

# Leveraging Federal Resources with USDA Federal Development

Webinar: November 17, 2021



A circular portrait of a young woman with long, wavy brown hair and blue eyes, smiling. She is wearing a pink sweater and a small hoop earring. The background is a blurred outdoor setting with green foliage and a stone pillar. The portrait is set within a white circular frame on a dark blue background that features a pattern of white stars at the bottom left.

## Alex LaMonte

Legislative/Policy  
Coordinator  
**NYSAC**

# USDA



Committed to the future of rural communities.



**Brian Murray**

*Northern New York Area Director*

USDA Rural Development



# Your Partner in Prosperity – RD 101

USDA Rural Development New York State Office

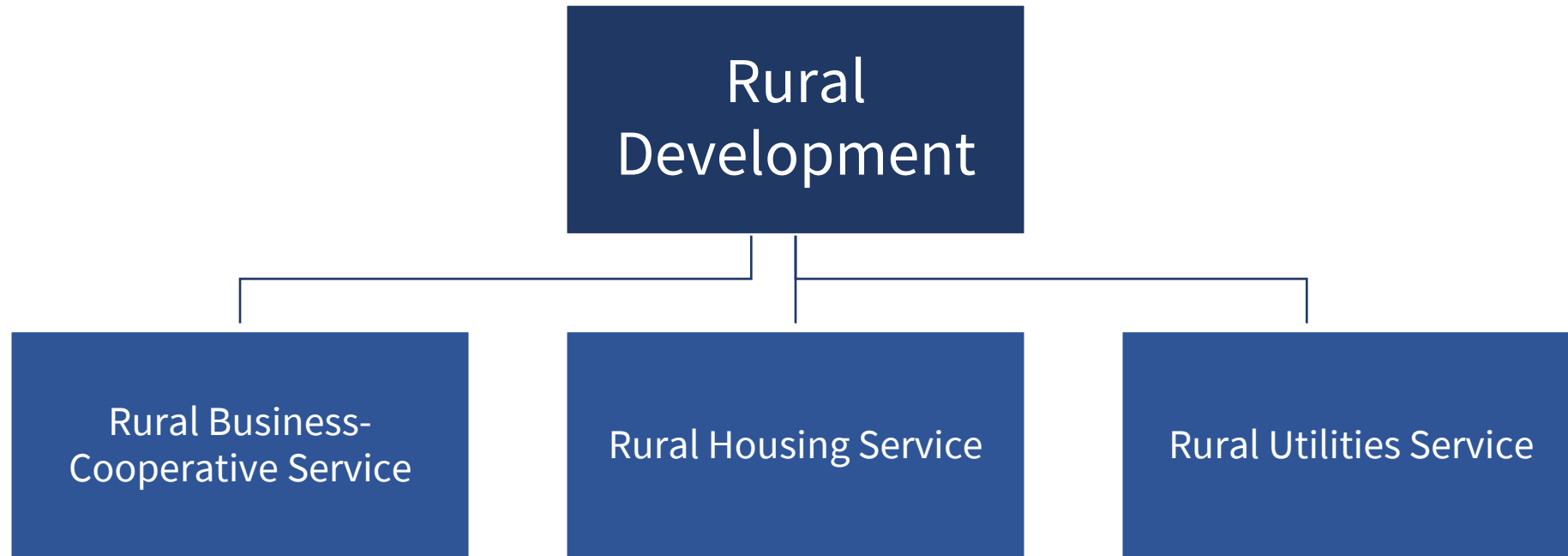
Presented by Brian Murray – Acting State Director

# USDA Rural Development's Mission:

To assist rural communities in creating prosperity so they are self-sustaining and economically thriving through investments that create ladders of opportunity, build regional resilience and support the growth of emerging markets.

We have more than 40 loan, grant, and technical assistance programs to support economic development in rural communities.

# Rural Development Offices



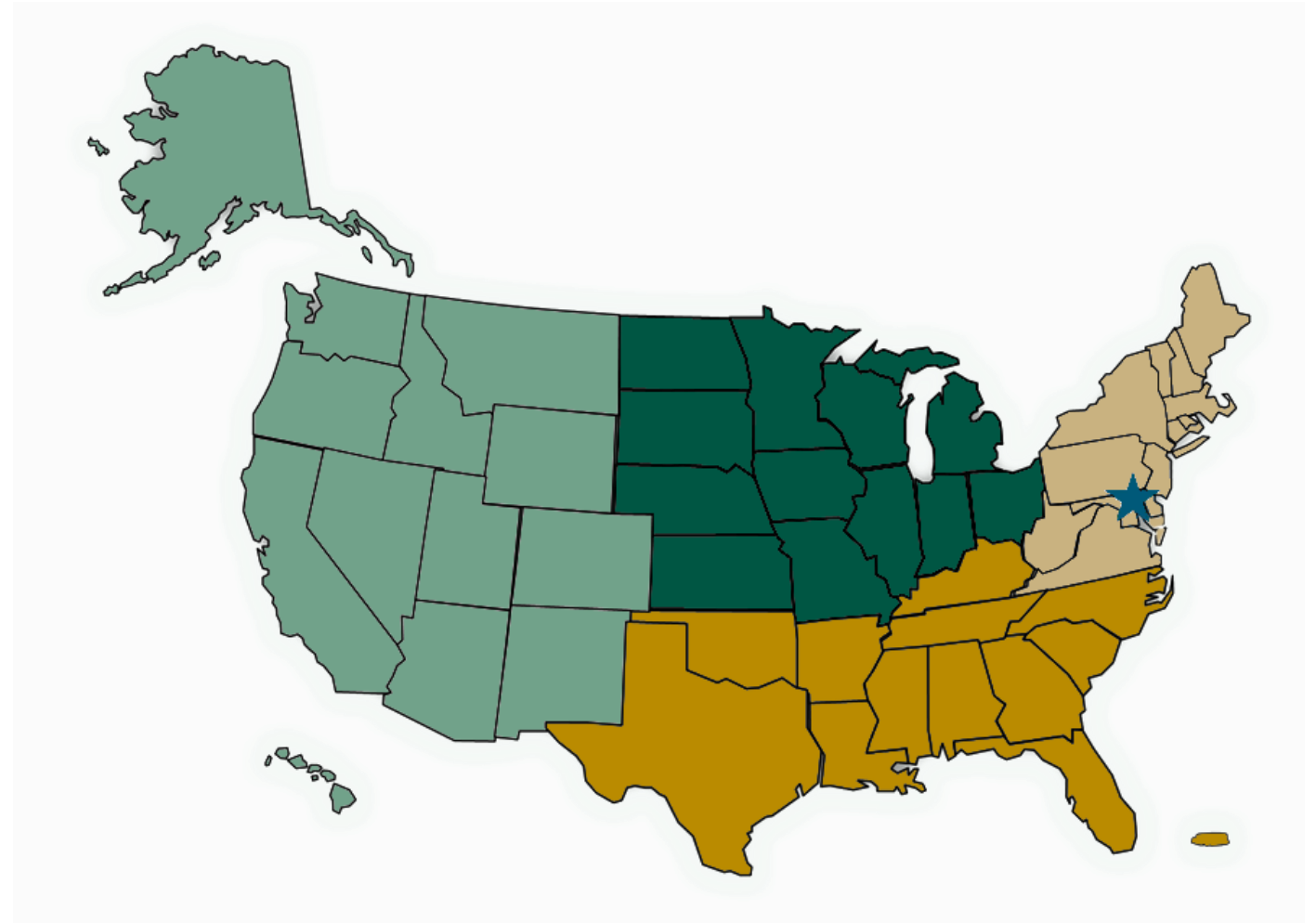
# Rural Development Offices

4 Regions

47 State Offices

400 Area Offices

1 National Office in DC



# Where is USDA Rural Development – in New York?

- **1 State Office**

- Syracuse

- **10 Area Offices**

- Bath
- Batavia
- Canton
- Canandaigua
- Cortland
- Greenwich
- Marcy
- Middletown
- Schoharie
- Watertown

- **Co-Located with FSA / NRCS**

**USDA Rural Development  
State Office**  
441 South Salina Street  
Syracuse, NY 13202  
Tel. (315) 477 6400 Ext. 4

**Canton Area Office**  
1942 Old DeKalb Road  
Canton, NY 13167  
Tel. (315) 386 2401 Ext. 4  
Fax (855) 889 1629

**Watertown Area Office**  
P.O. Box 838 (21168 NYS Rt. 232)  
Watertown, NY 13601  
Tel. (315) 782 7289 Ext. 4  
Fax (855) 889 1635

**Canandaigua Area Office**  
Agricultural Service Center  
3037 County Rd. #10  
Canandaigua, NY 14424  
Tel. (585) 394 0525 Ext 4  
Fax (855) 558 7583

**Marcy Area Office**  
9025 River Road  
Marcy, NY 13403  
Tel. (315) 736 3316 Ext. 4  
Fax (855) 558 7596

**Batavia Area Office**  
29 Liberty Street, Suite 2  
Batavia, NY 14020  
Tel. (585) 343 9167 Ext. 4  
Fax (855) 889 1627

**Greenwich Area Office**  
2530 State Rt. 40  
Greenwich, NY 12834  
Tel. (518) 692 9940 Ext. 4  
Fax (855) 889 1631

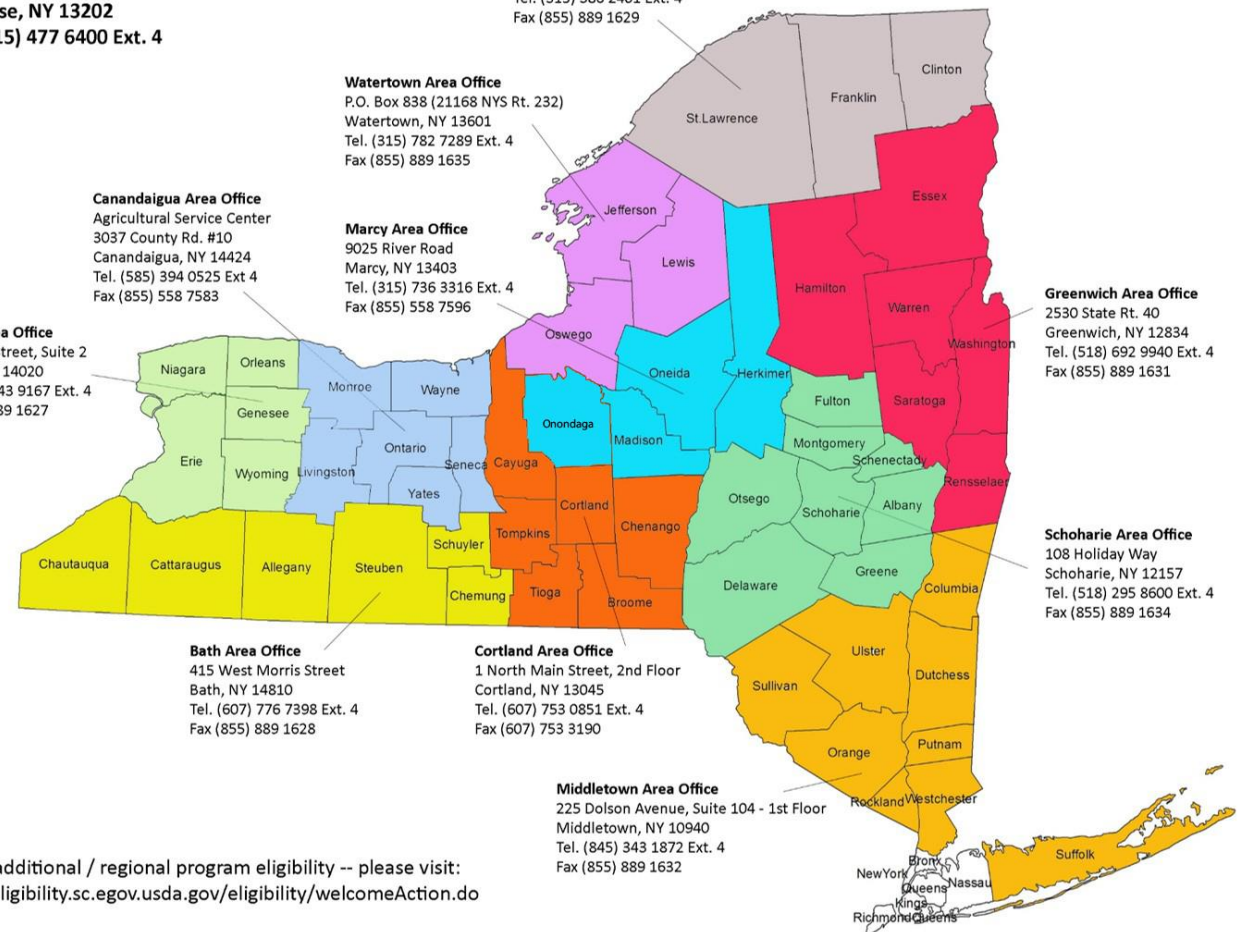
**Bath Area Office**  
415 West Morris Street  
Bath, NY 14810  
Tel. (607) 776 7398 Ext. 4  
Fax (855) 889 1628

**Cortland Area Office**  
1 North Main Street, 2nd Floor  
Cortland, NY 13045  
Tel. (607) 753 0851 Ext. 4  
Fax (607) 753 3190

**Middletown Area Office**  
225 Dolson Avenue, Suite 104 - 1st Floor  
Middletown, NY 10940  
Tel. (845) 343 1872 Ext. 4  
Fax (855) 889 1632

To view additional / regional program eligibility -- please visit:  
<https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>

[www.rd.usda.gov/NY](http://www.rd.usda.gov/NY)





# Rural Development's Programs

# Rural Business-Cooperative Service (RBCS)

Dave Schermerhorn

Rural Business Services Program Director

# Business Programs



# 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



# B&I

Business loans for for-profit businesses, nonprofits and cooperatives, Federally recognized Tribes, public bodies and individuals.

This program bolsters the existing private credit structure through the guaranteeing of loans for rural businesses, allowing private lenders to extend more credit than they would typically be able to.

A Business and Industry loan guarantee can also be used to acquire a business when the loan will keep it from closing and/or save or create jobs.

# Energy Programs

- Advanced Biofuel Payment Program
- Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program
- Repowering Assistance Program
- Rural Energy for America Program (REAP)
- Energy Audits & Renewable Energy Development Grants
- Renewable Energy Systems & Energy Efficiency Improvement Loans & Grants



# Energy Programs

Our energy programs offer funding to complete energy audits, provide renewable energy development assistance, make energy efficiency improvements and install renewable energy systems.

We have programs that help convert older heating sources to cleaner technologies, produce advanced biofuels, install solar panels, build biorefineries, and much more.

USDA Rural Development is at the forefront of renewable energy financing, with options including grants, guaranteed loans and payments.



## 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



# Energy Programs

The Rural Energy for America Program (REAP) helps finance the cost of renewable energy systems and energy efficiency improvements for rural small businesses and agricultural producers.

REAP loans can also be used to establish other renewable energy systems including geothermal or hydropower, or other processes converting biomass to energy.

# Cooperative Programs

USDA helps rural residents form new cooperatives and improve the operations of existing ones.

USDA Cooperative Programs is the nation's major source for information about cooperatives.

Our library of more than 150 co-op publications – many of which are available in hard copy, as well as online – range from basic co-op primers, to in-depth reports on technical topics, to reports that focus on co-op economic theory.

Rural Housing Service (RHS)

Jennifer Jackson

Single Family Housing Program Director

# USDA's Housing Role and Mission

- Increase economic opportunity & improve the quality of life for people of rural America
- Finance well built, affordable and energy efficient housing
- Rural Development has been helping rural families purchase and repair homes since 1949
- In FY21, Rural Development in NY assisted over 1600 families by providing \$198 million Single Family Housing direct loans, grants and loan note guarantees



# Section 502 Direct Single-Family Housing Program

- Direct loan to low income applicants to purchase a home in rural area
- Financing to purchase existing or construct a new home
- No Down Payment –100% LTV financing
- No Private Mortgage Insurance (PMI)
- Standard term of 33 years (30 for manufactured)
- Interest rate is fixed and Payment Assistance (subsidy on interest as low as 1%) is available for qualifying households



# Eligible Rural Areas:

<https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?pageAction=sfpd>

Click on Property Eligibility

The screenshot shows the USDA Eligibility website interface. At the top, there are navigation tabs for 'Single Family Housing Guaranteed', 'Single Family Housing Direct', 'Multi-Family Housing', 'Rural Business', and 'Water and Environmental'. Below these is a 'Property Eligibility' button, which is highlighted by a callout bubble. Other navigation options include 'Previous Eligibility Areas', 'Income Eligibility', 'Income Limits', and 'Loan Basics'. A search bar labeled 'Find Your Address' with a 'GO!' button is present. The main content area is a map of the Northeastern United States, showing various cities and regions. A legend in the bottom right corner indicates that orange-shaded areas are 'Ineligible Areas'. The map shows a large orange-shaded area covering parts of New York, Vermont, and New Hampshire, including the Adirondack Park region. Other cities shown include Toronto, Buffalo, Rochester, Albany, and Boston.

A photograph of a diverse family of four standing in front of a house. The mother is wearing a light green sleeveless shirt, the father is in a light yellow t-shirt, and two children are in the foreground. A red 'FOR SALE' sign is visible in front of them.

## Section 502 Single Family Housing Guaranteed Loan Program

- Available to low and moderate income households

<https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-guaranteed-loan-program>

- Loans originated, underwritten, closed, held and serviced by an approved USDA participating lender
- USDA “guarantees” lender up to 90% of the original loan amount
- Finance new construction or the purchase of an existing single-family home in designated rural areas
- Lender can finance 100% of loan to value so....  
**NO DOWN PAYMENT REQUIRED!**

A photograph of a single-story house with two workers on the roof. A woman and a child stand in the doorway, and a white plastic chair is in the foreground. The house has grey siding and a white window. The ground is reddish-brown dirt. The sky is clear blue.

# Section 504 Single-Family Home Repair Loans and Grants

Assist very-low income rural homeowners make repairs to single family homes to Include accessibility modifications for Individuals with disabilities



# SECTION 504 HOME REPAIR LOANS



- Repairs to improve or modernize home and/or to make the home accessible for household members with disabilities
- Maximum outstanding 504 loan amount is \$40,000
- Interest rate is fixed at 1%
- Term of 20 years
- Mortgage is filed for loans of \$7,500 and over; promissory note only for loans <\$7500

# SECTION 504 HOME REPAIR GRANTS

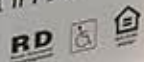


- Maximum cumulative lifetime grant assistance is \$10,000
- At least one applicant must be 62 years of age or older
- Grant funds must be used to make repairs that will remove health and safety hazards or to make the home accessible and useable for household members with disabilities.
- Must demonstrate lack of repayment ability for a loan (TD ratio > 46%) or have an income  $\leq$  30% HUD AMI.
- Grantee to sign Grant Agreement requiring ownership and occupancy for three years. After three years, no repayment requirements

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Multi-Family  
Housing



## **USDA MFH Loan Portfolio: 460 Complexes / 13,110 units**

- 270 are elderly projects / 7,921 units
- 190 are family projects / 5,189 units
- Project based RD Rental Assistance available to qualifying tenants in most units; income based
- Located in USDA ***designated rural areas***

Multi-Family Housing  
Section 515 Direct Rural Rental Housing Program

# USDA Multi-Family Housing Rentals:

[https://rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/select\\_state.jsp](https://rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/select_state.jsp)

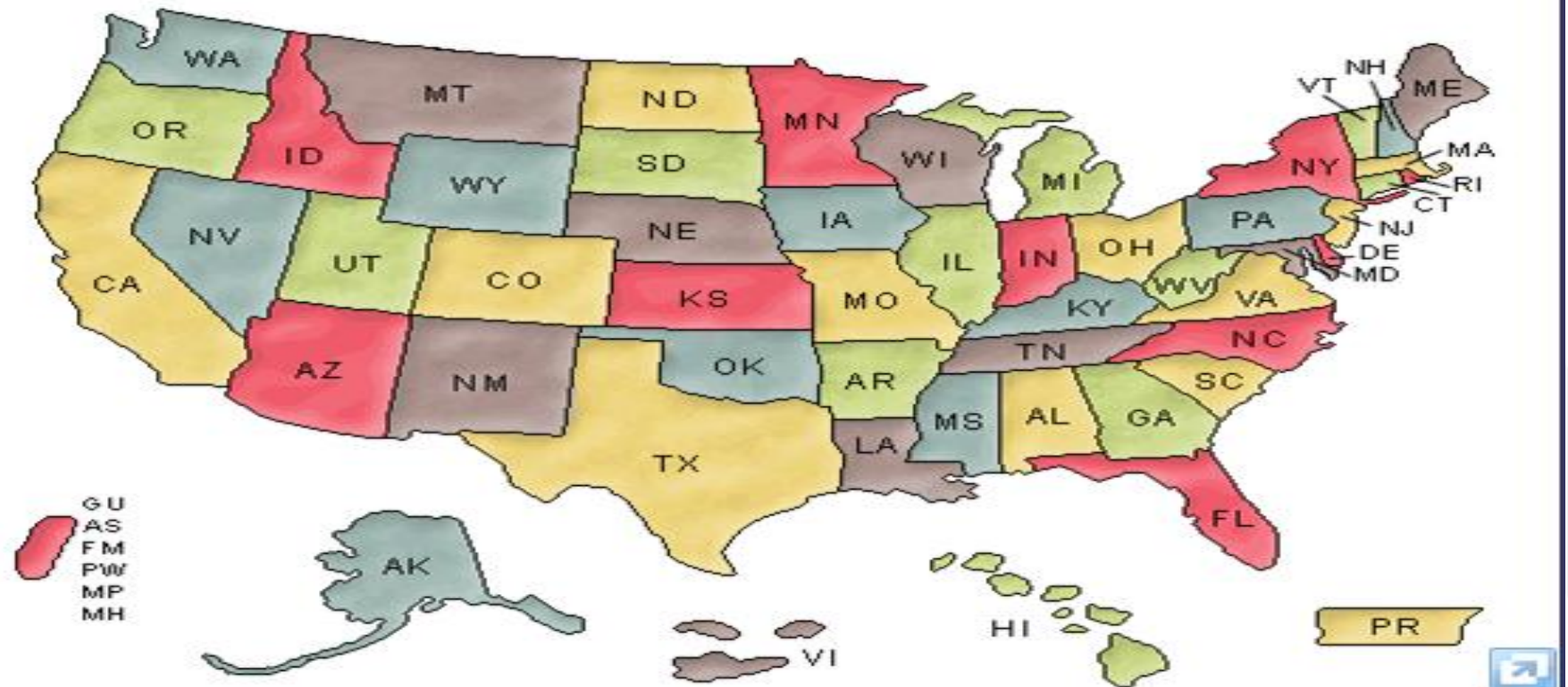
## Search by

- ▶ Town
- ▶ Zip Code
- ▶ Property Name
- ▶ Management Agency Name

You are here: [Home](#) / [Select State](#)

## Multi-Family Housing Rentals

Select a state on the map below to locate properties for rent. [Text Version](#)



Last Modified: 11/02/2011

Rural Utilities Service (RUS) / Community  
Programs (CP)

Brenda Smith  
Community Programs Director

# Community Facilities

- Hospitals, health clinics, medical facilities
- Educational Facilities – schools/colleges
- Municipal Office Buildings/ Highway maintenance facilities
- Town / Village Offices
- Municipal Vehicles (Snowplows, Street Sweepers)
- Fire houses, first responder vehicles and equipment



# Community Facilities

Loans, grants and loan guarantees for essential community facilities in rural areas.

We give a priority to health care, education and public safety projects.





## Electric Program

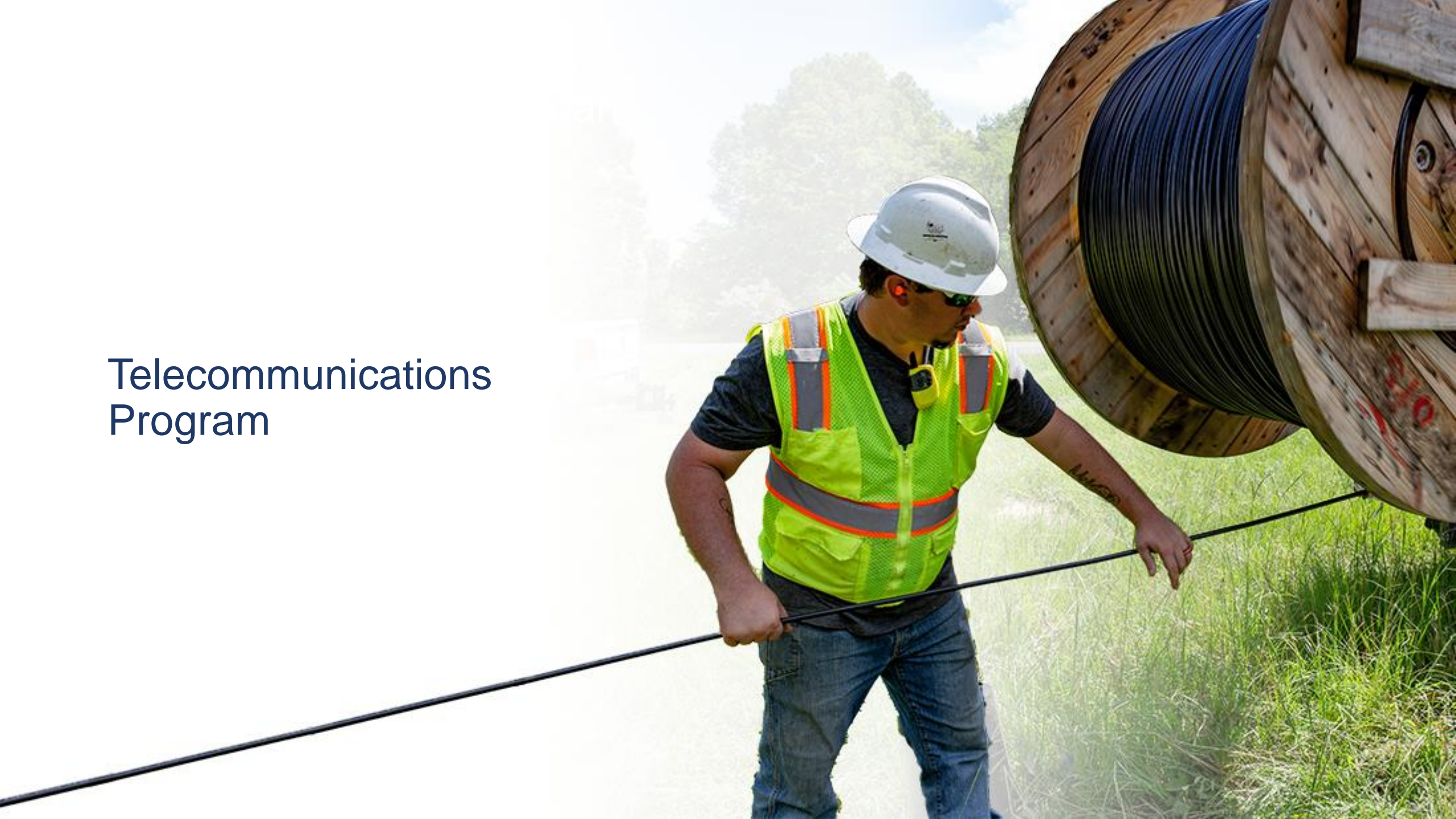
# Electric Program

The Electric Program provides capital and leadership to maintain, expand, upgrade and modernize America's vast rural electric infrastructure.

The loans and loan guarantees finance the construction or improvement of electric distribution, transmission and generation facilities in rural areas.

The Electric Program also provides funding to support demand-side management, energy efficiency and conservation programs, and on-and off-grid renewable energy systems.

# Telecommunications Program



# Telecom / Broadband Programs

The Telecommunications Program improves the quality of life in rural America by providing capital for the deployment of rural telecommunications infrastructure.

USDA Rural Development is committed to ensuring that rural areas have access to affordable, reliable, advanced telecommunications services comparable to those available throughout the rest of the United States.

With this access, rural America will see improved educational opportunities, health care, safety and security and ultimately, higher employment.

Learn more about USDA ReConnect at: [www.usda.gov/RECONNECT](http://www.usda.gov/RECONNECT)

Water and  
Environmental  
Programs





## Water and Waste Disposal Loans and Grants

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

# Predevelopment Planning Grants (PPG) / SEARCH Grants

PPG's assist low-income communities with initial planning and development of applications for USDA Rural Development Water & Wastewater Disposal direct loan/grant and loan guarantee programs.

Rural areas and towns w/ populations of 10,000 or less are eligible

MHI must be below the poverty line or less than 80% of the statewide non-metropolitan median household income

Maximum of \$30,000 or 75% of the predevelopment planning costs

Matching funds are required – at least 25% of the project cost must come from the applicant or third-party sources

# WEP

Loans, grants and loan guarantees for drinking water, sanitary sewer, solid waste and storm drainage facilities in rural areas and cities and towns of 10,000 or less.

Public bodies, non-profit organizations and recognized Indian tribes may qualify.

Preplanning and other technical assistance is available to financially distressed rural communities looking to improve their water and waste disposal systems.





# Questions

# Contact Information

Assistance under USDA Rural Development programs is available to applicants in areas designated as “rural.” Under law, the definition of “rural area” is different for each program.

Contact your local USDA Rural Development office for more information.

Brian Murray  
Acting State Director  
[Brian.Murray@usda.gov](mailto:Brian.Murray@usda.gov)

Or go to: [www.rd.usda.gov](http://www.rd.usda.gov)

Or call 315 477 6400 Ext 4.

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# Other Resources

USDA RD YouTube:

<https://www.youtube.com/c/USDARurDev>

Program Fact Sheets:

<https://www.rd.usda.gov/resources/publications/fact-sheets>

State Website:

[www.rd.usda.gov/NY](http://www.rd.usda.gov/NY)

National Website:

[www.rd.usda.gov](http://www.rd.usda.gov)

USDA RD NY Twitter:

@RD\_NewYork

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Rural Development  
U.S. DEPARTMENT OF AGRICULTURE

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