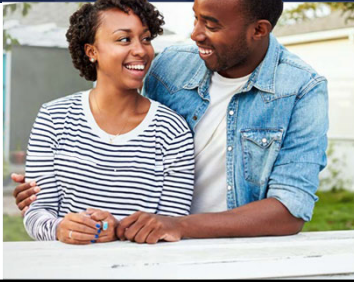




Single Family Housing Programs

- No down payment required
- 100 percent, fixed-rate financing
- USDA Direct loans and private lender loan guarantees available
- Loan closing costs and repairs may be included
- No private mortgage insurance required
- No prepayment penalties



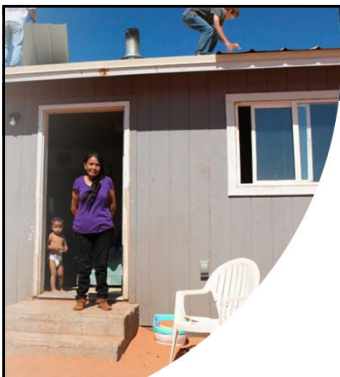
Multi-Family Housing Programs

- No down payment required
- 100 percent, fixed-rate financing
- USDA Direct loans and private lender loan guarantees available
- Loan closing costs and repairs may be included
- No private mortgage insurance required
- No prepayment penalties



Home Repair Loans & Grants

Provides loans to eligible very-low-income homeowners to repair, improve or modernize their homes. A limited number of grants also are available to very-low-income homeowners - ages 62 or older - to remove health and safety hazards.





Rural Business-Cooperative Service

USDA Rural Development
U.S. DEPARTMENT OF AGRICULTURE

Business & Industry Loan Guarantee Program







What it is:

- This program helps improve the economic health of rural communities by increasing access to business capital through loan guarantees that encourage commercial lenders to provide affordable financing for businesses located in eligible rural areas.

How it works:

- Private-sector lenders originate, process, fund, and service the loan.
- USDA guarantees the loan, sharing the risk with the lender.







Rural Business Development Grants (RBDG)

Eligibility

- Local Governments
- State Agencies
- Authorities
- Nonprofit Corporations
- Institutions of Higher Educations
- Rural Cooperatives

For projects to benefit small and emerging rural business.
Business with less than 50 employees and less the \$1,000,000 in gross revenues.

Rural Business Development Grants (RBDG)

Fund Usage

- Training And Technical Assistance
- Leadership and entrepreneur training
- Long-term business strategic training
- Feasibility studies
- Acquisition of land, easement, construction and equipment

Rural Energy for America (REAP) Loan Guarantees and Grants

Rural Businesses and Ag-Producers

Fund Usage

- Renewable Energy Generation
- Energy Audits & Renewable Energy Development Grants
- Energy efficiency Improvements



Rural Utilities Service

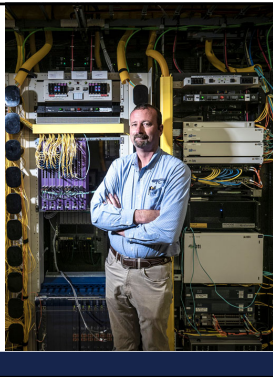
Electric Program

- Capital to maintain, expand, upgrade, and modernize the grid
- Construct or improve electric distribution, transmission, and generation in rural areas
- Support demand-side management, efficiency, and conservation



ReConnect Pilot Program

- This program enables the federal government to partner with the private sector and rural communities to build modern broadband infrastructure in areas with insufficient service.
- Funding may be
 - Loan
 - Grant
 - Loan and Grant



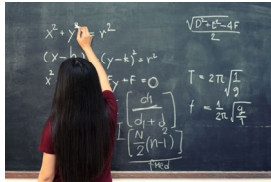
Distance Learning Telemedicine Grants

- Rural State and Local Governmental Entities
- Non-Profits
- For-Profit businesses
- Consortia of eligible entities



Distance Learning Telemedicine Grants

- Hardware
- Software
- Infrastructure
- Programming



Water & Waste Disposal Loans & Grants

This program provides funding for clean and reliable drinking water systems, wastewater and solid waste disposal, and storm water drainage systems to households and businesses in eligible rural areas, and cities with population under 10,000.



\$28.8 million Water & Waste Disposal loan & grant



The U.S. 50 Albany, Ohio Corridor Project

\$60.5 million Water Improvement Investment



Belmont County Water Treatment Plant

Community Facilities Loans & Grants
Government Bodies and Not-For-Profit Corporations



- Hospitals and medical clinics
- Skilled nursing facilities
- Schools and libraries
- Government Buildings
- Fire houses, first responder vehicles and equipment
- Community centers

Community Facilities Loans & Grants



What's available?

- Direct loans
- Loan/grant combinations
- Guarantee loans

Community Facilities Loans & Grants

Eligibility for Assistance

- Unincorporated areas
- Incorporated area
- Populations Below 20,000
- Legal authority to obtain funding
- Commercial credit unavailable



Community Facilities Loans & Grants

Advantages

- No-fee services
- Fixed interest rates
- Longer terms
- No prepayment penalty



Miami Township Fire & Rescue Station

- \$5.75 million Community Facilities loan
- Strong community support!
- Will serve residents of Miami and Eastern Bath Townships, plus the Villages of Yellow Springs and Clifton; about 7,500 rural citizens



USDA Rural Development
U.S. DEPARTMENT OF AGRICULTURE

FAYETTE COUNTY

COURTHOUSE
RESORATION

A photograph of the Fayette County Courthouse, a large, ornate, classical-style building with a prominent central tower and dome, surrounded by green trees under a blue sky with light clouds.

Monroe County Sheriff's Office

An aerial photograph of the Monroe County Sheriff's Office building, a large, modern, multi-story structure with a mix of brick and light-colored panels, situated in a well-maintained area with green lawns and parking lots.

Berkshire School District

A photograph of a large informational sign for the Berkshire New PK-12 School. The sign lists the sponsors (Berkshire Local School District and Ohio Facilities Construction Commission), architects (BHEM Architects, Inc. and Shubert & Root), construction manager (ICON Construction Solutions, LLC), and funding source (USDA Rural Development). It also includes the USDA logo and a disclaimer: "USDA is an equal opportunity provider, employer, and lender."

Berkshire School District



Birchard Public Library of Sandusky County



Community Programs Review Requirements Loan and Grant Making

- **Lender of first opportunity** - Unable to obtain credit elsewhere
- Community must Demonstrate their ability to conduct project
- Have repayment ability for the loan
 - Bond Capacity
 - Historic income
- Have adequate security
- Demonstrate the need for grant funds

Community Programs Review Requirements Servicing

- Audit per 2 CFR part 200, Subpart F
- Audit to performed per GAGAS
- Pertaining bonding and Insurance in place
- Reserve accounts in place
 - Short Lived Assets
 - RD Payment
- Periodic Security inspections
- Periodic Compliance Reviews

Community Programs Review Requirements Servicing

WEP Specific Requirements

- Financial Statements should be enterprise specific
- Number of users
- Compliance with regulatory requirements.

Community Programs Review Requirements 2 CFR Part 200 Subpart F – Types of Audits

- Audits should be completed annually.
 - An exception is made for Local Governments who may complete their audits biennially.
- Any non-federal entity that expends \$750,000 or more in a fiscal year must complete a single A-133 audit.
- Non-federal entities with less than \$750,000 in expenditures are exempt from federal audit requirements for that fiscal year but should retain records for review.

Community Programs Review Requirements
2 CFR Part 200 Subpart F – Auditor's Responsibilities

- An auditor's report should be provided that contains:
 1. A statement the audit was performed in accordance with 2 CFR 200.
 2. An opinion/disclaimer of opinion regarding financial statements.
 3. An opinion/disclaimer of opinion regarding compliance with laws/regulations/statutes and the terms and conditions with any federal awards.
 4. A report on internal controls and the scope of testing.
 5. A schedule of findings and questioned costs relating to Federal programs.

Community Programs Review Requirements
2 CFR Part 200 Subpart F – Auditor's Responsibilities

- As part of the audit, unless specified by a program specific audit guide, the auditor should:
 1. Acquire a schedule of expenditures of federal awards.
 2. Audit financial statements in accordance with GAGAS.
 - An opinion should be provided whether the financials present fairly in accordance with GAAP or a special framework (Cash, Modified Cash, Ohio Revised Code).
 3. Obtain an understanding of internal controls.
 4. Determine whether the auditee has complied with Federal statutes, regulations, and the terms and conditions of the Federal award.
 5. Follow up on prior and report new findings.



Reasons to Choose Rural Development

- 10. Competitive Fixed Rates
- 9. Up to 40 Year Loan Terms
- 8. Staff Engineers and Architect on hand
- 7. State Environmental Coordinator on Staff
- 6. Support staff that will assist you from application to loan closing.
- 5. Experience Staff
- 4. We Commit to funding a project FIRST
- 3. Construction Analysts provide construction monitoring and on-site inspections throughout project construction.
- 2. Specialist monitor the project through loan closing and complete annual fiscal reports for the life of the loan.
- 1. **We are committed to the future of Rural Ohio.**

Johnathan D. McCracken

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