

USDA Rural Development Presentation

Michigan Municipal League





DOM RESTUCCIA

RURAL DEVELOPMENT STATE DIRECTOR OF MICHIGAN

A lifelong Michigander and graduate of Hillsdale College, Dom and his wife, Emma, raise their three children in their hometown of Howell in Livingston County.

Prior to this appointment, Dom was the White House Liaison at USDA.

Dom also previously worked on federal and state public policy for Congressman Mike Bishop of Michigan, Senator Mike Lee of Utah, and State Senator Lana Theis. Dom was Senior Advisor for Election Integrity in Michigan for the Trump -Vance Campaign.

**“RURAL AMERICA IS THE
BACKBONE OF THIS NATION,
AND UNDER PRESIDENT
TRUMP, USDA IS
COMMITTED TO ENSURING
OUR RURAL COMMUNITIES
HAVE THE
INFRASTRUCTURE,
RESOURCES, AND
OPPORTUNITY THEY NEED
TO THRIVE.”**



USDA Priorities



One Farmer, One File



Domestic Manufacturing



Trade Deals



Product of the USA



Harvest to Hallways



Farmer Bridge Assistance



New World Screwworm



Data Modernization

USDA Rural Development





GLEN SMITH UNDER SECRETARY OF RURAL DEVELOPMENT

A fifth -generation farmer from Atlantic, Iowa, Smith has been farming and ranching for over 50 years growing soy, corn, hay, and running a small cattle operation. He also founded Smith Land Service Co., an ag service company specializing in farm management, land appraisal, and farm brokerage.

Glen most recently has served on the Farm Credit Administration Board of Directors and was appointed Chairman by President Trump where he served in that role from 2019 – 2022. Smith is a graduate of Iowa State University. He and his wife, Fauzan, have four grown children and six grandchildren. He understands firsthand the critical role of credit in rural operations and has been a strong advocate for young, beginning, and small farmers and ranchers.

Rural Development's mission is to improve the economy and quality of life in rural America.



Rural Development Programs

HOME OWNERSHIP AND AFFORDABLE HOUSING



RURAL INFRASTRUCTURE



RURAL BUSINESS



HOME OWNERSHIP AND AFFORDABLE HOUSING



SINGLEFAMILY HOUSING

Offers direct loans and loan guarantees to assist low and moderate income rural Americans buy safe, decent, and affordable housing in rural areas with populations of 20,000 or less.

Single Family Housing Direct Loans (502 Program)

- No Down Payment
- 100 Percent Affordable Fixed Rate
- Closing Costs and Repairs Included
- No Prepayment Penalties

Single Family Housing Guaranteed Loan Program

- Purchase or build with no money down in eligible rural areas
- Moderate Household Income
- 30-year fixed rates and refinance options

Home Repair Loans and Grants (504 Program)

- Very low-income homeowners in eligible rural areas
- Repair, Improve, or Modernize your home
- Grants possible for age 62+



Rural Infrastructure



Community Facilities Grant and Loan Programs



USDA's Community Facilities Programs offer direct loans, loan guarantees, and grants for public service buildings to improve the quality of life, develop, and sustain rural America.

The purpose of this program is the construction, enlargement, or improvement of a community facility related to health care, public safety, and community and public services.

Grants and loans are available to public entities such as municipalities, counties, and special purpose districts, as well as to community-based nonprofit corporations and tribal governments.

Funding focuses on rural towns with a population of 20,000 people or less.

Examples of essential community facilities include:

- Public safety: fire departments, police stations, prisons, police vehicles, fire trucks, public works vehicles or equipment.
- Health care: hospitals, medical clinics, dental clinics, nursing homes or assisted living facilities.
- Public facilities: town halls, courthouses, airport hangars or street improvements.
- Community support services: child care centers, community centers, fairgrounds or transitional housing.
- Education: museums, libraries or charter schools.
- Financing may also cover costs for land acquisition, professional fees, and equipment.



Electric Programs

The Electric Program provides leadership and capital to maintain, expand, upgrade, and modernize America's vast rural electric infrastructure.



Guided by President Trump's energy dominance agenda, USDA Rural Development is working to ensure our grid is resilient in the face of growing demand.

USDA Rural Development's Electric Program also provides funding to support demand-side management, energy efficiency and conservation programs as well as on- and off-grid renewable energy systems.

Telecommunications and Broadband Programs

Furnishes loans and grants to provide funds for the costs of construction, improvement, or acquisition of facilities and equipment needed to provide telecommunication and broadband service in eligible rural areas in towns and communities of 20,000 or less.



Water and Environmental Programs

Provides loans, grants and loan guarantees for drinking water, sanitary sewer, solid waste and storm drainage facilities in rural areas and cities and towns of 10,000 or less.

Water and Environmental Programs (WEP) also makes grants to nonprofit organizations to provide technical assistance and training to help rural communities with their water, wastewater and solid waste problems.





Rural Business Programs

Rural Business programs provide financial backing and technical assistance to stimulate business creation and growth. These programs help to provide capital, equipment, space, job training and entrepreneurial skills that can help to start and/or grow a rural business.

Loans, loan guarantees and grants are available to individuals, businesses, cooperatives, farmers and ranchers, public bodies, nonprofit corporations, Native American Tribes, and private companies in rural communities. They can be used to convert, enlarge, modernize or develop a business, purchase and develop land, easements, purchase equipment, machinery supplies among many other opportunities.



Business and Industry Guaranteed Loan Program

This loan program bolsters the existing private credit structure through the guaranteeing of loans for rural businesses, allowing private lenders to extend more credit than they would typically be able to, and improve the economic health of rural communities.

Funding Focus:

- Business conversion, enlargement, repair, modernization, or development
- Purchase and development of land, easements, rights of way, buildings, or facilities
- Purchase of equipment, leasehold improvements, machinery, supplies, or inventory
- Debt refinancing when new jobs will be created and other conditions are met
- Business and industrial acquisitions when the loan will keep the business from closing and/or save or create jobs.

Rural Business Development Grants

This program is designed to assist small and emerging businesses in rural areas

- Eligible applicants: Non-profits, Federally recognized Tribes, Public Bodies
- Funds can be used for:
 - Technical Assistance & Training
 - Feasibility studies & Business/Economic development plans
 - Establish Revolving Loan Fund
 - Business Incubators, Farmers Markets
 - Purchase and develop land, buildings, machinery and equipment, parking areas, access streets/roads
- Application deadline is published annually
Typically February 28th



FIELDS Program

USDA Rural Development is making \$500 million available to expand independent, domestic fertilizer manufacturing. This program is prioritizing projects that are innovative, financially viable, and strictly Made in America.





Meat and Poultry Processing Expansion Program

Fortifying the American Beef Industry starts with
local processors.

USDA RD is prioritizing supply chain resiliency by
offering \$60 million in grants to help independent
processors expand.

By diversifying the meat and poultry supply chain,
we're opening more local market opportunities for
producers and consumers alike.



\$49,616,243,031

TOTAL OBLIGATIONS

Grant Funds

\$5,997M

Loan Funds - Direct

\$25,408M

Loan Funds - Guarant..

\$18,193M

Loan & Grant Combo

\$18M



110,720

OBLIGATION COUNT

Grant Funds

35,286

Loan Funds - Direct

5,443

Loan Funds - Guarant..

68,937

Loan & Grant Combo

1,064

	Obligation Amount	Obligation Count
Electric Programs	\$20,799,306,589	169
Single Family Housing	\$15,505,654,249	77,426
Business Programs	\$3,855,849,920	3,024
Multifamily Housing	\$3,557,188,656	27,814
Water and Environmental	\$2,609,659,200	1,103
Community Facilities	\$2,056,166,278	929
Telecommunications Programs	\$1,232,418,139	255

RD-MI Team Contact Info

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Electric

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