic farm laborers</td>
<td>Individual farmers, farm partnerships, farm corporations and farm associations</td>
<td>USDA makes direct loan</td>
<td>No restriction</td>
<td>Construction of new on-farm housing or acquisition and rehabilitation of existing on-farm housing</td>
<td>Maximum loan is 100% of total project development costs</td>
<td>1% fixed; 33 years</td>
<td>Non-competitive program. Projects funded on a first-come, first-serve basis until funds are exhausted</td>
<td>Year-round</td>
<td></td>
</tr>
</tbody>
</table>
## Special Rural Development Initiatives in California

USDA Rural Development has established a number of special initiatives to target its assistance to rural communities with the greatest need.

<table>
<thead>
<tr>
<th>Initiative</th>
<th>Description</th>
<th>Assistance / Contact</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Colonias Communities</strong></td>
<td>Multi-Family and Single Family housing and utilities development assistance for “Colonias” within 150 miles of US - Mexico border</td>
<td>USDA gives higher priority in allocating these program funds - contact USDA local offices</td>
</tr>
<tr>
<td><strong>Empowerment Zone / Enterprise Community (EZ/EC)</strong></td>
<td>Multi-program assistance for competitively selected communities demonstrating superior cooperation, planning and vision - rural EZ/ECs are in Fresno and Tulare Counties and eastern Riverside County</td>
<td>USDA devotes funds in nearly every program to assist EZ/EC communities - contact Violet Gomes at 831-757-5294</td>
</tr>
<tr>
<td><strong>Champion Communities (CC)</strong></td>
<td>Multi-program assistance for EZ/EC applicant communities that were not selected but are continuing to work toward their vision</td>
<td>USDA gives Champion Communities priority in allocating rural program funds - contact Violet Gomes at 831-757-5294</td>
</tr>
<tr>
<td><strong>Self Help Housing Program (Self Help)</strong></td>
<td>Low and very low-income applicants participate with their neighbors in the construction of their homes, fostering pride-of-ownership while reducing their home loans to a more affordable level</td>
<td>Significant 502 loan funds are reserved for Self-Help subdivisions every year - contact Bob Anderson at 530-792-5816</td>
</tr>
<tr>
<td><strong>Community Adjustment and Investment Initiative (CAIP)</strong></td>
<td>Supplemental USDA business program funding for counties suffering job losses from NAFTA (North American Free Trade Agreement)</td>
<td>Extra B&amp;I Guaranteed Loan funds are available to support business projects in these designated areas - contact Larry Strong at 530-885-6505 ext. 4</td>
</tr>
<tr>
<td><strong>First Responder Initiative</strong></td>
<td>Grants available for real estate and equipment for homeland security, public safety, fire protection and healthcare</td>
<td>USDA gives priority to first responder projects - contact USDA local offices</td>
</tr>
<tr>
<td><strong>Faith-Based Community Initiative (FBCI)</strong></td>
<td>Faith-based organizations receive equal treatment when competing for federal funding opportunities</td>
<td>Federal aid goes to States and local governments in the form of formula grants that these entities then distribute - contact USDA local offices</td>
</tr>
</tbody>
</table>
USDA Rural Development - California
Glossary of Terms and Acronyms

BTA – Border Trade Alliance
CC - Champion Community
DLT – Distance Learning and Telemedicine
EII – Economic Impact Initiative
EZ/EC - Empowerment Zone/Enterprise Community

**Federal Register** – The Federal Register is the official daily publication for Rules, Proposed Rules, and Notices of Federal agencies and organizations, as well as Executive Orders and other Presidential Documents. For a searchable database see www.gpo.gov

GIS – Geographic Information Systems

GPRA – Government Performance Results Act

Guaranteed Loan – Private sector lender originates, makes and services the loan with a Federal guarantee that provides a partial guarantee against loan loss

**Income Level Terms:** (applicable to Rural Housing Service programs)

- **Low Income** – Household income less than or equal to 80% of the county adjusted median income.
- **Moderate Income** – Household income less than or equal to $5,500 more than the low income level for the county, or 110% of the median income.
- **Very Low Income** – Household income less than or equal to 50% of the county adjusted median income.

NCE – National Center of Excellence

NGO – Non-Government Organization

NOFA – Notice of Funding Availability

NOIP – Notice of Intent to Participate

Participation Loan – Federal direct loan that is made in conjunction with a loan extended by a private sector lender

Revolving Loan Fund – Funding distributed through intermediaries (economic development groups, public bodies) for use by ultimate recipients (small businesses)

RBS – Rural Business (and Cooperative) Service

RCAP – Rural Community Advancement Program

REAP Zone – Rural Economic Area Partnership Zone

RFP – Request for Proposal

RHS – Rural Housing Service

RSIP – Rural Strategic Initiative Program

RUS – Rural Utilities Service

SWB – Southwest Border

TA – Technical Assistance; USDA program that provides funding for professional advice, training, counseling and similar guidance

USDA-RD – United States Department of Agriculture - Rural Development

VAPG – Value Added Producer Grants
# USDA Rural Development - California

## California Local Offices

### Area I

<table>
<thead>
<tr>
<th>Local Office</th>
<th>Counties Served</th>
<th>Address (city is local office)</th>
<th>Phone:</th>
<th>Fax:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alturas</td>
<td>Lassen, Modoc, Plumas</td>
<td>808 W. 12th St., Ste. E., 96101-3132</td>
<td>(530) 233-4615</td>
<td>(530) 233-8869</td>
</tr>
<tr>
<td>Eureka</td>
<td>Del Norte, Humboldt</td>
<td>5630 S. Broadway, 95503-2027</td>
<td>(707) 443-6714 x4</td>
<td>(707) 443-7514</td>
</tr>
<tr>
<td>Oroville</td>
<td>Butte</td>
<td>150-D Chuck Yeager Way, 95965-5791</td>
<td>(530) 533-4401 x4</td>
<td>(530) 533-4936</td>
</tr>
<tr>
<td>Red Bluff</td>
<td>Tehama</td>
<td>2 Sutter St., Ste. B, 96080-4388</td>
<td>(530) 527-1013 x4</td>
<td>(530) 527-7451</td>
</tr>
<tr>
<td>Redding</td>
<td>Colusa, Glenn, Shasta, Trinity</td>
<td>3644 Avtech Pkwy., Ste. A, 96002</td>
<td>(530) 226-2560</td>
<td>(530) 226-2567</td>
</tr>
<tr>
<td>Santa Rosa</td>
<td>Marin, Sonoma</td>
<td>777 Sonoma Ave., E St. Annex, 95404</td>
<td>(707) 526-6797 x4</td>
<td>(707) 526-8942</td>
</tr>
<tr>
<td>Ukiah</td>
<td>Lake, Mendocino, Napa</td>
<td>405 S. Orchard Ave., 95482-5090</td>
<td>(707) 462-2916 x4</td>
<td>(707) 468-5278</td>
</tr>
<tr>
<td>Willows</td>
<td></td>
<td>132 N. Enright, Ste. B, 95988-2697</td>
<td>(530) 934-4614 x4</td>
<td>(530) 934-8667</td>
</tr>
<tr>
<td>Yreka</td>
<td>Siskiyou</td>
<td>215 Executive Ct., Ste. B 96097-2692</td>
<td>(530) 842-6123 x4</td>
<td>(530) 842-1027</td>
</tr>
</tbody>
</table>

### Area II

<table>
<thead>
<tr>
<th>Local Office</th>
<th>Counties Served</th>
<th>Address (city is local office)</th>
<th>Phone:</th>
<th>Fax:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Auburn</td>
<td>El Dorado, Nevada, Placer, Sierra</td>
<td>251 Auburn Ravine Rd., Ste. 107, 95603</td>
<td>(530) 885-6505 x4</td>
<td>(530) 823-5504</td>
</tr>
<tr>
<td>Elk Grove</td>
<td>Sacramento, Solano</td>
<td>9701 Dino Dr., Ste. 170, 95624-4042</td>
<td>(916) 714-1104 x4</td>
<td>(916) 714-1118</td>
</tr>
<tr>
<td>Fresno</td>
<td>Fresno</td>
<td>4625 W. Jennifer St., Ste. 126, 93722</td>
<td>(559) 276-7494 x4</td>
<td>(559) 276-1791</td>
</tr>
<tr>
<td>Merced</td>
<td>Madera, Mariposa, Merced</td>
<td>2135 Wardrobe Ave., Ste. A, 95340-6490</td>
<td>(209) 722-4119 x4</td>
<td>(209) 725-2964</td>
</tr>
<tr>
<td>Modesto</td>
<td>Stanislaus, Tuolumne</td>
<td>3800 Cornucopia Way, Ste. E 95358</td>
<td>(209) 491-9320 x4</td>
<td>(209) 491-9331</td>
</tr>
<tr>
<td>Salinas</td>
<td>Alameda, Monterey, San Benito, San Francisco, San Mateo, Santa Clara, Santa Cruz</td>
<td>744-A La Guardia St., 93905</td>
<td>(831) 757-5294 x4</td>
<td>(831) 424-7289</td>
</tr>
<tr>
<td>Yuba City</td>
<td>Sutter, Yolo, Yuba</td>
<td>1521-D Butte House Rd., 95993</td>
<td>(530) 673-4347 x4</td>
<td>(530) 673-5360</td>
</tr>
</tbody>
</table>

### Area III

<table>
<thead>
<tr>
<th>Local Office</th>
<th>Counties Served</th>
<th>Address (city is local office)</th>
<th>Phone:</th>
<th>Fax:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bakersfield</td>
<td>Kern</td>
<td>5000 California Ave., Ste. 100, 93309</td>
<td>(661) 336-0967 x4</td>
<td>(661) 336-0857</td>
</tr>
<tr>
<td>El Centro</td>
<td>Imperial, San Diego</td>
<td>177 N. Imperial Ave., 92243-2808</td>
<td>(760) 352-4418 x4</td>
<td>(760) 352-0219</td>
</tr>
<tr>
<td>Hanford</td>
<td>Kings</td>
<td>680 Campus Dr., Ste. D, 93230-2002</td>
<td>(559) 585-8732 x101</td>
<td>(559) 584-8715</td>
</tr>
<tr>
<td>Indio</td>
<td>Riverside - West</td>
<td>82-901 Bliss Ave., 92201</td>
<td>(760) 342-4624 x4</td>
<td>(760) 347-4074</td>
</tr>
<tr>
<td>Moreno Valley</td>
<td>Orange, Riverside - East</td>
<td>22690 Cactus Ave., Ste. 280, 92553</td>
<td>(951) 656-6800</td>
<td>(951) 656-0094</td>
</tr>
<tr>
<td>Santa Maria</td>
<td>San Luis Obispo, Santa Barbara, Ventura</td>
<td>920 E. Stowell Rd., 93454-7008</td>
<td>(805) 928-9269 x4</td>
<td>(805) 928-9644</td>
</tr>
<tr>
<td>Victorville</td>
<td>Inyo, Los Angeles, San Bernardino</td>
<td>17330 Bear Valley Rd., Ste. 106, 92392</td>
<td>(760) 843-6882 x4</td>
<td>(760) 843-5561</td>
</tr>
<tr>
<td>Visalia</td>
<td>Tulare</td>
<td>3530 W. Orchard Ct., 93277-7360</td>
<td>(559) 734-8732 x4</td>
<td>(559) 732-3481</td>
</tr>
</tbody>
</table>