Committed to the future of rural communities





Rural Development

United States Department of Agriculture

Increasing economic opportunity and improving the quality of life for people in rural America is the goal of USDA's Rural Development mission area. USDA believes rural Americans deserve the same services enjoyed by people in suburban and urban areas while retaining the advantages of small town living.

USDA is working to eliminate substandard housing in rural America by helping rural people buy, build or rent decent housing. It also creates jobs by funding the growth and creation of rural businesses and cooperatives. In a typical



year, USDA Rural Development programs create or preserve more than 300,000 rural jobs, enable 40,000 to 50,000 rural Americans to buy homes and help 450,000 low-income rural people rent apartments or other housing.

USDA programs help rural communities build and improve community facilities, such as schools,



health clinics and fire stations. USDA also

has programs that help rural communities build or extend utilities, including water, electricity and telecommunications services.

Program assistance is provided through direct or guaranteed loans, grants, technical assistance, research and educational materials. To accomplish its mission, USDA Rural Development often works in partnership with state, local and tribal governments, as well as rural businesses, cooperatives and nonprofit agencies.

USDA Rural Development has a network of offices across the nation that administer these programs. In most areas, programs are administered through USDA Service Centers.



Services to Rural Businesses and Cooperatives

The creation and improvement of viable businesses and cooperatives in rural America is a top priority for USDA.

The program works through partnerships with public and private community-based



organizations and financial institutions to provide financial assistance, business planning and technical assistance to rural businesses. USDA also conducts research into rural economic issues, including those affecting rural cooperatives.

In addition, the program provides assistance to agricultural producers — an important part of the rural economy in many parts of the country. This assistance aids the development of alternative uses of agricultural products, including energy development, as well as research and support for agricultural cooperatives.



Rural Housing and Community Facilities Programs

Well-built, affordable housing is indispensable to vibrant rural communities. USDA housing programs have helped over 2 million low- or moderate-income rural Americans buy homes. USDA also finances construction of apartments and other multiple-family housing units in rural communities that lack sufficient, affordable rental housing. It provides rental

subsidies to low-income people, many of whom are elderly, so that they pay no more than 30 percent of their income for rent.

The Self-Help Housing program enables low-income families to become



homeowners by helping to build their own homes. Their "sweat equity" becomes their down payment. Home improvement loans and grants help low-income, often elderly, people remove health and safety hazards from their homes. An affordable and decent place to live often means that elderly residents can continue to live independently and families can take the training and employment steps necessary to become self-sufficient.

USDA also helps rural communities build or expand vital community facilities, such as libraries, police stations, daycare centers and town halls. USDA provides direct and guaranteed loans, as well as grants, to help communities acquire needed community facilities. These facilities not only improve the basic quality of life, but also increase the competitiveness of rural communities in attracting and retaining businesses.

Rural Utilities Programs

The lives of tens of millions of rural Americans are touched daily through the rural utilities programs of USDA Rural Development. With project financing and technical assistance, USDA builds the infrastructure needed to provide rural businesses and households with modern telecommunications, electricity and water services. The program includes: bringing high-speed Internet access to rural America; guaranteeing affordable, more reliable electric power; and delivering safe, clean drinking water with environmentally sound wastewater disposal to rural areas.

USDA rural utilities programs promote economic development by serving as a partner to rural businesses and providing the foundation for competitiveness. It is a technical and financial resource in a time of change for rural utilities.



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To learn more about how USDA Rural Development can help your community, contact your local USDA Rural Development office. Or, visit **www.rurdev.usda.gov**.



For More Information: USDA Rural Development offices are listed under "United States government, Agriculture Department" in the blue pages of most phone directories. Or call the USDA Rural Development national office number below for your USDA Rural Development state office.

Telephone: USDA Rural Development National Office (202) 720-4323.

Website: www.rurdev.usda.gov

Write: USDA Rural Development Office of Public Affairs

Stop 1705

1400 Independence Ave. SW Washington, D.C. 20250-1705



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PA 1779

Published July 2004

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