



Kansas

Committed to the future of rural communities.



Program Information Guide

A Message From the State Director...

USDA Rural Development is pleased to share the following program information with you. We hope you find this information helpful.

During Fiscal Year 2003, USDA Rural Development administered over \$118 million in financial assistance to our State. This level of Agency programming represents the second consecutive + \$100 million year for Kansas. These taxpayer dollars were administered for projects that positively affect the daily lives and pocketbooks of rural Kansans.

Rural communities need and deserve the strategic partnerships and strong coalitions necessary to survive and prosper. Rural residents want affordable homes and essential community facilities. Rural workers need good jobs and rural business community needs economic stimulus to compete and expand. Rural Kansans require dependable water and utility services, along with improved infrastructure support to enjoy an improved quality of life.

USDA Rural Development has proudly served rural America for nearly 70 years, fulfilling our important mission of “to improve the quality of life for and enhance economic opportunities of rural Americans”. USDA Rural Development touches the lives of thousands of Kansans each day.

USDA Rural Development looks forward to the future and the many opportunities that are available to rural Kansas. I promise that our Agency will continue to aggressively commit our resources to serve Kansas and its rural citizens. To learn more about our programs, I invite you to visit our USDA Rural Development website at <http://www.rurdev.usda.gov/ks/>


CHUCK BANKS
STATE DIRECTOR



George W. Bush
President of the United States

“We’ll press on to turn our recovery into lasting growth and opportunity that reaches every corner of America. By the courage and by the enterprise of the American people, this great nation will prosper.”

Ann M. Veneman
Secretary of Agriculture

“As we embark upon a new year, we have a strong agenda and many opportunities to strengthen America’s rural communities. Residents in Kansas and from all across this nation are what truly make America great.”

Gilbert Gonzalez
Acting Under Secretary for
Rural Development

“Through the efficient and effective delivery of Rural Development initiatives, new jobs have been created, home ownership has increased and families and businesses have been strengthened.”





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Business & Community Programs



Business & Industry Guaranteed Loan Program

Purpose – The Business & Industry Guaranteed Loan Program guarantees loans made by eligible lenders to businesses to benefit rural areas. Program eligibility includes, but is not limited to: business acquisitions, construction, conversion, expansion, repair, modernization, development costs, purchase of equipment, startup working capital, and refinancing for viable projects under certain conditions.

Eligible Area – Rural areas with population up to 50,000.

Eligible Entities – Any legal entity, including individuals, public and private organizations and federally recognized Indian tribal groups. There is no size restriction on the business.

Type of Assistance – Loan guarantees.

Term – Maximum of:
30 years for real estate loans
15 years for machinery and equipment loans
7 years for working capital loans

Interest Rate – Negotiate between Lender and Borrower.

Type of Projects – Agricultural processing, manufacturing (light and heavy), retail and wholesale businesses, health care facilities, motels, value added agriculture, etc.

What can the Program do for your Community?

- Creates and saves jobs (over 128 jobs created or saved from 2003 projects)
- Expands local commercial bank lending base
- Expands economic base through new businesses and business expansions
- Creates expanded future community economic opportunity

Project Examples:



B&I Guaranteed loan of \$2 million for cotton gin serving southwest Kansas cotton producers



B&I Guaranteed loan for agricultural equipment manufacturer in northeast Kansas

Community Facilities Program

Purpose – Construction and rehabilitation of buildings, acquisition of land, purchase of equipment, payment of legal fees, payment of architect fees, etc.

Eligible Area – Rural areas with population up to 20,000.

Eligible Entities – Not-for-profit groups, federally recognized Indian Tribes, and public bodies (cities, counties, etc.).

Essential Community Facilities – Public improvements necessary and beneficial to the orderly development of a community facility operated on a nonprofit basis.

Type of Assistance – Direct loans, Grants, and Guaranteed loans. Program can be used in conjunction with other funding sources.

Term – Life of facility, not to exceed 40 years.

Type of Projects – See Next Page.

What can the Program do for your Community?

- Provides funding to build or repair essential community facilities
- Provides and/or improves health care, public service and safety facilities
- Purchase machinery, equipment, and furnishings
- Finance transportation improvements
- Construct or rehab cultural and educational facilities

Project Examples:



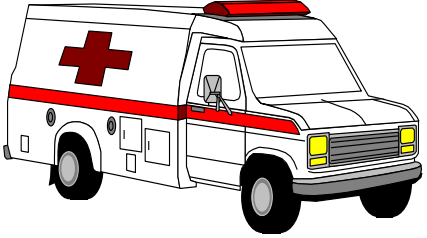




Daycare facility for 80 children located in central Kansas



Thermal Imaging Camera to locate trapped fire victims in southeast Kansas

Examples of Essential Community Facilities

<p>Community Health Care Dental Clinic Nursing Home Assisted Living Facility Physicians Clinic Hospital (General & Surgical) Medical Rehabilitation Center Outpatient Clinic</p>	
<p>Cultural & Educational Library Museum Public School School Maintenance & Equipment Service Center Vocational School Colleges Educational Camp for the Handicapped</p>	
<p>Fire, Rescue & Public Safety Fire Trucks Detention facilities and Jails Multi-Service Fire/Rescue Building Police Station Rescue & Ambulance Service Building Equipment Building Communication Center Fire Department Building</p>	
<p>Public Buildings & Improvements Community Health Department, Office Building Community Center, County Courthouse Food Storage, Distribution &/or Preparation Center Public Maintenance Building Child Day Care Center City Hall</p>	
<p>Transportation Bridge Airport Sidewalks Street Improvements Infrastructure for Industrial Park Town Bus Service/Equipment Special Transportation Equipment</p>	

Rural Business Enterprise Grants

Purpose – Acquisition and development of land, construction of buildings, plants, equipment, access streets and roads, parking areas, utility and service extension, refinancing, and fees for professional services.

Eligible Area – Rural areas with population up to 50,000.

Eligible Entities – Not for profit corporations, federally recognized Indian Tribes, and public bodies (cities, counties, etc.) receive the grant to assist a business. Grant funds do not go directly to the business. The small and emerging businesses to be assisted must have less than 50 new employees and less than \$1 million in gross annual revenues.

Priorities – To support the development of small and emerging private business enterprises in rural areas.

Type of Assistance – Grants.

What can the Program do for your Community?

- Creates a revolving loan fund (providing partial funding as a loan to a small and emerging business for the purchase of equipment, working capital, or real estate)
- Construct a building for a business incubator for small and emerging businesses
- Provide technical assistance for private business enterprises and related training
- Production of television programs targeted for rural residents, and for rural distance learning networks

Project Examples:



Car maintenance business in northeast Kansas



Lincoln Center Industrial Park includes a plastic molding business, and polypropylene pellet manufacturing facility

Rural Economic Development Loan & Grant Program

Purpose – Loans to eligible utilities to make a pass-thru loan to a rural business. Grants to establish revolving loan funds to initially make loans to eligible rural projects.

Eligible Area – Rural areas with population up to 2,500.

Eligible Entities – Electric and Telephone Rural Utility Service Borrowers (also includes some previous Electric Utility borrowers).

Eligible Ultimate Loan Recipients – Any legal entity, including individuals, public bodies, and federally recognized Indian Tribes.

Term – Maximum of 10 years.

Type of Projects – Agricultural processing, fire trucks, health care facilities, grocery stores, hotels, manufacturing, retail enterprises, implement dealers, recreation facilities, etc.

What can the Program do for your Community?

- Helps create jobs (over 200 jobs saved or created from Fiscal Year 2003 projects)
- Provides businesses and communities with 0% interest loans
- Provides funding for community type facilities and equipment
- Facilitates new business and business expansions (construction, and machinery & equipment)
- Provides funding for public safety facilities and equipment (fire, rescue, etc.)

Project Examples:



Restoration and renovation of a historic landmark hotel in central Kansas. This RED-Loan helped create 11 new jobs



Wood router machine shown. This RED-Loan was used to purchase equipment for a northwestern Kansas cabinet manufacturer, creating 10 new jobs

Water & Waste Disposal Program

Purpose – Develop and/or upgrade rural water distribution and wastewater facilities. Construct or relocate public buildings and utilities, pay costs associated with land acquisition, purchase and install necessary equipment, pay for engineering and legal fees associated with the project, etc.

Eligible Area – Rural areas with population up to 10,000.

Eligible Entities – Not for profit groups, federally recognized Indian Tribes, public bodies (cities, counties, etc.), and special-purpose districts.

Priorities – Restore deteriorated water supplies, improve, enlarge, or modify a water facility or an inadequate wastewater facility.

Type of Assistance – Direct loans, Grants, and Guaranteed loans. Program can be used in conjunction with other funding sources.

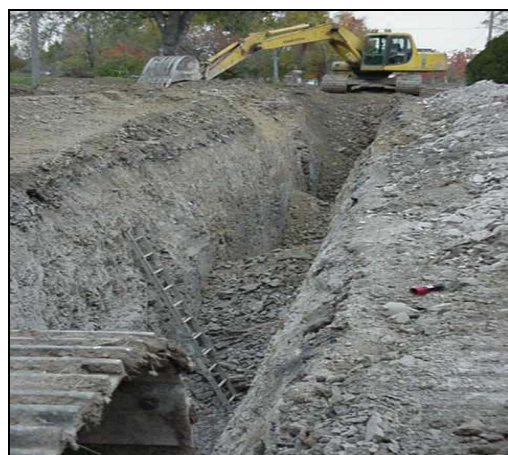
Term – Life of facility, not to exceed 40 years.

What can the Program do for your Community?

- Provides funding to construct, enlarge, or otherwise improve rural water, solid waste disposal, sanitary sewage, and storm wastewater disposal facilities
- Purchase program related machinery and equipment
- Grant funds are used, in conjunction with loan funds, to reduce water and waste disposal costs to a reasonable level for users of the system
- Provides for payment of utility connection charges as provided in service contracts between utility systems



100,000 gallon tank for rural water district distribution system in eastern Kansas. This local rural water district serves over 300 Kansans



Installation of a new sewer system in southeast Kansas, benefiting 99 residential users and 3 non-residential users



2004 Renewable Energy and Energy Efficiency Program

Purpose – The program is designed to help agricultural farmers, ranchers and rural small businesses purchase renewable energy systems and make energy efficiency improvements. Funds may be used for post-application purchase and installation of equipment, except agricultural tillage equipment and vehicles; post-application construction or project improvements, except residential; energy audits or assessments; permit fees; professional service fees, except for application preparation; feasibility studies; business plans; retrofitting; and for energy efficiency projects, construction of a new facility only when the facility is used for the same purpose, is approximately the same size, and based on the energy audit will provide more energy savings than improving an existing facility. Only costs identified in the energy audit are allowed.

Eligible Area – Rural areas with population up to 50,000.

Eligible Entities – Farmers, ranchers, and rural small businesses with a demonstrated financial need are eligible to apply for funding. Farmers and ranchers must directly engage in the production of agricultural products and obtain at least 50% of their gross income from their agriculture business. Rural small businesses must meet the Small Business Definition of a small business and operate with 500 or fewer employees and \$20 million or less in total annual receipts and must be headquartered in a rural area. Non-profit organizations and public entities are excluded.

Eligible Projects – Eligible projects include renewable energy and energy efficiency improvement projects. Renewable energy projects include those for which energy is derived from wind, solar, biomass, geothermal, or for which hydrogen is derived from biomass or water using one of the previously stated energy sources. The term “biomass” includes any organic material that is available on a renewable or recurring basis such as: agricultural crops, trees grown for energy production, wood waste and wood residues, plants (including aquatic plants and grasses), residues, fibers, animal wastes and other waste materials, and fats, oils and greases (including those that are recycled). The term “biomass” does not include paper that is commonly recycled or un-segregated solid waste.

All eligible projects must be located in a rural area utilizing a pre-commercial or commercially available, replicable and feasible technology. The applicant must be the owner of the project and control the operation and maintenance of the proposed project. Applicants must also demonstrate that the project has sufficient revenues to provide for operation and maintenance.

Type of Assistance / Application Deadline – Grant requests may not exceed 25% of eligible project costs and the minimum grant request is \$2,500. For renewable energy projects, the maximum grant request is \$500,000 and all requests over \$50,000 require a feasibility study prepared by a qualified independent consultant. For energy efficiency projects, the maximum grant request is \$250,000 and all projects with total costs over \$50,000 require an energy audit prepared by a qualified independent consultant. Contact USDA Rural Development for application deadline information.

2004 Value-Added Producer Grants Program (VAPG)

Purpose – The program is designed to help agricultural producers increase their revenues through value-added activities that expand the customer base for their products. Funds may be used for planning activities (feasibility studies, business and marketing plans, and legal evaluations) or working capital for projects which add value to an eligible product.

Eligible Area – Anywhere in Kansas, there is no restriction on the location of the project.

Eligible Entities – Independent agricultural producers, agricultural producer groups, farmer or rancher cooperatives, or business ventures that are majority owned and controlled by agricultural producers.

Eligible Value-Added Products- Agricultural products that: have undergone a change in physical state or form, are produced in a manner that enhances their value, and are physically segregated in a manner that enhances their value, or used to produce renewable energy.

Type of Assistance / Application Deadline – Grants for up to 50% of eligible project costs. Contact USDA Rural Development for application deadline information.

Type of Projects – Processing grains or oilseeds; utilizing grain to produce ethanol; processing livestock or poultry; marketing organically produced or hormone free products; an identity preserved marketing system from farm to end user; and many other possibilities.

What can the Program do for your Community?

- Creates new economic opportunity and jobs
- Expands economic base through a new business or business expansion

Project Examples:



Grant to finance working capital to start operation of a soybean crushing facility in northwest Kansas



Grant to finance working capital for certified organic grain processing and milling operation in western Kansas



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BUSINESS & COMMUNITY PROGRAMS

PROGRAM	WHO MAY BORROW	RURAL AREA	LOAN Guar/Direct	GRANT	INTEREST RATE	TERMS	EQUITY REQ.	ELIGIBILITY PURPOSES	INELIGIBLE [not limited to]
BUSINESS & INDUSTRY (B&I) (Guar. 4279-A,B)	- Any legal entity - Individual - Pub. Organ. - Priv. Corp.	<50,000 population	yes no (2% fee)	no	Fixed/Var. Neg. w/lender	RE - 30 yr M&E - 15 yr WC - 7 yr	- Existing Business - Min. 10% - New Bus. Min 20-25%	- Business Construction, Acquisition, and/or Modernization - Working Capital [Note: Does not require test for credit elsewhere]	- Golf Courses - Ag Production - Line of Credit
RURAL BUSINESS ENTERPRISE GRANT (RBEG) (1942-G)	- Public Body - Not for Profit	<50,000 population	no no	yes	N/A	N/A	N/A	To help finance and develop small & emerging private businesses. - Revolving Loan Program to make loans for Land acquisition, building improvement - Technical Assistance, etc. - Industrial Park development for small business [Notes: (Small Business definition: < 50 new employees & < \$1.0 mil in projected gross sales per yr) (Business does not directly receive grant)]	- Ag Production - Area Wide Planning - Transfer of jobs or businesses - Cable TV systems
INTERMEDIARY RELENDING PROGRAM (IRP) (4274-D)	- Private Not for Profit - Public Bodies Cooperatives	<25,000 population	no yes	No/	1%	30 yrs	N/A	Relending Program for: - Establish new bus. &/or expand an existing bus. including capital improvements, M&E, &/or WC.	- Golf Courses - To Government Employees - Payment to Owners - Ag Production - Line of Credit
RURAL ECONOMIC DEVELOPMENT LOANS AND GRANTS (REDLG) (1703-B)	- RUS Borrowers Elec. / Phone not delinquent	<2,500 pop. or majority of jobs created will be held by rural residents	no yes	Yes	0%	normally not exceed 10 yrs	N/A	Rural Job Creation and Economic Development : <u>Loan:</u> - Business Construction, start up and expansion costs, and M & E <u>Grant:</u> - Establish revolving loan fund with initial project to city, nonprofit, health, or education	- Electric / Phone purposes - Residential purposes - Cost prior to app. - Purchase existing business - Transfer jobs from one area to another

PROGRAM	WHO MAY BORROW	RURAL AREA	LOAN Guar/Direct	GRANT	INTEREST RATE	TERMS	EQUITY REQ.	ELIGIBILITY PURPOSES	INELIGIBLE [not limited to]
WATER & WASTE (WWD) (Dir. 1780-A-D) (Guar. 1779)	- Public Bodies - Not for Profit - Federally Recognized Indian Tribes	<10,000 pop.	yes yes (1% fee)	yes Max % possible: 0% >34,363 MHI 45% <34,363 75% <27,490	- Market Rate: >34,363 MHI * - Intermediate: <34,363 MHI * Poverty Rate: <27,490 MHI * Guar: Neg. w/ Lender	40 yrs Guar: 40 yrs	N/A	- Construct, repair, improve rural water supply and waste disposal systems - Acquire land and water rights - Pay fees: legal, eng., etc. - Solid Waste Disposal Proj. and Storm Drainage - Refinancing, when secondary part of project	- Grant finder's fee - Combined storm and sanitary sewer facility - Facilities not modest in design & cost
COMMUNITY FACILITIES (CF) (Dir. 1942-A) (Guar. 3575-A) (Grant 3570-B)	- Public Bodies - Not for Profit - Federally Recognized Indian Tribes	<u>Loan:</u> <20,000 pop. <u>Grant:</u> <20,000 pop.	yes yes (1% fee)	Yes Max % possible: - 0% >30,926 MHI - 15% <30,926 MHI & pop. <20,000 - 35% <27,490 & pop.<20,000 - 55% <24,054 MHI & pop.<12,000 - 75% <20,617 MHI & pop. <5,000	- Direct: same as for Water & Waste - Guar: Neg. w/ Lender	40 yrs Max - 40 yrs	N/A	- Hospitals, Nursing Homes, Medical Clinics, Ambulances - Fire and Police Stations - Courthouses, Libraries, and other Community Buildings - Day Care Facilities	- Recreation--except under guar. loan program - Community Ant. TV - B&I buildings - Facilities not modest in design & costs <u>Grant Ineligibles:</u> - Debt refinancing, - Interest, - O & M costs
DISTANCE LEARNING AND TELEMEDICINE (1703-D)	- For Profit - Not for Profit	<u>Loan:</u> <20,000 pop. <u>Grant:</u> <10,000 pop.	no yes (Note: \$50,000 min \$ 10,000,000 max. & can't exceed 100% of project cost)	yes (Note: \$50K min \$500K max & cannot exceed 70% of project cost)	Fixed at Treasury Rate to be established by N/O	10 yrs	N/A	- Equipment: including computer hardware or software, audio /visual equipment , computer network components, telecommunications terminal equipment, telecommunications transmission facilities, data terminal equipment, inside wiring, interactive video equipment, - Acquire instructional programming - Provide technical assistance and instruction	- Salaries, wages, or admin. Fees - Duplicate facilities already providing a service - Purchase equipment that will be owned by the local exchange carrier. <u>Grant Ineligibles:</u> - Purchase of land, buildings or building construction



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Housing Programs



Home Ownership Loans

Purpose – New construction of a single family residence, or purchase of an existing single family residence.

Eligible Area – Rural areas up to 10,000 population and areas of 10,000 to 20,000 populations that are not located in a Metropolitan Statistical Area.

Eligible Borrowers – Individuals and families.

Type of Assistance – Direct loans and guaranteed loans.

Eligible Income – Direct loans: Applicants must be very low or low income (80% of the median income for the county or less). Guaranteed loan: Applicants cannot exceed the moderate income level (115% of the median income for county or less).

Term – 33 years for direct loans, 30 years for guaranteed loans.

What can the Program do for your Community?

- Provides 100% financing for low to moderate income families that otherwise would not be able to purchase a home, bridging the affordability gap for new home construction
- Provides subsidized loans for eligible borrowers in Direct Loan program to lower their monthly house payments
- Utilizes USDA Rural Development partners with down payment assistance programs that provide additional assistance to applicants to make home ownership affordable

Project Examples:



Barry Logan and Lisa Drake are pictured with their children in front of their home in northeastern Kansas. Their home was financed under USDA Rural Development's 502 Direct Loan Program



The Tim Zorn family, previously living in an unheated school bus (also shown) was able to purchase a home in south central Kansas with a 502 Direct Rural Development Loan

Home Repair Loans & Grants

Purpose – General repairs and improvement to owner-occupied single family residences. Grant funding can also be used to remove health and safety hazards.

Eligible Area – Rural areas up to 10,000 population and areas of 10,000 to 20,000 populations that are not located in a Metropolitan Statistical Area.

Eligible Individuals/Families – Individuals and families that own a home. For a grant, applicants must be 62 years of age and not qualify for a loan.

Type of Assistance – Direct loans and grants.

Eligible Income – Direct loan applicants must be very low income. (50% of the median income for the county or less).

Term – 20 years for loans, 3 year recapture provision for grants.

What can the Program do for your Community?

- Funding for eligible applicants who cannot otherwise afford essential home repairs
- Improve quality of housing in the rural community

Project Examples:



Funds were used for new siding, guttering, new windows, carpeting and vinyl throughout the home, new heating and air conditioning, and new roof for this home in central Kansas



504 Repair loan in mid-central Kansas. Funds were used for new roof, new guttering, electrical repair and drywall

Mutual Self-Help Housing Program

Purpose – Technical assistance grant funds to administer a program to help low income families work together to build their home (normally 6 to 8 families form a group).

Eligible Area – Rural areas up to 10,000 population and areas of 10,000 to 20,000 populations that are not located in a Metropolitan Statistical Area.

Eligible Borrowers – State political subdivision, or public nonprofit corporation, private nonprofit corporation.

Type of Assistance – Grant to fund technical assistance for program administration. Program is administered in conjunction with USDA Rural Developments direct home ownership program which provides financing to the individual home owners.

Term – 2 years.

Kansas Mutual Self-Help Program history

79 homes completed at the end of Fiscal Year 2003 - \$5,633,266

31 under construction - \$2,535,540

11 more projected in next year

4 Grantees within the State

What can the Program do for your Community?

- Bring new home construction to your town
- Provide home ownership opportunities to families through 'sweat equity'

Project Examples:



Families break ground for Self-Help housing project in Great Bend, Kansas



Families celebrate the construction and dedication of Self-Help homes in Valley Center, Kansas

Rural Rental Housing

Purpose – Provide financing for construction or purchase of low income rental housing.

Eligible Area – Rural areas up to 10,000 population and areas of 10,000 to 20,000 populations that are not located in a Metropolitan Statistical Area.

Eligible Borrowers – Individuals, trusts, associations, partnerships, limited-partnerships, State and local agencies, consumer cooperatives, profit corporations and nonprofit corporations.

Type of Assistance – Direct loans and guaranteed loans.

Term – 50 years for direct loans, 40 years for guaranteed loans.

Kansas Rural Rental Housing History –

Funded 415 projects, providing more than 6,500 Units for over 8,100 tenants -
\$139,937,000

7 repair/rehab loans obligated for \$1,074,300

2 new construction loans in process (\$2,000,000 funding obligated)

Rental Assistance is provided on 3742 units (57% of total units)

What can the Program do for your Community?

- Rehabilitate a historic structure, providing needed affordable housing
- Provides housing for elderly or developmentally disabled
- Provides and supports needed low income housing in your community

Project Examples:



26 one-bedroom apartment homes for residents age 62 or older, handicapped or disabled in Ottawa, Kansas



With funding from USDA Rural Development, this facility has removed the financial barriers and serves the needs of 75 tenants that are sometimes denied housing due to the stigma associated with their illnesses.



Housing Preservation Grant (HPG) Program

Purpose

The HPG program offers funds to qualified public agencies, private nonprofit organizations and other eligible entities to assist low and very low-income rural homeowners repair and rehabilitate their home.

Eligible Grant Purposes - includes, but is not limited to:

- Installation and/or repair of sanitary water and waste disposal systems.
- Energy conservation measures such as insulation and combination screen-storm windows and doors and repair or replacement of the heating system.
- Electrical wiring.
- Repair of, or provision for, structural supports and foundations.
- Repair or replacement of the roof, severely deteriorated siding, porches, or stoops.
- Alterations to provide greater accessibility for any handicapped person.
- Additions to dwellings to alleviate overcrowding or to remove health hazards.

Pre-application Submission Deadline

A Notice of Availability of Funds (NOFA) is published in the Federal Register in December or January of each year. The USDA Rural Development State Office then publishes a news release providing the amount of grant funds available and the time frame for submitting pre-applications.

Project Selection Criteria

The USDA Rural Development State Office reviews and ranks the pre-applications and provides a list of the applicants and applicable information to the Agency's National Office for their approval and funding. The selection criteria includes points for the following criteria: percentage of very-low persons proposed to be assisted, population, percentage of funds which will be used for administrative purposes, component for alleviating overcrowding, leveraged funds, and administrative capacity to carry out the objectives of the grant.

Term of Grant

The objectives of the grant shall normally be accomplished in 1 to 2 years.

Reporting Requirements & Compliance

Progress in meeting grantees established objectives and fund usage is monitored by the USDA Rural Development State Office through quarterly reports submitted by the grantee. At the close of the grant, the Grantee will be required to provide a final audit.

United Tribes of Kansas and SE Nebraska	\$37,290
Mennonite Housing Rehabilitation Services	\$37,290
Great Plains Development	\$37,290
Northeast Kansas Community Action Program	<u>\$37,290</u>
Total Grants FY03	\$149,160



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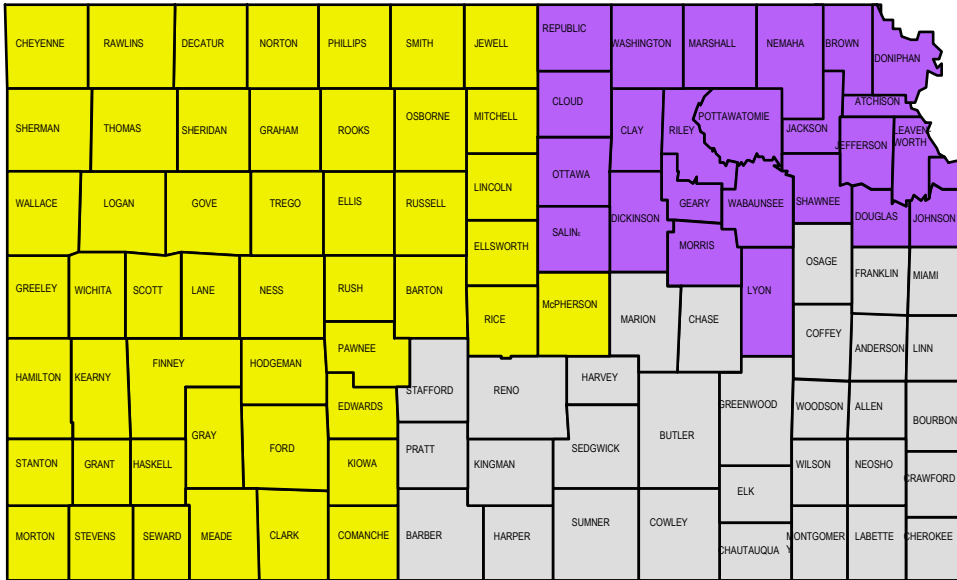
Rural Housing Programs

Eligible Applicant	USDA Program	Purpose	Program Type	Eligible Areas	Authorized Purposes	Typical Funding	Interest Rates & Terms
Families and individuals	Single Family Housing Direct Loan	To provide 100% financing to lower income applicants to buy/build adequate housing.	USDA Direct Loan	Rural areas with population of <20,000	To buy, build, repair or rehabilitate rural homes as the applicant's permanent residence	\$25,000 - \$100,000	Fixed rate; 33 year term, some exceptions may apply
	Single Family Housing Direct Repair Loans and Grants	To help very-low income applicants remove health and safety hazards or repair their homes. Grants or loan/grant combination for those 62 or older who cannot afford all or part of a loan	USDA Direct Loan or Grant	Rural areas with population of <20,000	Loan and grant purposes include: repair/replace roofs, heating/AC, repair/replace heating system, structural repair, water/sewage lines, siding, windows and doors	\$1,000 - \$20,000 loan \$1,000 - \$7,500 grant	1% loan up to 20 years; Monthly pmt. on a \$5,000 loan for 20 yrs. is only \$23
	Single Family Housing Guaranteed Loans	To provide 100% financing through an approved commercial Lender to buy/build adequate housing for moderate and low income applicants	USDA Guaranteed Loan made by bank or mortgage broker	Rural areas with population of <20,000	Loans may be made to purchase new or existing homes as the applicant's permanent residence	\$40,000 to \$140,000	Negotiated rate that is fixed for 30 year term.
	Self-Help Housing Direct Loans	Individual homes built by a group of applicants with construction guidance of a non-profit organization	USDA Direct Loan	Rural areas with population of <20,000	Loans applications are processed on an individual basis for each participating family	\$70,000 - \$85,000	Fixed rate; 33 year term
Non-profits and public bodies	Self-Help Housing Grants	To provide funds to non-profit entities to assist self-help applicants in building their own homes	USDA Grant	Rural areas with population of <20,000	Technical assistance to qualify and supervise small groups of families to build each other's homes	\$10,000 - \$250,000	Grant
Public bodies, individuals, limit profit and non-profit organizations	Rental Housing for Families and Elderly	To establish safe, well-built, affordable rental housing for very low, low and moderate-income rural households	USDA Direct Loan or Guaranteed Loan made by bank or mortgage broker	Rural areas with population of <20,000	New construction or substantial rehabilitation of rental housing	Direct up to \$1,000,000 Guaranteed: \$1,000,000-\$5,000,000	Direct fixed rate, 30 year term; Guaranteed : negotiated fixed rate, 30 year term
Public bodies and non-profit organizations	Housing Preservation Grants	To provide funds for a non-profit to redistribute to individuals for the rehabilitation of housing owned or occupied. For very low and low income applicants	USDA Grant to a non-profit	Rural areas with population of <20,000	Operate a program which finances repair and rehabilitation activities for single family and small rental properties	\$25,000 – 50,000	Grant
Individuals, public and private non-profit orgs.; family farm partnership or corp.; assoc of farmers & public agencies	Farm Labor Housing	To establish safe, well-built, affordable rental housing for domestic farm workers	USDA Direct loan and grant	Rural areas	New construction or substantial rehabilitation of rental housing	\$100,000 - \$400,000	1% fixed rate, 33 year term



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USDA Rural Development Kansas Area Jurisdictions



AREA 1
2615 Farm Bureau Road
Manhattan, KS 66502
(785) 776 - 7582

AREA 2
202 W. Miller Road
Iola, KS 66749
(620) 365 - 2901

AREA 3
2715 Canterbury Drive
Hays, KS 67601
(785) 628 - 3081

“USDA Rural Development’s mission is to deliver programs that support increasing economic opportunities and enhance the quality of life. We provide equity and technical assistance to finance and foster growth in homeownership, business development, and critical community and technology infrastructure – all to serve rural Kansas”

Chuck Banks, State Director

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, sex, religion, age, disability, political beliefs, sexual orientation or marital or family status. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternate means for communication of program information (Braille, large print, audio tape, etc.) should contact USDA’s TARGET Center at 202-720-5964 (voice and TDD).

To file a complaint of discrimination, write:
USDA, Director, Office of Civil Rights
Room 326-W, Whitten Building
14th and Independence Avenue, SW
Washington, DC 20250-9410

Or call 202-720-5964 (voice and TDD). USDA is an equal opportunity provider and employer.

USDA Rural Development State Headquarters

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Topeka, KS 66604-4040
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