



COMMUNITY FACILITY DIRECT AND GUARANTEED LOANS AND GRANTS

Purpose: Direct loans and grants may be made for essential community facilities, such as hospitals; clinics; nursing homes; ambulatory care centers and vehicles; police and fire stations, vehicles and equipment; jails; communication centers; adult and child foster care centers; courthouses; airports; schools; libraries; etc. Loans and grants are available to public entities such as municipalities, counties, and special-purpose districts, as well as to nonprofit corporations and tribal governments in areas of up to 20,000 in population. Priority is given to applicants in rural communities with populations of 5,000 or less. For grant funding, the facility must serve areas where the median household income of the population is either below the poverty line or below 90 percent of the State non-metropolitan median household income, whichever is higher. Applicants must have the legal authority to borrow and repay loans, to pledge security for loans, and construct, operate, and maintain the facilities. They must also be financially sound and able to organize and manage the facility effectively. Repayment of the loan must be based on tax assessments, revenues, fees, or other sources of money sufficient for operation and maintenance, reserves, and debt retirement. Guaranteed loans are made and serviced by lenders such as banks, savings and loans, mortgage companies which are part of bank holding companies, banks of the Farm Credit System, or insurance companies regulated by the National Association of Insurance Commissioners. Guaranteed loans may guarantee up to 90% of any loss of interest or principal on the loan.

WATER AND WASTE DISPOSAL DIRECT AND GUARANTEED LOANS AND GRANTS

Loan purpose: Direct loans may be made to develop water and wastewater systems, including solid waste disposal and storm drainage, in rural areas and to cities and towns with a population of 10,000 or less. Funds are available to public entities, such as municipalities, counties, special-purpose districts, and Indian tribes. In addition, funds may be made available to corporations operated on a not-for-profit basis. Priority will be given to public entities, in areas with less than 5,500 people, to restore a deteriorating water supply, or to improve, enlarge, or modify a water facility or an inadequate waste facility. Also, preference will be given to requests which involve arsenic problems and the merging of small facilities and those serving low-income communities and target areas. Applicants must be unable to obtain funds from other sources at reasonable rates and terms. The maximum term for all loans is 40 years; however, no repayment period will exceed State statutes or the useful life of the facility. Interest rates may be obtained from Rural Development Area offices. Guaranteed loans may be made for the same purpose as direct loans. They are made and serviced by lenders such as banks and savings and loan associations. Normally, guarantees will not exceed 80 percent on any loss of interest and principal on the loan. *Grant purpose:* Reduce water and waste disposal costs to a reasonable level for users of the system. Eligible applicants and purposes are the same as for loans. Predevelopment Planning Grants may be available, if needed, to assist in paying costs associated with developing a complete application for a proposed water or wastewater project. For more information please contact any Rural Development Area Office and request a "Processing Guide-Predevelopment Planning Grants" and a "Predevelopment Planning Grant Information Sheet."

SOLID WASTE MANAGEMENT GRANTS AND TECHNICAL ASSISTANCE AND TRAINING GRANTS

Solid Waste Management Grant Purpose: Make grants to public and private nonprofit organizations to provide technical assistance and/or training to associations located in rural areas and to cities and towns with a population of 10,000 or less to reduce or eliminate pollution of water resources, and improve planning and management of solid waste facilities. Assistance may be provided to enhance operator skills in operations and maintenance, identify threats to water resources, and reduce the solid waste stream.

Technical Assistance and Training Grant Purpose: Make grants to nonprofit organizations to provide technical assistance and/or training to associations located in rural areas and to cities and towns with a population of 10,000 or less. Assistance may be provided to identify and evaluate solutions to water and waste disposal problems, to improve the operation and maintenance of existing water and waste disposal facilities, and to assist associations in preparing applications for water and waste disposal facilities.

RURAL WATER AND WASTE WATER TECHNICAL ASSISTANCE

Purpose: Provide on-site technical assistance to help assure cost effective operation of rural water and sewer systems. RD can assist rural water and sewer systems, with day-to-day operational, financial and management problems. The assistance is provided at no charge by Michigan Rural Water Association or Rural Communities Assistance Program and may be requested by officials of rural water/sewer systems or by Rural Development personnel. It compliments supervisory assistance provided by Rural Development.

APPLICATIONS

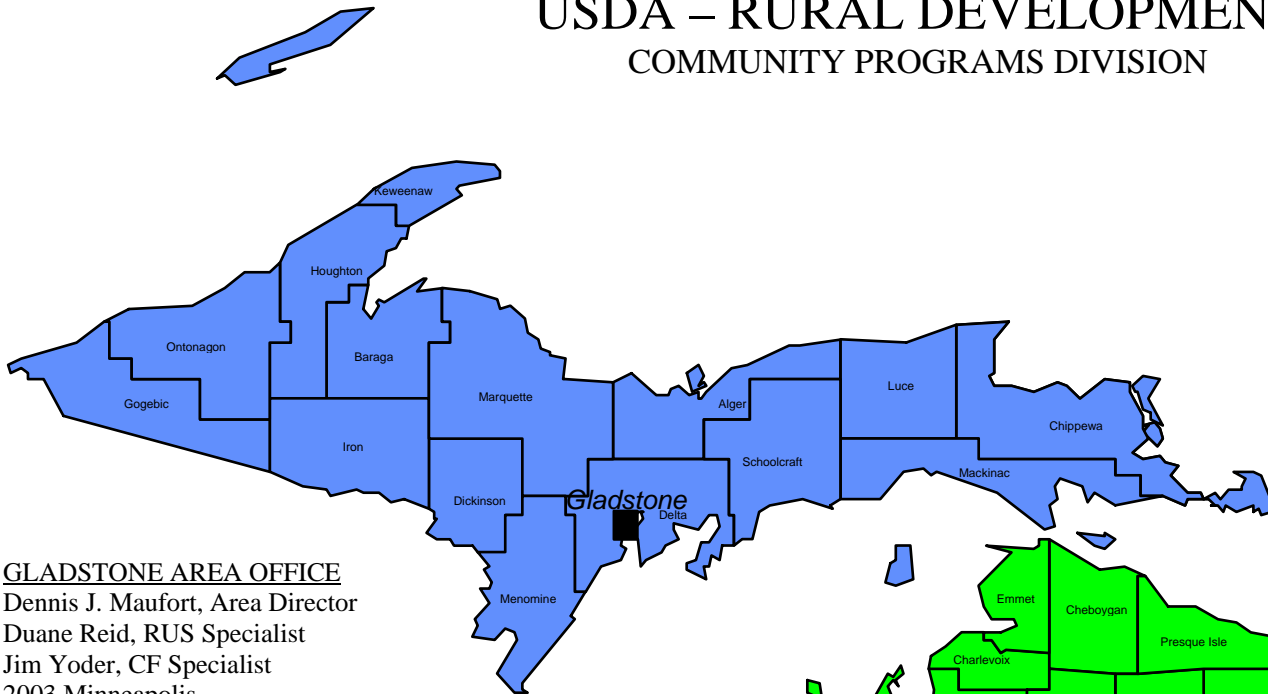
Information about the water and waste disposal programs and advice on how to assemble information to determine engineering feasibility, economic soundness, cost estimates, organization, financing and management matters, may be obtained from Rural Development Area offices listed on the attached map. Please contact them for an information or application meeting before you proceed. It is important to bring in the Rural Development Officials early in project development.

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Committed to the future of rural communities.

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To file a complaint of discrimination write USDA, Director, Office of Civil Rights
1400 Independence Avenue, SW, Washington, DC 20250-9410 or call (800) 795-3272 (voice) or (202) 720-6382 (TDD).

USDA – RURAL DEVELOPMENT COMMUNITY PROGRAMS DIVISION



GLADSTONE AREA OFFICE

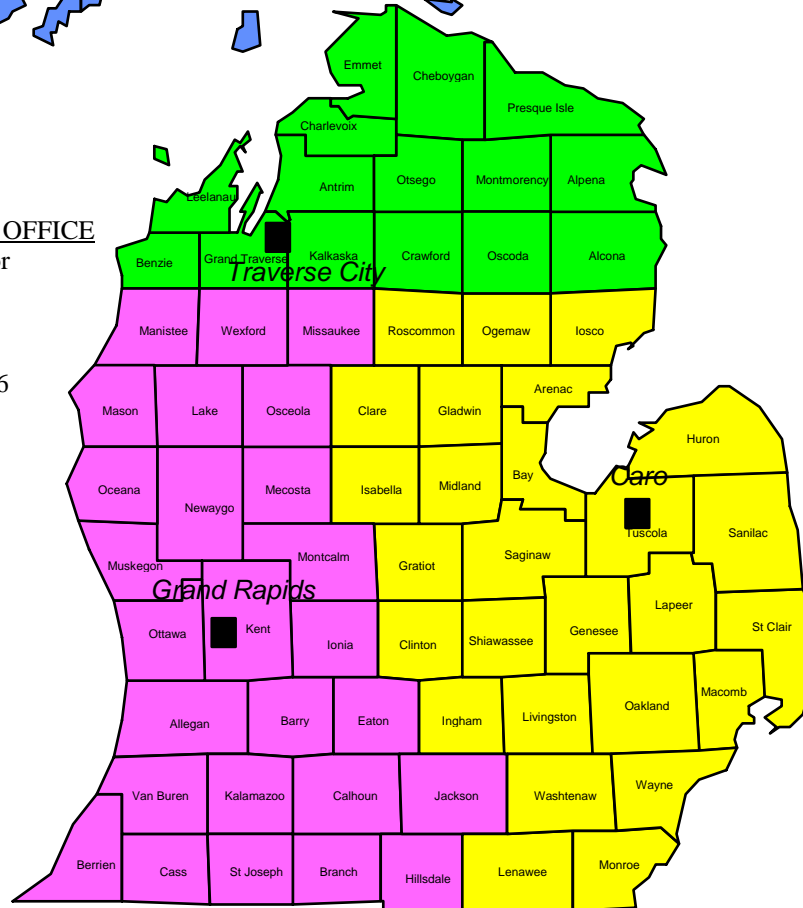
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COMMUNITY PROGRAMS

Water and Wastewater Disposal Loans
Water and Wastewater Disposal Grants
Community Facilities Loans & Grants
Predevelopment Planning Grants
Technical Assistance and Training Grants
Solid Waste Management Grants
Native American Section 306C Grants
Emergency Community Water Assistance Grants
Distance Learning/Telemedicine Loan/Grant *
Broadband Loans and Grants*
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