USDA United States Department of Agriculture

Rural Development

Colorado

USDA Rural Development Summary of Major Programs

Together, America Prospers

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USDA Rural Development at a Glance

Rural America's Partner in Prosperity

USDA Rural Development is the lead Federal agency helping rural communities grow and prosper. We increase economic development and improve the quality of life in rural places and small towns.

We provide loans, grants and technical assistance to build critical infrastructure like broadband, water systems and hospitals. Our programs expand access to e-connectivity, electric and transportation infrastructure, support business growth, as well as healthcare, education, housing, and other community essentials.

We stand ready to be your partner in prosperity for rural America. Contact us today to learn more and connect with the local USDA Rural Development team that serves your area:

WE HAVE MORE THAN 40 PROGRAMS TO SUPPORT RURAL AMERICA.

Telecommunications Programs

Electric Programs

Community Facilities Programs

Water and Environmental Programs

Business and Cooperative Programs

Single-Family Housing Programs

Multi-Family Housing Programs

Contact the USDA Rural Development Office in your community to learn more

www.rd.usda.gov/co

(720) 544-2903

@RD_Colorado

Sallie Clark, Colorado USDA Rural Development State Director, sallie.clark@usda.gov

USDA Rural Development Summary of Major Programs

Rural Housing and Community Facilities Programs

Program	Objective	Applicant	Uses	Population	Loan/ Grant	Terms/Conditions
Single-Family Housing Direct Loans (including Self-Help Loans)	Safe, well-built, affordable homes for very-low- and low-income rural Americans.	Families and individuals.	Buy, build, improve, repair or rehabilitate a rural home as the applicant's permanent residence.	Rural areas with populations up to 20,000 (*in special circumstances, communities up to 35,000 may be eligible*).	Direct loan.	Up to 100% of market value or cost. Loan term of 33/38 years. Applicant may be eligible for payment assistance (subsidy) on the loan.
Single-Family Housing Loan Guarantees	To help low- to moderate-income applicants/households buy their homes by guaranteeing loans made by private lenders.	Families and individuals.	Purchase new or existing homes and refinance existing Rural Development guaranteed or direct loans.	Rural areas with populations up to 20,000 (*in special circumstances, communities up to 35,000 may be eligible*).	Loan guarantee.	30-year fixed. The interest rate is negotiated between lender and borrower. Loans up to 100% of market value, plus the amount of the up-front guarantee fee being financed.
Single-Family Housing Repair Loans and Grants	To help very-low-income applicants remove health and safety hazards or repair their homes.	Families and individuals who currently own their home.	Repair/replace roof, winterize, purchase or repair heating system, structural repair, water/ sewage connect fees, etc.	Rural areas with populations up to 20,000 (*in special circumstances, communities up to 35,000 may be eligible*).	Direct loan and grant.	Loans up to $20,000 for up to 20 years at 1%. Grants available to very-low-income applicants ages 62 years or older unable to pay a 1% loan.
Self-Help Housing Technical Assistance Grants	Helps lower income families build their own homes.	Nonprofits and public bodies.	Technical assistance to train small groups of families how to build each others' homes.	Rural areas with populations up to 20,000 (*in special circumstances, communities up to 35,000 may be eligible*).	Grant.	Grant agreement.
Rural Rental Housing Direct Loans	Safe, well-built, affordable rental housing for very-low-income individuals and families.	Individuals, trusts, associations, limited partnerships, for-profit and nonprofit entities, Federally-recognized Indian Tribes, public bodies.	Rental housing; new construction or substantial rehabilitation.	Rural areas with populations up to 20,000 (*in special circumstances, communities up to 35,000 may be eligible*).	Direct loan.	Up to 100% of total development cost (nonprofits); 97% (for-profits); 95% (for-profits with Low-Income Housing Tax Credits). 30-year term with up to 50-year amortization.
Rural Rental Housing Loan Guarantees	Guarantees on loans to build or preserve affordable housing for very-low to moderate-income tenants.	For-profit and nonprofit lenders.	Build or rehabilitate affordable rental housing.	Rural areas with populations up to 20,000 (*in special circumstances, communities up to 35,000 may be eligible*).	Loan guarantee.	At least a 25-year term with fixed interest rate. Loan guarantees on up to 90% of the principal.
Housing Preservation Grants	Repair and rehabilitate housing owned or occupied by very-low- and low-income rural families.	Public bodies and nonprofit organizations.	To operate a program that finances repair and rehabilitation activities for single-family and small rental properties.	Rural areas with populations up to 20,000 (*in special circumstances, communities up to 35,000 may be eligible*).	Grant.	Grant agreement.
Farm Labor Housing Loans and Grants	Safe, well-built affordable rental housing for farmworkers.	Individuals, public and private nonprofit organizations.	Rental housing; new construction or substantial rehabilitation.	Not applicable.	Direct loan and grant.	Up to 102% of total development cost. Up to 33 years to repay at 1% interest.
Community Facilities Loans and Grants	Improve, develop, or finance essential community facilities for rural communities. Facilities must primarily serve rural residents.	Public bodies, nonprofits, and Federally-recognized Indian Tribes.	Construct, enlarge, or otherwise improve essential community facilities such as public safety, fire and rescue, telecommunications, schools, libraries, hospitals and other healthcare facilities, etc. This may include furnishings, fixtures, and other required equipment.	City, town, or unincorporated area of not more than 20,000 for direct loans. For loan guarantees, not more than 50,000. Loan guarantee funds are prioritized in favor of towns with populations of 20,000 or less for fiscal year 2020.	Direct loan, loan guarantee, or grant.	Up to 100% of market value. Term is for the useful life of the facility or equipment, based on State statute, or 40 years. Maximum grant 75% of project cost. Grant eligibility based on income, population, and need.
Rural Community Development Initiative	To facilitate housing, community facilities, and community and economic development projects.	Private nonprofit or public organizations, philanthropic foundations, low-income communities.	Technical assistance grants of $50,000 to $300,000 to develop the capacity and ability of awardees to carry out needed projects.	City, town, or unincorporated area of not more than 50,000 in population.	Grant.	Matching funds required for grant.

For direct loans and grants, apply to Rural Development. For loan guarantees, apply to participating intermediaries such as approved banks, mortgage companies, etc.

Rural Business and Cooperative Programs

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Business and Industry Loan Guarantees	Create jobs/stimulate rural economies by providing financial backing for rural businesses.	Lenders/ businesses.	Real estate, buildings, equipment, supplies, working capital, and some debt refinancing.	All areas except cities with populations exceeding 50,000 and their contiguous urbanized areas.	Loan guarantee.	Lender and borrower negotiate terms. Up to 30 years for real estate, 15 years for machinery and equipment, and 7 years for working capital.
Rural Business Development Grants	Help small and emerging private businesses and/or nonprofits in rural communities startup or expand. **Note:** This program combines the former Rural Business Enterprise Grant and Rural Business Opportunity Grant programs and was created through the 2014 Farm Bill.	Public bodies, government entities, nonprofit entities, and Federally-recognized Indian Tribes.	Acquire or develop land, buildings, plants, and equipment; build or improve access roads, parking areas, utility extensions, and water and waste disposal facilities; provide technical assistance; establish revolving loan funds; and support rural distance learning programs that provide educational or job training.	All areas rural in character except cities with populations exceeding 50,000 and their contiguous urbanized areas.	Grant.	Grants are awarded on a competitive basis.
Intermediary Relending Program Loans	Establish revolving funds for business facilities and community development projects.	Public bodies, nonprofit corporations, Federally-recognized Indian Tribes, and cooperatives.	Community development projects, establish or expand businesses, create or save rural jobs.	Rural areas and incorporated places with populations of fewer than 50,000.	Direct loan.	The intermediary makes loans to businesses from its revolving loan fund on terms consistent with security offered. Intermediary pays 1% for 30 years.
Rural Microentrepreneur Assistance Program	Establish revolving funds to target assistance to small rural enterprises.	Microenterprise Development Organizations (MDOs).	Loans, technical, and capacity-building assistance to businesses with 10 or fewer employees, and sole proprietorships.	All areas except cities with populations exceeding 50,000 and their contiguous urbanized areas.	Loans, grants.	Rural microenterprises apply directly to the intermediary.
Rural Economic Development Loans and Grants	Finance economic development and job creation in rural areas.	Rural Utilities Service-financed electric and telephone utilities.	Business startups or expansion projects that create rural jobs.	Rural areas with populations of 50,000 or less, with priority to places with populations of 2,500 or less.	Direct loan or grant to establish revolving loan fund.	Intermediary makes loans to for-profit or nonprofit businesses and public bodies. Loans are 0% for 10 years.
Rural Cooperative Development Grants	Establish/ operate centers for cooperative development.	Nonprofits and institutions of higher education.	Establish centers to provide technical assistance, training, applied research, and data collection and interpretation for the purpose of cooperative development.	All areas except cities with populations exceeding 50,000 and their contiguous urbanized areas.	Grant.	Minimum 25% fund match (5% for 1994 Institutions). Grants awarded competitively.
Socially-Disadvantaged Groups Grants	Funds to eligible co-ops, co-op associations, or co-op development centers for technical assistance to small, socially-disadvantaged groups in rural areas. **Note:** This program was formerly known as the Small, Socially-Disadvantaged Producer Grants Program.	Cooperatives and co-op development centers that serve socially-disadvantaged groups where a majority of the board of directors or governing board is comprised of individuals who are members of socially-disadvantaged groups.	Technical assistance.	All areas except cities with populations exceeding 50,000 and their contiguous urbanized areas.	Grant.	Grants are awarded on a competitive basis. There is no matching requirement.

Rural Utilities Programs

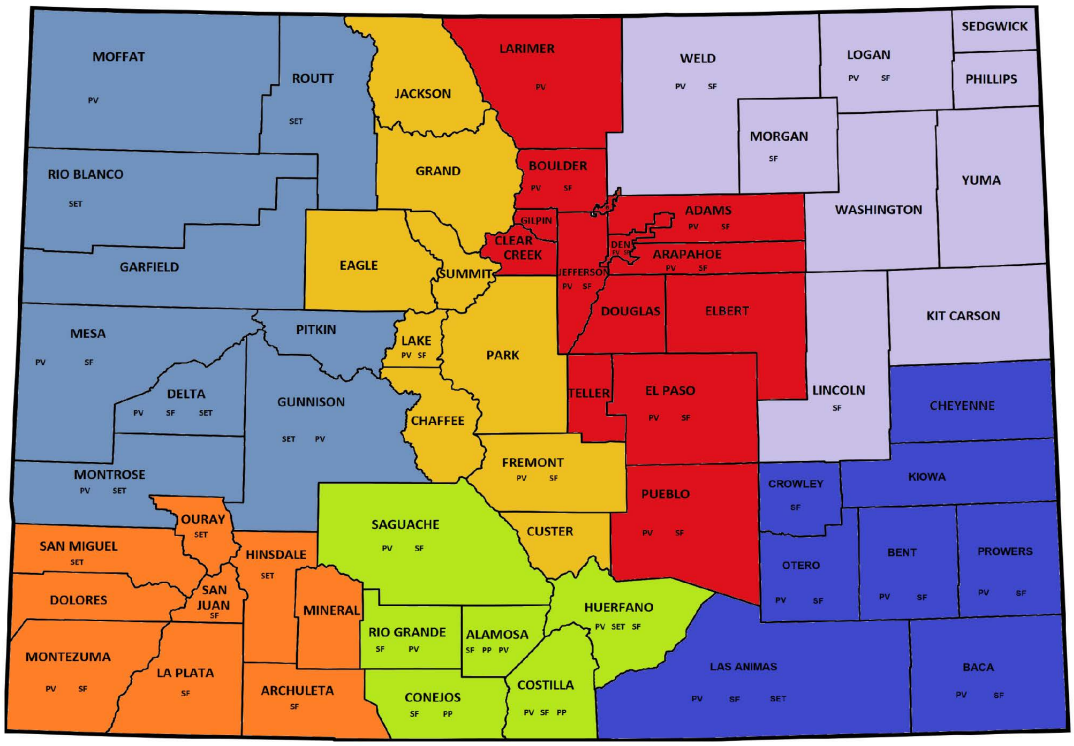
Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Water and Waste Disposal Loans and Grants	Provide infrastructure for rural areas.	Public entities, Federally-recognized Indian Tribes, and nonprofit corporations.	Build, repair, and improve public water systems and waste collection and treatment systems.	Rural areas and towns with populations up to 10,000.	Direct loan and grant.	Repayment period is a maximum of 40 years. Grant funds may be available.
Water and Waste Disposal Loan Guarantees	Provide infrastructure for rural areas.	Public entities, Federally-recognized Indian Tribes, and nonprofit corporations.	Build, repair, and improve water supply and distribution systems and waste collection and treatment systems.	Rural areas and towns with populations up to 50,000. Funds are prioritized in favor of towns with populations of 10,000 or less for fiscal year 2020.	Loan guarantee.	Eligible lenders obtain up to a 90% guarantee on loans they make and service.
Solid Waste Management Grants	Technical assistance and training to assist with management of water and wastewater systems.	Public bodies, private nonprofit organizations, Federally-recognized Indian Tribes, and academic institutions.	Technical assistance and training to improve landfill conditions and protect against threats to nearby water resources.	Rural areas and towns with populations up to 10,000.	Grant.	Application periods are announced in the Federal Register. Complete applications submitted to National Office for review.
Technical Assistance/ Training/Circuit Rider	Provide technical assistance and training.	Public, private, and nonprofit organizations.	Technical assistance and training to assist with management of water and waste water projects.	Rural areas and towns with populations up to 10,000.	Grant.	As funds are available. Complete applications submitted to National Office for review.
ReConnect Program	Expand broadband service to rural areas without sufficient broadband access.	Nonprofits, for-profit corporations, LLCs, co-ops, States, territories, local governments, Federally-recognized Indian Tribes.	Construct, improve, acquire broadband and terrestrial satellite broadband facilities and equipment; pre-application expenses.	Rural areas with populations up to 20,000; urbanized areas with populations up to 50,000.	Direct loans, grants, and loan/grant combinations.	Loan interest rate 2%; loan/grant interest for loan portion is current Treasury rate at the time of fund disbursement.
Rural Broadband Direct Loans and Loan Guarantee	Deployment of broadband service to eligible rural communities. **Note:** The 2014 Farm Bill revised program provisions. An interim rule was published in Fiscal Year 2015.	Entities seeking to provide broadband services in rural areas.	Funds to construct, improve, and acquire facilities and equipment to provide broadband service in eligible rural communities.	Refer to the rule for specific definitions and population limits.	Minimum and maximum loan amounts published annually in the Federal Register.	Refer to the rule for loan terms and conditions.

Rural Utilities Programs (Continued)

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Electric and Telecommunications Loans	Help rural communities obtain affordable, high-quality electric and telecommunications services.	Nonprofit and cooperative associations, public bodies, and other utilities.	Generation, transmission facilities and distribution of electric power, including alternative, renewable, conservation, and energy efficiency programs. Enhance 911 emergency services, digital switching equipment, and fiber optic cable, along with traditional main system telecommunications service.	Electric: areas served by an existing rural electric borrower, or rural areas other than a city or town of more than 20,000. Telecommunications: areas with populations fewer than 5,000.	Direct loan or loan guarantee.	Interest rates established in accordance with 7 CFR 1714. Contact the Rural Utilities Service at **rd.usda.gov** or 1 (800) 670-6553.
Energy Efficiency and Conservation Loan Program	Finances energy efficiency and conservation projects for commercial, industrial, and residential consumers.	Existing electric loan borrowers (utilities) serving rural areas.	Improve energy efficiency for existing electric facilities; attract new business and create jobs; reduce fossil fuel use; improve energy efficiency measures for consumers; energy audits and more.	Rural areas and towns with populations up to 20,000. Eligible communities can be combined into larger service areas.	Loans.	Repayment period is 15 years unless geothermal ground-loop source investments or technology have a longer lifespan.
Rural Energy Savings Program	Helps rural families and small businesses achieve cost savings through loans to qualified consumers to implement durable, cost-effective energy efficiency measures.	Current and former RUS borrowers or their subsidiaries, and entities that meet retail electric service needs in rural areas.	Implement energy efficiency measures to decrease energy use or costs for rural families and small business.	Contact RUS to determine whether a project is in an eligible rural area.	Loans.	Up to 20 years at 0% interest; up to 3% interest for relending to qualified end-users/consumers for up to 10 years; up to 4% of the loan total may be used for startup costs.
Distance Learning and Telemedicine	Develop and deploy advanced telecommunication services throughout rural America to improve education and healthcare.	Incorporated entities including municipalities, for-profit, and nonprofit corporations that operate rural schools, libraries, healthcare clinics, and other educational or healthcare facilities.	To provide end-user equipment and programming that delivers distance learning and telemedicine services to eligible areas.	Rural areas outside incorporated or unincorporated cities with populations up to 20,000.	Grant.	Awards range from $50,000 to $500,000. A minimum of 15% in matching funds is required.
Community Connect Grants	Provide public access to broadband in otherwise unserved communities.	Public bodies, Federally-recognized Tribes, cooperatives, nonprofits, limited dividend or mutual associations, corporations, and other legally organized entities.	To build broadband infrastructure and establish a community center that offers free public access to broadband for 2 years.	A single community outside incorporated or unincorporated areas with populations fewer than 20,000 and without broadband access.	Grant.	Minimum: $50,000; Maximum: $1 million. Amounts are published in Notices of Funding Availability and may vary.

Electric and Telecom programs: Contact the Rural Utilities Service Administrator; Water programs: Contact the Rural Development State Office.
CFR refers to Code of Federal Regulations.

In Colorado, find the Loan Specialist servicing the county you are interested in on the map below for our Community Facilities and Water and Environmental Programs.



Colorado Single Family Housing Programs Contact Information:

Direct Home Loans
Nicki Barks, nicki.barks@usda.gov, (970) 399-8198

Housing Repair Loans and Grants
Tammy Encinias, tammy.encinias@usda.gov, (719) 456-0120, ext 122

Or send an email to codirinquiries@co.usda.gov

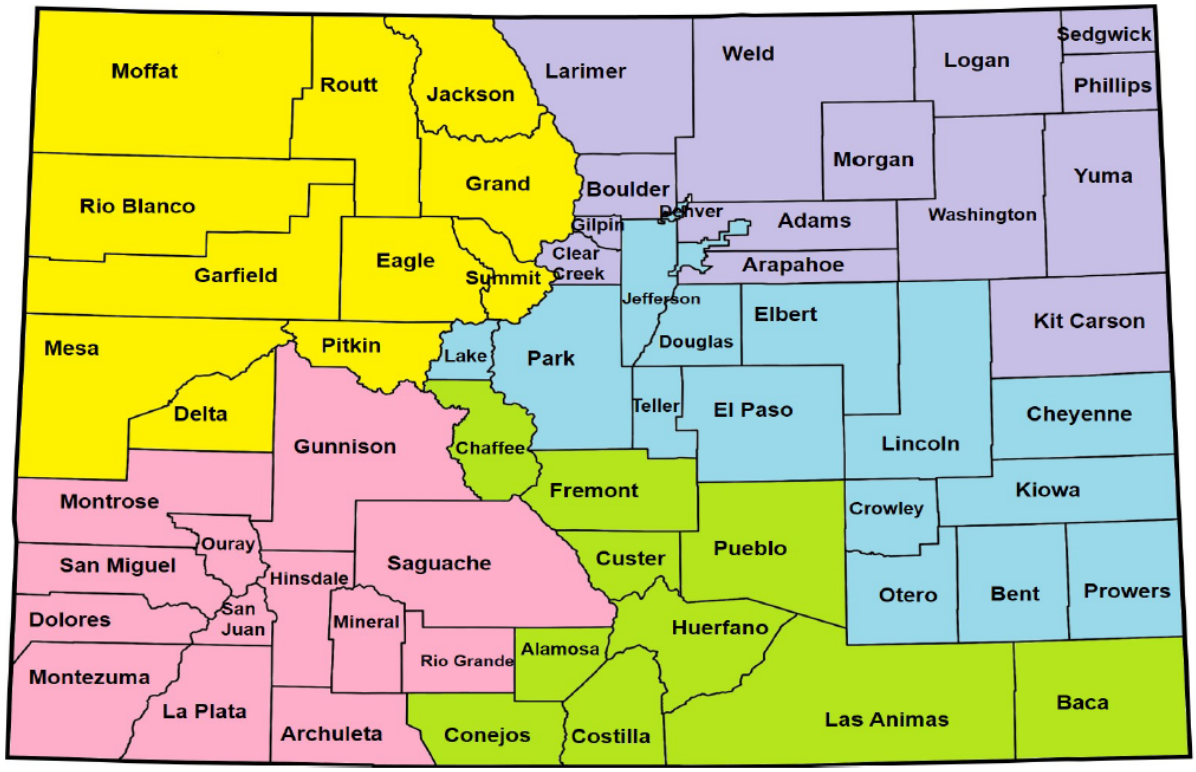
Colorado Multi Family Housing Programs Contact Information:

Farm Labor Housing Loans and Grants
Linda Johansen - (719) 992-3651, linda.joahnsen@usda.gov

Rural Rental Housing Loan Guarantees
Robert McElroy - (720) 544-2916, robert.mcelroy@usda.gov

Colorado Rural Business & Cooperative Programs Contact Information:

Steve Karich, Program Director, steve.karich@usda.gov, 720 544-2925.



USDA Business & Community Programs Loan Specialists

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Rural Area Eligibility Criteria

By law, the definition of “eligible rural area” is different for each USDA Rural Development program. The statutory rural area eligibility criteria for most programs are complex. Additionally, the statute also may include exceptions that provide consideration for specific communities based on regional circumstances. The table on the opposite page offers a general overview of the basic rural area requirements for our major programs.

- **Use Our Eligibility Tool:** Our online tool at **https://eligibility.sc.egov.usda.gov** can help customers determine if they are in an eligible rural area and are otherwise qualified to apply.
- **Ask an Expert:** Before starting any application for assistance, we encourage customers to **contact USDA Rural Development**—and speak to a specialist—to learn more about rural area requirements and other eligibility criteria for the program.

Rural Area Criteria

Program	No Rural Restrictions	For "Rural Areas"	For Up to 10,000 People	For Up to 20,000 People	For Up to 35,000 People	For Up to 50,000 People
★ Farm Labor Housing Loans/Grants	♦					
▬ Value-Added Producer Grants	♦					
▬ Rural Energy for America Program Loan Guarantees/Grants[1]	♦					
▬ Biorefinery, Renewable Chemical and Biobased Product Manufacturing Assistance Program	♦					
▬ Repowering Assistance Program	♦					
▬ Advanced Biofuel Payment Program	♦					
☆ Rural Energy Savings Program[2]		♦				
☆ Water and Waste Disposal Loans/Grants			♦			
☆ Solid Waste Management Grants			♦			
☆ Technical Assistance and Training/Circuit Rider Grants			♦			
☆ Electric Loans				♦		
☆ Telecommunications Loans				♦		
☆ Rural Broadband Access Loans/Loan Guarantees				♦		
☆ ReConnect Program				♦		
☆ Energy Efficiency and Conservation Loan Program				♦		
☆ Distance Learning and Telemedicine Grants				♦		
☆ Community Connect Grants				♦		
★ Community Facilities Direct Loans/Grants				♦		
★ Single-Family Housing Direct Loans (including Self-Help Loans)				♦	♦	
★ Single-Family Housing Loan Guarantees[3]				♦	♦	
★ Single-Family Housing Repair Loans/Grants[3]				♦	♦	
★ Self-Help Housing Technical Assistance Grants[3]				♦	♦	
★ Rural Rental Housing Direct Loans[3]				♦	♦	
★ Rural Rental Housing Loan Guarantees[3]				♦	♦	
★ Housing Preservation Grants[3]				♦	♦	
★ Rural Community Development Initiative						♦
★ Community Facilities Loan Guarantees						♦
▬ Business and Industry Loan Guarantees						♦
▬ Rural Business Development Grants						♦
▬ Intermediary Relending Program						♦
▬ Rural Microentrepreneur Assistance Program						♦
▬ Rural Economic Development Loans/Grants						♦
▬ Rural Cooperative Development Grants						♦
▬ Socially-Disadvantaged Groups Grants						♦
▬ Rural Energy for America Program Loan Guarantees/Grants[4]						♦
☆ Water and Waste Disposal Guaranteed Loans						♦

Legend:

★ Housing/Community Facilities Programs

▬ Business/Cooperative Programs

☆ Utilities Programs

[1] For agricultural producers.

[2] **Contact RUS** for specifics.

[3] Primarily for populations up to 20,000; in special circumstances communities up to 35,000 may be eligible.

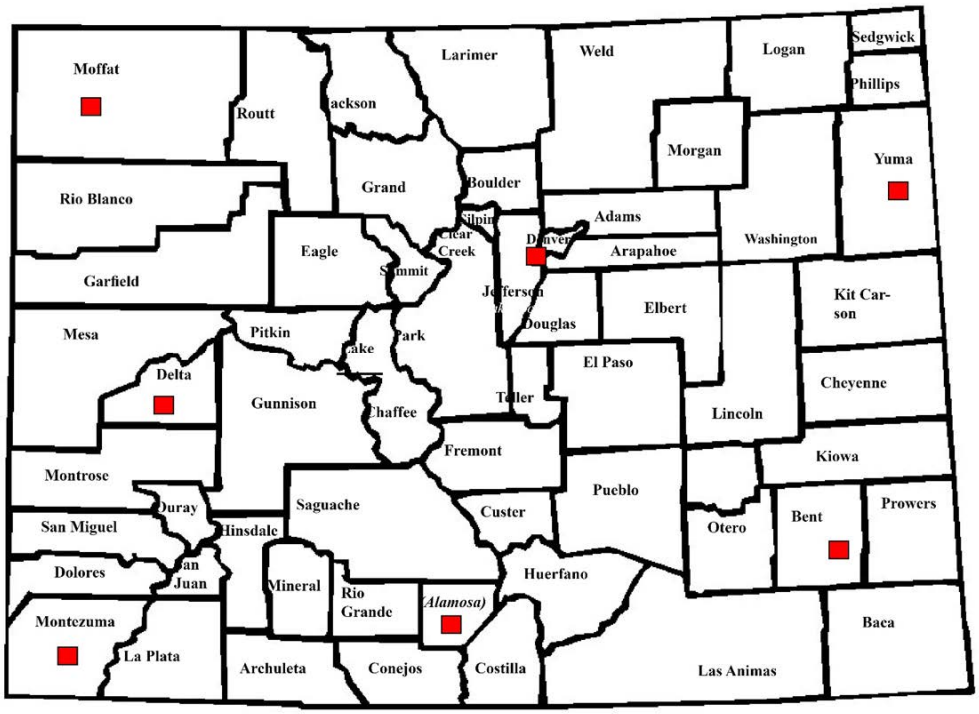
[4] For rural small businesses and REAP Audit/Development Grants.

Rural Development Program Purposes

Rural Housing and Community Facilities Programs	Land & Buildings	Machinery & Equipment	Working Capital	Infrastructure	Technical Assistance/ Training
Single Family Housing Direct Loans (including Self-Help Loans)	♦				
Single Family Housing Loan Guarantees	♦				
Single Family Housing Repair Loans/Grants	♦				
Self-Help Housing Technical Assistance Grants					♦
Rural Rental Housing Direct Loans	♦			♦	
Rural Rental Housing Loan Guarantees	♦			♦	
Housing Preservation Grants	♦	♦	♦	♦	♦
Farm Labor Housing Loans/Grants	♦			♦	
Community Facilities Direct Loans, Loan Guarantees, Grants*	♦	♦	♦	♦	
Rural Community Development Initiative					♦
Rural Business and Cooperative Programs					
Business and Industry Loan Guarantees	♦	♦	♦	♦	
Rural Business Development Grants	♦	♦	♦	♦	♦
Intermediary Relending Program Loans	♦	♦	♦		
Rural Microentrepreneur Assistance Program	♦	♦	♦	♦	♦
Rural Economic Development Loans and Grants	♦	♦	♦	♦	♦
Rural Cooperative Development Grants				♦	♦
Socially-Disadvantaged Groups Grants					♦
Value-Added Producer Grant			♦	♦	♦
Rural Energy for America Program Loan Guarantees/Grants	♦	♦		♦	♦
Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program Loan Guarantees					
Repowering Assistance Program					
Advanced Biofuel Payment Program					
Rural Utilities Programs					
Water and Waste Disposal Direct Loans, Loan Guarantees, Grants	♦	♦		♦	
Solid Waste Management Grants					♦
Technical Assistance/Training/Circuit Rider					♦
ReConnect Program	♦	♦		♦	♦
Rural Broadband Direct Loans and Loan Guarantees	♦			♦	
Electric and Telecommunications Direct Loans/Loan Guarantees	♦	♦		♦	
Energy Efficiency and Conservation Loan Program	♦	♦		♦	
Rural Energy Savings Program	♦	♦		♦	
Distance Learning and Telemedicine Loans/Grants		♦		♦	
Community Connect Grants	♦	♦	♦	♦	

*Initial operating expenses are eligible in conjunction with the financing of an eligible community facility project. However, grant funds may not be used to fund initial operating expenses.

Colorado Rural Development Office Locations



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Alamosa, CO 81101
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Fax (844) 206-7030

Cortez Local Office
628 W. 5th Street
Cortez, CO 81321
Office (970) 529-9045 ext. 4
Fax (844) 206-7031

Craig Office
145 Commerce Street
Craig, CO 81625
Office (970) 329-3157
Fax (844) 206-7032

Delta Area Office
690 Industrial Blvd.
Delta, CO 81416
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Fax (844) 206-7052

Las Animas Area Office 760 Bent Ave
Las Animas, CO 81054
Office (719) 456-0120, ext. 4
Fax (844) 206-7053

Wray Area Office
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Wray, CO 80758
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Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at How to File a Program Discrimination Complaint and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by: (1) mail: U.S. Department of Agriculture, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, SW, Washington, D.C. 20250-9410; (2) fax: (202) 690-7442; or (3) email: **program.intake@usda.gov**.

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