



Committed to the future of rural communities.

Rural Development – State Office Contacts

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How USDA Helps Rural Americans

USDA has the unique responsibility of coordinating Federal assistance to rural areas of the nation. The Rural Development mission is to help rural Americans to improve the quality of their lives.

Each year, USDA Rural Development programs create or preserve tens of thousands of rural jobs, build and update rural infrastructure and create or improve more than 60,000 units of quality rural housing. To multiply the impact of its programs, USDA Rural Development is working with State, local and Indian tribal governments, as well as private and nonprofit organizations and user-owned cooperatives.

Rural Development programs are administered through USDA's network of State, Area and Local offices.

Rural Housing and Community Programs

Decent, affordable housing is indispensable to vibrant rural communities. USDA Rural Development's Housing Programs help finance new or improved housing for over 60,000 moderate-, low- and very low income families each year. No rural community can thrive without adequate community facilities, so USDA Community Programs also help rural communities finance, construct, enlarge or improve fire stations, libraries, hospitals and medical clinics, industrial parks, and other community facilities.

USDA offers direct and guaranteed loans to help very low- to moderate-income rural households purchase, construct, repair, or relocate homes. The Home Improvement and Repair Programs provide loans for very low-income homeowners to remove health and safety hazards and make homes accessible for people with disabilities. Elderly very low-income homeowners who cannot afford to repay a Home Improvement and Repair loan may be eligible for a grant. Through the Self-Help Program, Rural Development provides funding to technical assistance providers who work with groups of 6 to 10 families to build their own homes.

Rural Rental Housing Loans finance construction of rental housing for low- and moderate-income individuals and families and cooperative housing for elderly or disabled persons. Rental Assistance enables low income tenants to pay no more than 30 percent of their income for rent.



Community Facilities Direct Loans, Loan Guarantees and Grants are used to construct, enlarge, extend, or otherwise improve community facilities providing essential services in rural areas and towns.

Rural Utilities Programs

USDA Rural Development's Rural Utilities Programs help to improve the quality of life in rural America through a variety of loan and grant programs for electric energy, telecommunications and water and waste disposal projects. Rural Utilities Programs leverage scarce Federal funds with private capital for investing in rural infrastructure, technology and development of human resources.

USDA electric and telecommunications programs provide financial aid through direct and guaranteed loans and through grants for distance learning and telemedicine programs.

The USDA Distance Learning and Telemedicine Program makes loans and grants to develop the Information Superhighway in rural America by providing broadband facilities to rural schools, hospitals and medical clinics. This assistance jump-starts the development and deployment of advanced telecommunications services throughout rural America, bringing the latest information and care to rural education and health service providers.

Rural Utilities loans and grants help develop water and waste disposal systems (including solid waste disposal and storm drainage) in rural areas and towns with a population of 10,000 or less. Grants also provide technical assistance and training, solid waste management and emergency water assistance. The Rural Utilities Programs on-site technical assistance program helps to ensure the cost-effective operation of rural water systems.

Rural Business and Cooperative Programs

USDA Rural Development works in partnership with the private sector, local governments and community-based organizations to provide financial assistance and business planning. It also provides technical assistance to rural businesses and cooperatives, conducts research into rural economic issues, and provides cooperative educational materials to the public.

Rural Development Business Programs help fund projects that create or preserve quality jobs, encourage renewable energy/energy efficiency and promote a clean rural environment. USDA financial resources are often leveraged with those of other public and private credit source lenders to meet business and credit needs in under-served areas. Recipients of these programs may include individuals, corporations, partnerships, cooperatives, public bodies, nonprofit corporations, Indian tribes and private companies. Rural Development Business Programs include Business and Industry (B&I) Guaranteed Loans, B&I Direct Loans, Intermediary Relending Program Loans, Rural Business Enterprise Grants, Rural Economic Development Loans and Grants, Rural Business Opportunity Grants, Renewable Energy/Energy Efficiency Grants and Guaranteed Loans, and Rural Cooperative Development Grants.



USDA's Cooperative Programs helps rural residents form new cooperative businesses and improve the operations of existing cooperatives (user-owned businesses). To accomplish this, Cooperative Programs provides technical assistance to cooperatives, conducts cooperative-related research, and produces educational materials that promote public understanding of cooperatives. Value Added Producer Grants (VAPG) are made to agricultural producers for planning and working capital for innovative methods that add value to agricultural production.

1890, 1862 and 1994 Land-Grant Institutions Initiative

This initiative is a cooperative effort between USDA and historically black land-grant universities to develop income-producing projects for underdeveloped rural communities.

Rural Housing Programs www.rurdev.usda.gov/rhs/index.html

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Single Family Home Ownership Direct Loans	Safe, well-built, affordable homes for rural Americans.	Families and individuals. Apply to Rural Development.	Buy, build, improve, repair or rehabilitate rural home as the applicant's permanent residence.	Rural areas with populations of 20,000 or less.	Direct loan.	Up to 100 percent of market value or cost, whichever is less. Loan amortized for 33/38 years. Applicant may be eligible for payment assistance (subsidy) on the loan.
Single Family Home Ownership Direct Repair Loans and Grants	To help very-low-income applicants remove health and safety hazards or repair their homes.	Families and individuals who currently own their home. Apply to Rural Development.	Repair/replace roof, winterizing, purchase or repair of heating system, structural repair, water/sewage connect fees, and similar uses.	Rural areas with populations of 20,000 or less.	Direct loan and grant.	Loan terms to 20 years at 1 percent. Assistance to individual may not exceed \$20,000. Grants only available to very-low-income applicants 62 years or older who cannot afford to pay 1 percent loan.
Single Family Home Ownership Guaranteed Loans	Assist eligible applicants in buying their homes by guaranteeing loans made by private lenders.	Families and individuals. Apply to lender.	Purchase new or existing home.	Rural areas with populations of 20,000 or less.	Loan guarantee.	30 year, fixed rate. Interest rate negotiated between lender and borrower. Loans to 102 percent of market value.
Mutual Self-Help Home Ownership Loans	Individual homes built by a group of applicants, with construction guidance of a non-profit organization.	Families and individuals. Apply to Rural Development. Loan applications are processed on an individual basis for each participating family.	Construction of a new home, in part by the applicant under supervision.	Rural areas with populations of 20,000 or less.	Direct loan.	Individual families receive a direct loan from Rural Development. Participating non-profit housing organization gets a grant to hire a supervisor and pay other administrative expenses.
Mutual Self-Help Housing Grants	Assist lower income families in building their own homes.	Non-profits and public bodies.	Technical assistance to qualify and supervise small groups of families to build each other's homes.	Rural areas with populations of 20,000 or less.	Grant.	Grant agreement.
Rental Housing for Families and Elderly Direct Loans	Safe, well-built, affordable rental housing for low, very-low, and moderate-income individuals and families.	Individuals, limited profit and non-profit organizations. For direct loans, apply to Rural Development.	New construction or substantial rehabilitation of rental housing.	Rural areas with populations of 20,000 or less.	Direct loan.	30 year term with 50 year amortization. Other terms vary based upon type of legal entity and source of participating funds.
Rental Housing for Families and Elderly Loan Guarantees	Increase the supply of affordable rental housing units for rural residents whose incomes are 115% of area median income or less.	Individuals, limited profit and non-profit organizations. For guarantees, apply to intermediary lender.	New construction or substantial rehabilitation of rental housing.	Rural areas with populations of 20,000 or less.	Loan guarantee.	Rates and terms are negotiated between borrower and lender not to exceed 40 year term and a maximum 90% guarantee.
Housing Preservation Grants	Repair and rehabilitate housing owned or occupied by very-low- and low-income rural families.	Public bodies and non-profit organizations. Apply to Rural Development.	Operation of a program which finances repair and rehabilitation activities for single family and small rental properties.	Rural areas with populations of 20,000 or less.	Grant.	Grant agreement.
Community Facilities Programs (Faith-Based and First Responder)	Provide essential community facilities for rural communities.	Public bodies, non-profit organizations, and Indian tribes. Apply to Rural Development.	Build facilities and purchase equipment for fire and rescue, telecommunications, schools, libraries, hospitals, etc.	Rural areas with populations of 20,000 or less.	Direct loan or loan guarantee, grant.	Up to 100 percent of market value. Up to 40 years or life of security. Maximum grant 75 percent of project cost.
Farm Labor Housing	Safe, well-built affordable rental housing for farm workers.	Individuals, public and private non-profit organizations. Apply to Rural Development.	New construction or substantial rehabilitation of rental housing.	N/A	Direct loan and grant.	Up to 102 percent of total development cost. Up to 33 years to repay at 1 percent interest.

Rural Business Programs www.rurdev.usda.gov/rbs/index.html

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Business and Industry Guarantee Loans	Create jobs and stimulate rural economies by providing financial backing for rural businesses.	Businesses. Apply through Federal or State chartered banks, credit unions, savings & loan associations.	Most legal business purposes except production agriculture. Include acquisition, start-up and expansion of businesses that create rural employment.	All areas except cities of more than 50,000 and their contiguous and adjacent urbanized areas.	Loan guarantee.	Lender and borrower negotiate terms. Interest rate tied to published rate that may change no more often than quarterly.
Rural Business Enterprise Grants	Finance and facilitate the development of small and emerging private business enterprises.	Public bodies, private non-profit corporations, and federally recognized Native American tribal groups. Apply to Rural Development.	Buy and develop land, establish a revolving loan fund, construct buildings, plants, equipment, access streets and roads, parking areas, utility and service extensions, and rural distance learning networks.	All areas except cities of more than 50,000 and their contiguous and adjacent urbanized areas.	Grant.	When grant funds are used for revolving loan fund (RLF), the intermediary makes loans to businesses from its RLF on terms consistent with security offered.
Intermediary Relending Program Loans	Finance business facilities and community development projects in rural areas.	Public bodies, non-profit corporations, Native American tribes, and cooperatives. Apply to Rural Development.	Community development projects, establishment or expansion of businesses, creation or saving of rural jobs.	Rural areas and incorporated places with populations of less than 25,000.	Direct loan.	The intermediary makes loans to businesses from its revolving loan fund on terms consistent with security offered. Intermediary pays 1 percent for 30 years.
Rural Economic Development Loans and Grants	Finance economic development and job creation in rural areas.	Rural Utilities Service-financed electric and telephone utilities. Apply to Rural Development.	Business startups or expansion projects that create rural jobs.	Priority given to rural areas and places with populations of 2,500 or less.	Direct loan and revolving loan fund grant.	The intermediary (electric or telephone utility) makes loans to profit or non-profit business and public bodies for rural economic development and/or job creation projects. Loans are 0 percent for 10 years.
Rural Cooperative Development Grants	Establish and operate centers for cooperative development to improve the economic condition of rural areas through the development of new cooperatives and improving operations of existing cooperatives.	Non-profit corporations and institutions of higher education. Apply directly to Rural Development National Office.	Establish operating centers for development of rural cooperatives.	All areas.	Grant.	Applicants must meet specific selection criteria including a minimum 25 percent fund match. Grants are awarded on a competitive basis. Some funds are reserved for applicants that focus on assistance to small, minority producers through their cooperative businesses (governing board or membership at least 75 percent minority).
Value-Added Agricultural Product Market Development Grant Program	Assist independent agricultural producers to enter into activities that add value to their crops.	Independent producers, farmer and rancher cooperatives, agricultural producer groups, and majority-controlled producer-based business ventures. Apply to Rural Development State Office.	Planning purposes such as conducting feasibility studies or business plans; or as working capital to help start the operations of a venture.	All areas.	Grant.	Applicants must meet specific selection criteria. Grants are awarded on a competitive basis. Funds cannot be used to build facilities or purchase equipment. Funds must be matched on a dollar-for-dollar basis.
Rural Business Opportunity Grant	Finance technical assistance for business development planning in rural areas.	Public bodies, non-profit corporations, Indian tribes on Federal or State reservations, and cooperatives with members that are primarily rural residents.	Technical assistance, leadership training, establishment of business support centers, economic development plans.	All areas except cities of more than 50,000 and their contiguous and adjacent urbanized areas.	Grant.	Must be completed within 2 years after project has begun.
Renewable Energy Systems and Energy Efficiency Improvements Grant Program	Finance the purchase of renewable energy systems, and make energy improvements.	Agricultural producers and rural small businesses meeting SBA size standards.	Construction or improvements, purchase and installation of equipment, energy audits, permit fees, professional service fees, business plans, feasibility studies.	All areas except cities of more than 50,000 and their contiguous and adjacent urbanized areas.	Grant & Loan Guarantees.	Applicants must meet specific selection criteria. Grants are awarded on a competitive basis. Grant cannot exceed 25 % of eligible project costs. Loans cannot exceed 50% of eligible project cost.

Rural Business Programs (con't)

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Small Minority Producer Grants	Technical Assistance	Cooperatives or associations of cooperative whose primary focus is to provide assistance to small, minority producers and whose governing board and/or membership is comprised of at least 75 percent minority.	To conduct technical assistance such as market research, product and/or service improvement; legal advice and assistance; feasibility study, business plan and marketing plan development; and training.	All areas except cities of more than 50,000 and their contiguous and adjacent urbanized areas.	Grant.	Applicants must meet specific selection criteria and grants are awarded on a competitive basis. Funds are to be use only for Technical Assistance. There are no matching requirements for this program.
Biomass Research and Development Initiative	Finance the research and development of biomass based products, bioenergy, biofuels, and related processes.	Institutions of higher education, National laboratories, Federal or State research agencies, private sector entities, and non-profit organizations.	Research and development of biomass based products, bioenergy, biofuels, and related processes.	No population restriction.	Grant.	Applicants must meet specific selection criteria. Grants are awarded on a competitive basis. A minimum of 20 percent cost sharing requirements apply, and may be up to 50 percent depending on nature of project. Cost share must come from non-Federal sources.

Rural Infrastructure Programs www.rurdev.usda.gov/rus/index.html

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Water and Waste Disposal Loans and Grants	Provide infrastructure for rural areas.	Public bodies, private nonprofit corporations and Indian Tribes.	Build, repair, and improve public water systems, and waste collection and treatment systems. Also other related costs.	Rural areas, cities, and towns with up to 10,000 population.	Direct loan and grant.	Interest rates are set quarterly based on an index of current market yields for municipal obligations. Repayment period is a maximum of 40 years. Grant funds may be available.
Water and Waste Disposal Loan Guarantees	Provide infrastructure for rural areas.	Public bodies, private nonprofit corporations and Indian Tribes.	Construct, repair, modify, expand, improve water supply and distribution systems, and waste collection and treatment systems. Also other related costs.	Rural areas, cities, and towns with up to 10,000 population.	Loan guarantee.	Eligible lenders obtain up to a 90 percent guarantee on loans they make and service. Lenders should contact Rural Development Area or State Office.
Emergency and Imminent Community Water Assistance Grants	To assist the residents of rural areas who have experienced a significant decline in quantity or quality of water, or which such a decline is considered imminent, to obtain or maintain adequate quantities of water that meet the standards set by the Safe Drinking Water Act.	Public bodies, private nonprofit corporations and Indian Tribes.	Waterline extensions, new waterlines, repairs, new wells, treatment plants, equipment replacement, and other project related costs.	Rural areas, cities and towns with up to 10,000 population.	Grant	Grants not exceed \$500,000 may be made to alleviate a significant decline in quantity or quality of water available to a rural area that occurred within two years of filing an application with RD. Grants not to exceed \$150,000 may be made for repairs, partial replacement or significant maintenance on an established system to remedy an acute shortage or significant decline in quantity or quality of potable water. Median household income of the service area cannot exceed the statewide non-metropolitan household income
Technical Assistance and Training Grants	Provide technical assistance and training to entities eligible for Water and Waste Disposal loans and grants for a wide range of issues related to the delivery of water and waste services.	Nonprofit Corporations with proven ability and legal authority to provide technical assistance and/or training to eligibility entities	Enable eligible nonprofit organizations to assist water and sewer systems identify and evaluate solutions to water or waste problems. Prepare water and/or waste disposal loan/grant applications. Provide technical assistance and training to personnel that will improve management, operation, and maintenance of water and waste facilities.	Rural areas, cities and towns with up to 10,000 population.	Grant	Projects are funded based on selection at the National level. Applications are accepted from October 1 st to December 31 st of each year.
Solid Waste Management Grants	Provide technical assistance and/or training to help communities reduce the solid waste stream.	Non-profit organizations and public bodies. Apply to Rural Development.	Provide technical assistance and training to reduce pollution of water resources and improve management of solid waste facilities; reduce solid waste in streams.	Rural areas, cities and towns with up to 10,000 population.	Grant.	Projects are funded based on selection at the National level. Applications are accepted from October 1 st to December 31 st of each year.

Rural Infrastructure Programs (con't)

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Rural Broadband Loan and Loan Guarantee	The deployment of broadband service to eligible rural communities.	Legally organized entities providing or proposing to provide broadband service in eligible rural communities. Cannot serve more than 2% of the telephone subscriber lines installed in the U.S.	The construction, acquisition, and improvement of broadband transmission facilities and equipment; land and buildings used in providing broadband service; and the refinancing of Telecommunications Program debt.	Eligible rural communities that have no more than 20,000 inhabitants based on the most recent available population statistics from the Bureau of the Census.	Direct loans and loan guarantees.	Loans are made at the Treasury rate of interest at the time of the advance for a period equal to expected composite economic life of the assets financed. Loans are guaranteed at the interest rate set by the private lender for no more than 80% of the principal amount.
Electric and Telecommunications Loans and Guarantees	Provide financial aid through direct and guaranteed loans for electric and telecommunications services.	Non-profit and cooperative associations, public bodies, and other utilities. Contact USDA-RUS Administrator, STOP 1510, 1400 Independence Ave. SW, Washington, DC 20250-1510.	Generation, bulk transmission facilities, and distribution of electric power. Enhance 911 emergency service, digital switching equipment, fiber optic cable, along with traditional main system telecommunications service.	Rural areas.	Direct loan or loan guarantee.	Interest rates are established in accordance with 7CFR 17145.
Distance Learning and Telemedicine Loans and Grants	Development and deployment of advanced telecommunication services throughout rural America to improve education and health care.	Incorporated entities, including municipal corporations, on a for-profit or not-for-profit basis, that operate rural schools, libraries, health care clinics and other organizations that operate educational or health care facilities.	Equipment for classrooms: cameras, video monitors, computers, and LAN. Also for physician consultation, radiology, x-ray scanners, and digital microscopes.	Rural areas.	Direct loan and/or grant.	Matching funds are required.

USDA Rural Development Funding Activity in South Carolina

	2002 Actual	2003 Actual	2004 Actual	2005 Actual	2006 Actual	2007 Actual
502 direct	\$19,127,800	\$21,439,220	\$31,317,959	\$21,277,001	\$17,257,459	\$19,910,698
502 guarnt.	\$41,698,650	\$57,462,330	\$59,652,758	\$50,598,985	\$38,975,231	\$34,828,129
515 direct	\$2,185,000	\$3,786,330	\$1,897,500	\$2,330,026	\$1,122,000	\$36,575,548
521 R A	\$16,934,475	\$18,044,332	\$13,420,318	\$13,903,692	\$16,558,300	\$15,811,603
CF direct	\$6,909,100	\$2,357,200	\$4,781,100	\$4,744,400	\$8,235,700	\$7,654,200
CF guarnt.	\$0	\$2,125,000	\$0	\$0	\$1,530,000	\$58,840,000
CF grants	\$197,830	\$654,494	\$232,250	\$235,000	\$633,077	\$740,000
W&W direct	\$26,754,800	\$17,545,200	\$17,312,400	\$22,046,100	\$24,571,000	\$27,322,900
W&W grant	\$10,136,600	\$10,041,000	\$11,371,600	\$8,533,000	\$10,262,735	\$12,342,400
B&I guarnt.	\$2,372,900	\$4,096,000	\$2,500,000	\$10,530,000	\$18,470,581	\$43,112,220
RBEG	\$772,450	\$745,000	\$1,490,741	\$1,085,111	\$1,270,296	\$2,201,583
IRP	\$750,000	\$0	\$1,250,000	\$1,500,000	\$0	\$2,250,000
538 MFH guarnt	\$32,100,000	\$7,583,600	\$0	\$0	\$0	\$0
504 Ins & grants	\$1,538,210	\$1,608,630	\$1,523,705	\$1,573,533	\$1,740,599	\$1,161,106
Electric	\$158,230,000	\$299,650,160	\$117,452,000	\$173,625,000	\$149,396,000	\$57,861,000
Telecom	\$67,234,130	\$15,125,303	\$61,325,000	\$0	\$35,850,485	\$332,303
Value Added	\$0	\$500,000	\$0	\$49,000	\$375,000	\$250,000
RnwEngyGts&Lns		\$15,000	\$0	\$77,821	\$82,735	\$12,400
523 Self Help	\$250,000	\$0	\$10,000	\$10,000	\$20,000	\$250,000
REDLG	\$0	\$0	\$0	\$0	\$1,494,309	\$5,640,000
533 HPG	\$266,040	\$409,535	\$310,000	\$289,297	\$266,398	\$229,165
TOTALS	\$387,457,985	\$463,188,334	\$325,847,331	\$312,407,966	\$328,111,905	\$327,325,255
HOUSING	\$120,207,105	\$115,470,671	\$113,145,590	\$94,961,934	\$86,338,764	\$176,000,449
BUSINESS	\$3,895,350	\$5,356,000	\$5,240,741	\$13,241,932	\$21,692,921	\$53,466,203
UTILITIES	\$262,355,530	\$342,361,663	\$207,461,000	\$204,204,100	\$220,080,220	\$97,858,603
TOTALS	\$387,457,985	\$463,188,334	\$325,847,331	\$312,407,966	\$328,111,905	\$327,325,255

Summary of Program Purposes

	Land & Building	Mach. & Equip.	Working Capital	Infrastructure	Train/ Tech.
RURAL HOUSING					
Single Family Housing - Direct loan	●				
Single Family Housing - Guaranteed loan	●				
Single Family Housing Repair - Loan/grant	●				
Rural Rental Housing - Guaranteed loan	●			●	
Rural Rental Housing - Direct loan	●			●	
Farm Labor Housing - Loan/grant	●			●	
Community Facilities - Direct loan/grant	●	●	●	●	
Community Facilities - Guaranteed loan	●	●	●	●	
Housing Preservation - Grant	●	●	●	●	●
RURAL BUSINESS					
Business & Industry - Guaranteed loan	●	●	●	●	
Rural Business Enterprise Grant	●	●	●	●	●
Intermediary Relending - Loan	●	●	●	●	
Rural Economic Development Loan and Grant	●	●	●	●	●
Rural Cooperative Development Grant				●	●
Value-Added Agricultural Product Market Dev. Grant			●	●	●
Rural Business Opportunity Grant					●
Renewable Energy/Energy Efficiency Grant	●	●		●	
RURAL INFRASTRUCTURE					
Water and Sewer - Loan/grant	●	●	●	●	
Water and Sewer - Guaranteed loan	●	●	●	●	
Emerg. & Imminent Comm. Water Assistance Grants	●	●		●	
Technical Assistance & Training Grants					●
Solid Waste Management Grant					●
Rural Broadband Loan and Loan Guarantee	●	●		●	
Electric and Telecommunications - Direct/guar. loan	●	●		●	
Distance Learning & Telemedicine - Loan/grant		●		●	

Glossary of Terms and Acronyms

Agriculture Producer – Farmer, Planter, or Rancher

Area Office – SC has 4 Area Offices around the state that are lead by Area Directors who oversee 14 Local Offices.

CD – Community Development

CDC – Community Development Corporation

CF – Community Facility

Direct Loan – Loan originated, administered and serviced by USDA Rural Development using US Treasury funds appropriated from Congress.

EDA – Economic Development Administration. Part of the U.S. Department of Commerce.

EEI – Energy Efficiency Improvements

FSA – USDA Farm Service Agency. Sister agency to USDA Rural Development.

Farm Bill – Legislative act by the U.S. Congress that authorizes most of the programs for the U.S. Department of Agriculture. *Current Farm Bill was signed into law by the President in 2002 and will require reauthorization by 2008.*

Farmers Home Administration – FmHA is predecessor USDA agency to USDA Rural Development.

Federal Register – The Federal Register is the official daily publication for Rules, Proposed Rules, and Notices of Federal agencies and organizations, as well as Executive Orders and other Presidential Documents. For a searchable database see www.gpo.gov

Fiscal Year – The Fiscal Year for the Federal government is October 1st to September 30th. Annual allocations are available to be used during this period, *subject to Congress' passage of the budget.*

Guaranteed Loan – Private sector lender originates, makes and services the loan with a Federal guarantee that provides a partial guarantee against loan loss.

Income Level Terms: (applicable to USDA Rural Housing programs)

Very Low Income – Household income less than or equal to 50% of the median income

Low Income – Household income less than or equal to 80% of the median income

Moderate Income – Household income less than or equal to 115% of the median income

IRP – Intermediary Relending Program

MFH – Multi-Family Housing programs of USDA Rural Development

National Office – USDA Rural Development personnel in Washington, DC. Lead by Under Secretary Tom Dorr, and Administrators for Rural Housing, Rural Business and Rural Utilities.

NGO – Non-Government Organization

NOFA – Notice of Funding Available

NOIP – Notice of Intent to Participate

NRCS – USDA Natural Resources & Conservation Service. Sister agency to USDA Rural Development.

NRDP – National Rural Development Partnership

OGC – Office of General Counsel for the U.S. Department of Agriculture.

OIG – Office of the Inspector General for the U.S. Department of Agriculture.

Participation Loan – Federal direct loan that is made in conjunction with a loan extended by a private sector lender

Program Support – USDA Appraisers, Architects, and Engineers that support the USDA programs

RBEG - Rural Business Enterprise Grant

RBOG – Rural Business Opportunity Grant

RBS – Rural Business & Cooperative Service within USDA Rural Development

RC&D – Resource Conservation and Development council

RE - Renewable Energy

“Regs” – Formal regulations/ rules, as published in the Federal Register.

RD – USDA Rural Development

RDA – USDA Rural Development

REDLEG – Rural Economic Development Loans and Grants

Revolving Loan Fund – Funding distributed through intermediaries (economic development groups, public bodies) for use by ultimate recipients (small business)

RHS – Rural Housing Service within USDA Rural Development

RSIP – Rural Strategic Initiative Program

RUS – Rural Utilities Service within USDA Rural Development

SFH – Single Family Housing programs of USDA Rural Development

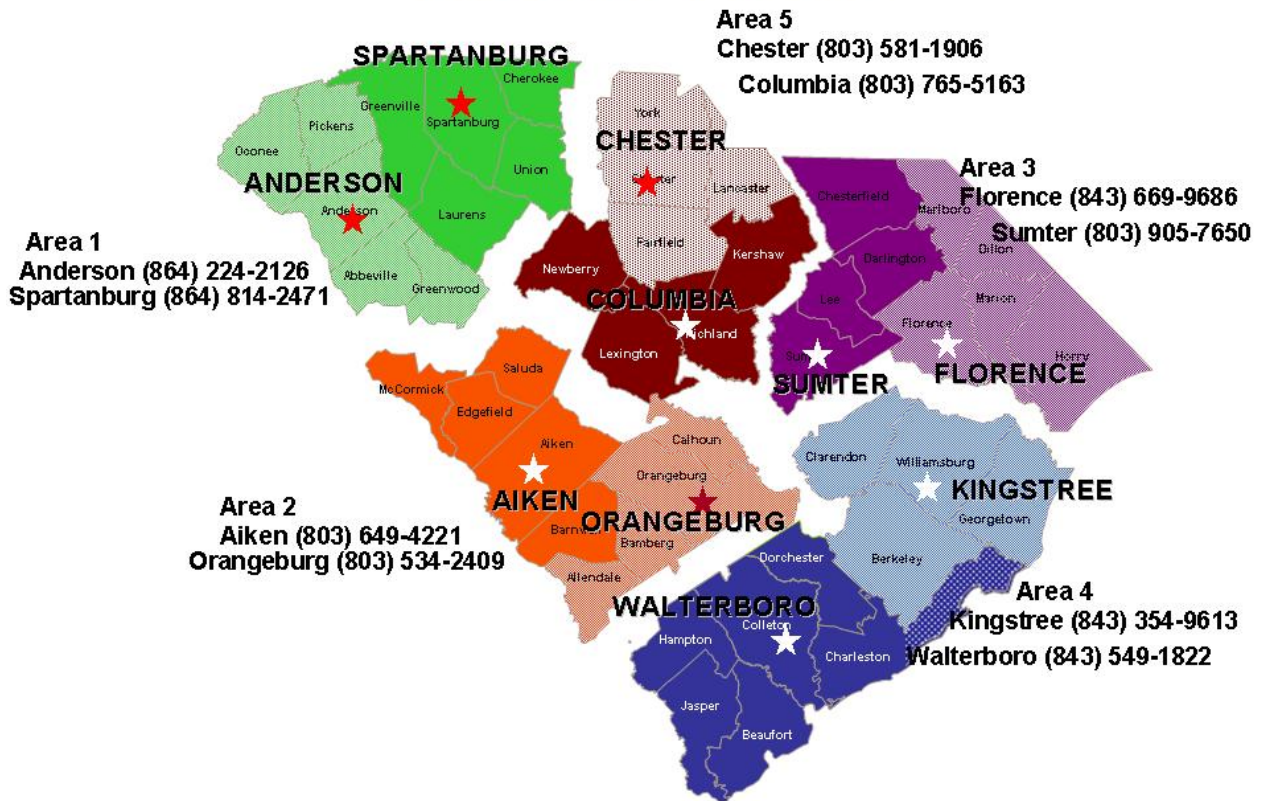
State Office – USDA Rural Development Office in Columbia. Lead by State Director and Program Directors.

“Statutory Rules” – Laws as established in legislation passed by Congress and signed by the President. Any changes, exceptions, etc. require Congressional action. However, in some cases there are explicit established conditions written in the legislation that provide for a Secretarial waiver.

Technical Assistance – USDA program that provides funding for professional advice, counseling and similar guidance.

Value Added Agriculture Product – 1) change in the product physical state, 2) enhancing product value, 3) unique product segregation.

AREA MAP FOR SC



Area 1 Area Director Kenneth V. King			
Local Offices	Address	Phone	Fax
Anderson	1521 N. Pearman Dairy Road, Anderson 29625	(864) 224-2126	(864) 224-8914
Spartanburg	105 Corporate Drive, Suite G, Spartanburg 29303	(864) 814-2471	(864) 814-2904
Area 2 Area Director Jesse T. Risher			
Local Offices	Address	Phone	Fax
Aiken	1555 E. Richland Ave., Rm. 100, Aiken 29801	(803) 649-4221	(803) 642-0732
Orangeburg	1550 Henley St., Room 100, Orangeburg 29115	(803) 534-2409	(803) 536-5827
Area 3 Area Director Dwayne White			
Local Offices	Address	Phone	Fax
Florence	215 Third Loop Road, Suite 100, Florence 29505	(843) 669-9686	(843) 669-2563
Sumter	1975 Castlerock Drive, Suite #2, Sumter 29153	(803) 905-7650	(803) 905-7652
Area 4 Area Director Vernita Dore			
Local Offices	Address	Phone	Fax
Colleton	531 Robertson Blvd., Suite D, Walterboro 29488	(843) 549-1822	(843) 549-9053
Kingstree	502 Martin Luther King Jr., Blvd. Kingstree 29556	(843) 354-9613	(843) 354-5463
Area 5 Area Director Roger Bragg			
Local Offices	Address	Phone	Fax
Chester	744 A Wilson Street, Chester 29706	(803) 581-1906	(803) 581-0852
Newberry	719 Kendall Road, Newberry 29108	(803) 276-1978	(803) 276-7887