



Where are USDA Rural Development Programs Available?

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

For More Information

USDA Rural Development American Indian/Alaska Native Coordinators are available in each State that serves federally recognized tribes to increase access to our programs and resources throughout Indian Country and Alaska.



Rural Development



Utility Programs

We place a high priority on financing utility infrastructure and service for American Indians and Alaska Natives in substantially underserved trust areas.

- **Electric Loans:** Low-interest financing for service providers to construct electric generation, transmission, distribution and smart grid facilities serving rural areas, and energy efficiency programs for rural and tribal consumers.
- **Telecommunications Loans:** Financing for telecommunications providers to construct, maintain, improve, and expand telephone service and broadband service in rural areas.
- **Broadband Loans and Community Connect Grants:** Loans and grants to construct, improve, or acquire facilities and equipment for high-speed broadband in rural areas.
- **Distance Learning and Telemedicine:** Financing to purchase equipment to expand access to quality health care and education services in rural areas. This program can link medical service providers and teachers in one area to patients and students in another.



Who Can Apply for USDA Rural Development Loans and Grants?

Depending on the program, funding is available to federally recognized tribes, tribal enterprises, nonprofits, and tribal members. Loan and grant resources are available both on and off reservations and tribal trust lands. American Indian and Alaska Native homeowners, homebuyers, business owners, and agricultural producers are also eligible for many of our programs.

Assistance for Tribal Nations



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Rural Development

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USDA Rural Development Support for Tribal Nations

At USDA Rural Development we are committed to helping improve the economy and quality of life for tribes, tribal communities, tribal members, and native peoples in rural America and remote rural Alaska villages. We have a variety of financial support and technical assistance programs to foster growth and development in the areas of homeownership, business development, critical community facilities, technological advances and utilities infrastructure, and more. USDA Rural Development has State and local offices across rural America, with staff dedicated to the needs of Tribal Nations. Talk to the American Indian/Alaskan Native (AI/AN) Coordinator in your area to learn more about our programs and to get started.

What Kind of Assistance Does USDA Rural Development Provide?

We provide many different types of assistance to tribes, including direct loans, loan guarantees, grants, technical assistance, and research and educational materials. Many programs have funding set-aside exclusively for use by federally recognized tribes, tribal entities, and tribal members. We work in partnership with tribal governments, stakeholders, rural businesses, cooperatives, and nonprofits to help bring additional resources and assistance to Tribal Nations.



USDA Rural Development delivers assistance in four key program areas:

Housing Programs

- **Single-Family Housing Loans:** Direct loans and loan guarantees to buy an existing home, to build a new home, or to buy and prepare a lot for new construction. Funds are also available to refinance an existing home. We partner with lenders to provide the most affordable mortgage options for homeownership by providing loan guarantees.
- **Home Repair Program:** Affordable loans for home repairs or to improve or modernize a home for families and individuals with limited income. For seniors age 62 and over who cannot afford a loan, grant funds are available to remove health and safety hazards.
- **Multi-Family Housing Loans:** Direct loans and loan guarantees to finance rental housing complexes for rural families, seniors, and people with disabilities at affordable rents. Some tenants may receive rental assistance to help with monthly rent payments. USDA partners with participating local private-sector lenders to develop rental housing through loan guarantees.

Business Programs

- **Business and Industry Loan Guarantees:** Provides financial backing to start or expand rural small businesses. Loans are made by participating local lenders and guaranteed by USDA Rural Development.
- **Intermediary Relending Program:** Offers loans to local intermediaries such as nonprofits and Native Community Development Financial Institutions (CDFIs) that re-lend to businesses and community development projects.
- **Rural Businesses Development Grants:** Competitive grants that encourage development or expansion of rural businesses. The grants may be used for targeted technical assistance, training, and other activities that create or retain jobs.
- **Rural Energy for America Program:** Provides loan guarantees and grants to agricultural producers, rural small businesses, and tribal utility enterprises to buy or install renewable energy systems or make energy efficiency improvements. Grants are available for intermediaries, such as federally recognized tribes, for energy audits and renewable energy development assistance.
- **Value-Added Producer Grants:** Helps farmers and ranchers add value to their products, and can be used to develop new products, create and expand marketing opportunities, and increase income.
- **Cooperative Grants:** Grants are available to support the development of cooperatives, including assistance to socially disadvantaged groups.



Community Programs

- **Community Facilities Loans and Grants:** Offers direct loans, loan guarantees, and small grants to develop or improve a wide range of essential public services and facilities.
- **Water and Waste Disposal Loans and Grants:** Provides funding to build, expand, or improve facilities and services for safe, clean, and reliable water and sewer systems in rural areas.

