

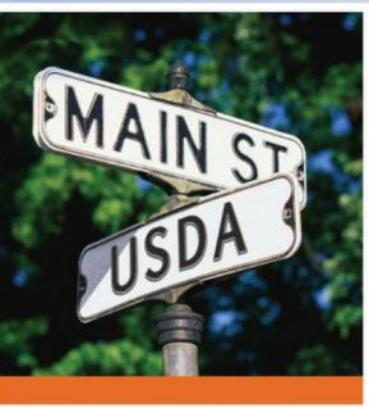


United States Department of Agriculture

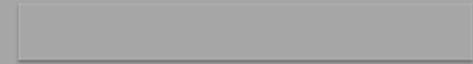
# Welcome

## USDA Loan Guarantee Programs: Increasing Access to Capital in Rural America

November 7, 2017



Backing the  
Business of  
Rural America



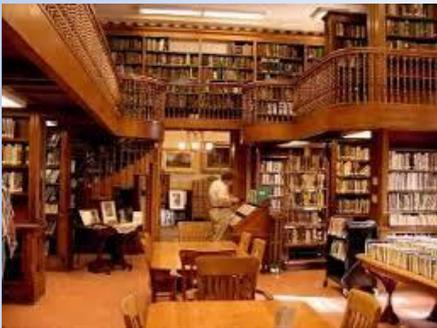
# **Loan Guarantee Programs:**

**Rural Energy for America Guarantee**

**Business Loan Guarantee**

**Community Facility Guarantee**

# Community Facility Loan Guarantee Program



# Types of Facilities

- Hospitals
- Nursing Homes
- Schools
- Libraries
- Municipal Buildings
- College Dormitory
- Community Centers



# Eligible Communities

- Public Bodies

Public Bodies include counties, cities, towns, boroughs, special authority districts, and other local units of government

- Nonprofits

Organizations that operate on a not for profit basis

- Indian Tribes

Indian Tribes can be federally or state recognized

# Guaranteed Loan Highlights

- Loan guarantees up to 90%. Rates and terms negotiated between lender and client
- No limit on dollar amount – up to 100% of construction cost
- Eligible rural areas: 20,000 population or less
- Eligible lenders: Banks, thrifts, Farm Credit System, regulated insurance companies.
- One-percent guarantee fee (one-time only)



# USDA Community Programs Local Contacts

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Next up: NCIC