



USDA Rural Development Guaranteed Programs

Wisconsin

Kelley Oehler, Area Director



Rural Development
U.S. DEPARTMENT OF AGRICULTURE

Rural Development 3 Mission Areas

Rural Business
Cooperative Service



Rural Housing Service



Rural Utilities Service



Bringing Broadband to Rural America

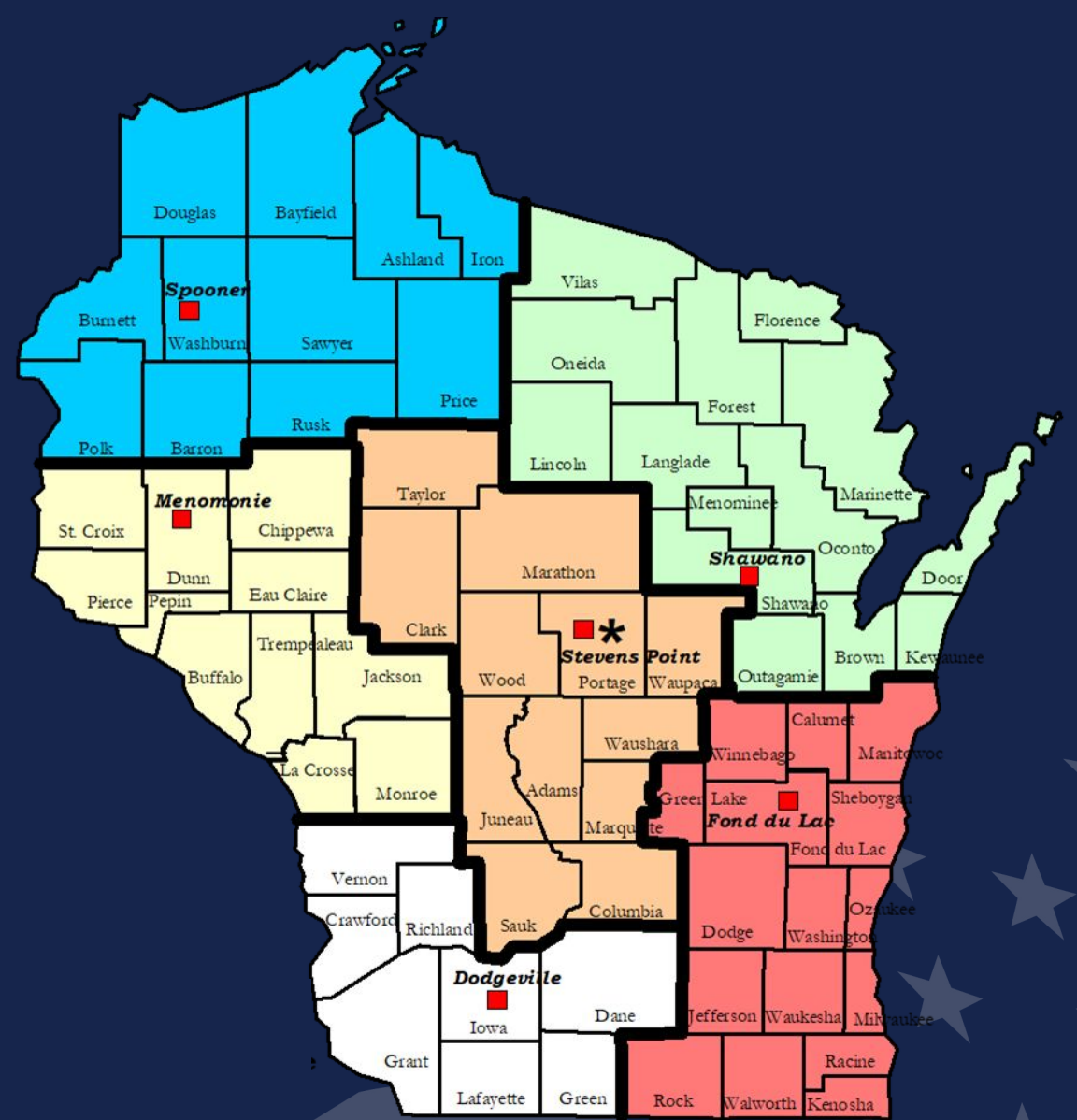
Wisconsin Rural Development

6 Area Offices

Community Programs
Multi-Family Housing
Single Family Housing
Water and Environmental Programs

1 State Office

Business Programs



Rural Housing Service (RHS)



Single-Family Housing Home Purchase Programs

Direct Loans & Loan Guarantees

- No Down Payment Required
- 100% Affordable Fixed Rate Financing
- Can Include Closing Costs and Repairs
- No Private Mortgage Insurance (PMI)
- No Prepayment Penalties
- Subsidized Interest Rate for Eligible Low Income Applicants
- Property Eligibility Criteria & Income Limits Apply



Single-Family Housing Home Repair Programs

- Provides funding for essential home repairs
 - Accessibility Modifications
 - Roofs
 - Wells & Septic Systems
 - Energy Efficiency Improvements & more
- Loans up to \$20,000 at fixed 1% interest rate
- Grants up to \$7,500 for elderly households to correct health or safety issues
- Property Eligibility Criteria & Income Limits Apply



Multi-Family Housing Programs

Affordable rental housing for low income elderly and family households

- Rental Assistance

Guaranteed Rural Rental Housing Program

- New Construction
- Acquisition
- Rehab

Farm Labor Housing Program

Housing Preservation Grant Program



Community Facilities Program



- Hospitals
- Health Clinics
- Schools
- Daycares
- Firehouses
- First Responder Vehicles & Equipment
- Community Centers
- Libraries

Rural Business-Cooperative Service (RBS)



Business & Industry Loan Guarantees

- Convert, enlarge, repair, modernize or develop business
- Purchase and develop land, easements, rights-of-way, buildings or facilities
- Purchase equipment, machinery, supplies or inventory
- Refinance when new jobs will be created and other conditions are met
- Acquire businesses and industries when the loan will keep the business from closing and/or save or create jobs



Rural Energy for America Program (REAP)

- Install energy efficient lighting
- Upgrade refrigeration systems
- Improve insulation, duct work, windows and other building upgrades
- Lower heating and cooling costs with heating, ventilation and air conditioning upgrades
- Install solar panels or wind turbines
- Purchase anaerobic digesters
- Establish other renewable energy systems including geothermal or hydropower
- Convert biomass to energy



Value Added Producer Grant Program (VAPG)

- Conducting feasibility studies
- Developing business plans
- Processing costs
- Marketing and advertising expenses
- Some inventory and salary expenses



Rural Business Development Grant Program (RBDG)

- grants to Public Bodies, Indian Tribes and Qualified Non Profit Organizations for small business assistance (less than 50 employees and \$1 million in revenues), asset purchase, establishment of a revolving loan fund
- provides grant money to assist with economic development planning and/or the financing or expansion of rural business



Rural Utilities Service (RUS)



Water & Environmental Programs

- Improve infrastructure
- Support public health and safety or
- Promote economic development



Electric Programs

Loans and grants to rural electric utilities to build, maintain, upgrade and modernize electric power systems.



Telecommunications Programs

Loans and grants to build, maintain, upgrade and modernize high-speed Internet broadband and telephone service in rural areas.



ReConnect Pilot Program

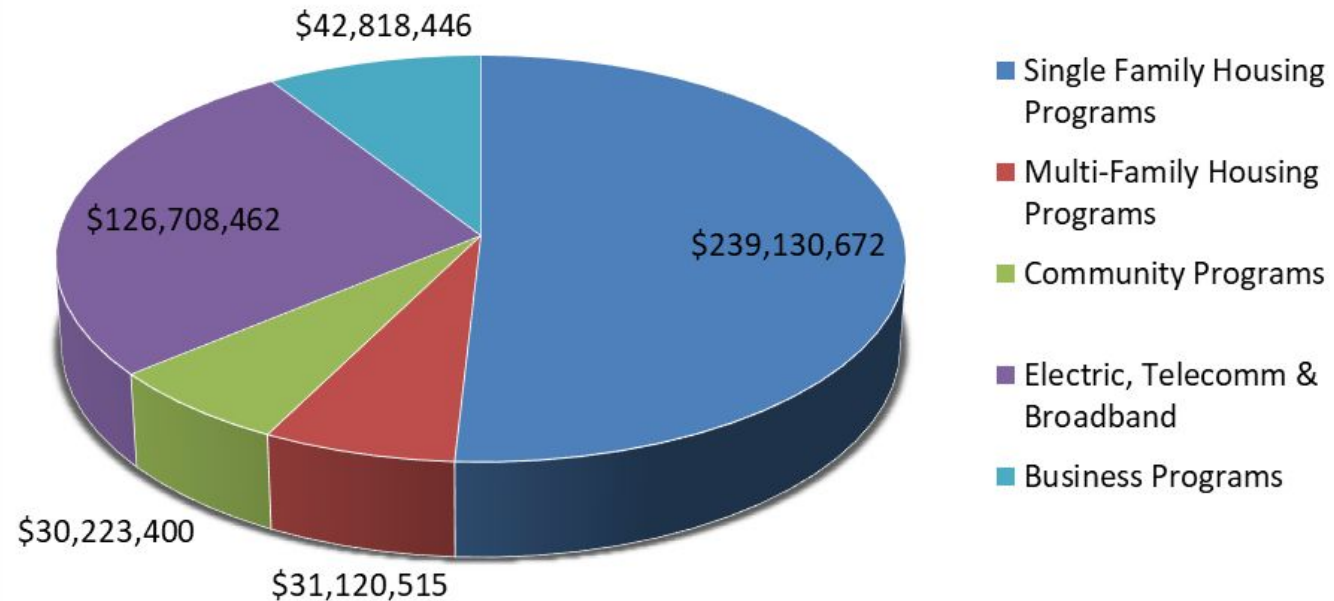
- Expand broadband service to rural areas that do not have sufficient service
- Congress provided Rural Development with \$550 million & expanded its existing authority to make loans & grants
- Reaches rural areas where 90% of households do not have sufficient access to broadband service (defined as 10Mbps downstream & 1 Mbps upstream)



Wisconsin Rural Development Impact

Last year alone, USDA Rural Development helped the residents of Wisconsin by leveraging **more than \$470 million** in funding for economic development projects and quality of life improvements that:

- helped create or retain over **700 jobs**;
- aided over **1,900 families** in buying or repairing their own **homes**;
- assisted over **5,900 renters** in retaining affordable housing;
- supported **46 rural businesses** throughout the state; and
- assisted **20 communities and impacted numerous residents** in improving essential community facilities and local infrastructure.





First Last, Title
USDA Rural Development
First.Last@usda.gov
xxx-xxx-xxxx
www.rd.usda.gov/wi

USDA is an equal opportunity provider, employer and lender.