## Rural Utilities Service

The programs of the Rural Utilities Service (RUS) touch the lives of tens of millions of rural Americans daily. Through project financing and technical assistance, RUS builds infrastructure to provide rural businesses and households with modern telecommunications, electric energy, and water. Today, this means bringing the "information superhighway" to rural America; guaranteeing safer, more reliable electric power; and delivering safe, clean drinking water with environmentally sound wastewater disposal to rural areas.

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RUS is more than a new name for the successful programs of predecessor agencies. It is a partner to rural business and economic development, providing infrastructure that is the foundation for competitiveness. It is a technical and financial resource in a time of change for rural utilities.

**Rural Telecommunications Loans and Loan Guarantees** build modern rural communications systems. They provide rural areas with "ramps" to the information superhighway by making financing available for telecommunications facilities and by supporting the Rural Telephone Bank program. Loans are made to rural telephone cooperatives and companies which bring reliable and affordable telecommunications services to over 15 million rural Americans.

**Rural Electric Loans and Loan Guarantees** provide reliable, safe, and affordable electric energy to rural America by financing power distribution, generation, and transmission systems. Loans are made to nonprofit and cooperative associations, public bodies, and other utilities which serve over 25 million rural Americans.

**Distance Learning and Medical Link Grants** bring distance learning and telemedicine to rural America. Education and adequate medical care are crucial to the survival of rural communities, but are becoming increasingly difficult to provide. This program employs innovative ways to use existing telecommunications infrastructure to extend the reach of educational and medical expertise into communities without that expertise. Grants have been made to rural schools, clinics, and hospitals.

Water and Waste Disposal Loans and Grants develop water and waste disposal systems (including solid waste disposal and storm drainage) in rural areas and towns with populations under 10,000. The funds are available to public entities such as municipalities, counties, special-purpose districts, Indian tribes, and nonprofit corporations. RUS also guarantees water and waste disposal loans made by banks and other eligible lenders. The same types of applicants are eligible for grants and loans.

**Emergency Community Water Assistance Grants** assist rural communities that have experienced a significant decline in drinking water quantity or quality to make emergency repairs and replace existing facilities. Grants can be made in rural areas and towns with a population of 5,000 or less and a median household income of no more than 100 percent of the State's median nonmetropolitan household income.