Mutual Self-Help Housing

By working in partnership, this program gives very-low- and low-income families a chance to build their own affordable homes. We provide grants to qualified organizations to help them carry out local self-help housing construction projects. Grant recipients supervise groups of individuals and families as they construct their own homes. Group members provide most of the construction labor on each other’s homes, with technical assistance from the organization overseeing the project. We also offer home loan financing to participating families.

For More Information

Information on all USDA Rural Development programs is available online or from the office serving your area.

Intermediary Relending Program

We provide low-interest loans to local intermediaries, including nonprofits, that re-lend to businesses and for community development projects. Recipients may use the loans to start, improve, or expand a business or community project. Ultimate recipients may be individuals, public or private organizations, or other legal entities. Intermediaries must have the legal authority to operate a revolving loan fund.

Help for Nonprofit Organizations

USDA is an equal opportunity provider, employer, and lender.

www.rd.usda.gov

1 (800) 670-6553 (toll free)

USDA is an equal opportunity provider, employer, and lender.
Community Facilities Loans and Grants

We offer flexible, inexpensive funding to improve your rural community. We can help you build large projects like libraries, child-care facilities, and schools, and small ones like curbs and gutters, to make your community a better place to live. We provide direct loans and grants, and work with private lenders to offer loan guarantees. Our guarantee makes it possible for the lender to provide a more affordable financing option.

Housing Preservation Grants

We can partner with your nonprofit to help make essential repairs to low-income rural housing. Participating organizations provide grants or low-interest loans to individual homeowners, rental property owners, or housing cooperatives to repair housing and make it safe and accessible. To qualify, your organization must have the background experience and proven ability to carry out housing repair and rehabilitation. You hire the contractors, supervise the work, and are responsible for ensuring that all building codes and other requirements are met.

Rural Business Development Grants

These are competitive grants to encourage development or expansion of rural small businesses. The grants may be used for activities such as targeted technical assistance, training, and other activities.

Does your nonprofit organization need funds for a public-service project in a rural area? We may be able to help.

Our programs for nonprofits include:

- **Grants** to help build or repair housing;
- **Loans and grants** for community facilities and services; and
- **Grants** to promote economic development.

Assistance under these programs is available to applicants in areas designated as “rural.” Under law, the definition of “rural area” is different for each program.