

Examples of Community Facilities Projects

- Hospitals
- Clinics
- Rehab Centers
- Nursing Homes
- Telemedicine Facilities & Equipment
- Psychiatric Hospitals
- Medical Equipment
- Day-care Centers
- Dental Clinics
- Ambulances/Rescue Vehicles
- Out-patient Care Centers
- Assisted Living
- Adult Day Activity Center

Who To Contact

State Office

St. Paul | 651.602.7800

East Central Area

Cambridge | 763.689.3354

Southwest Area

Marshall | 507.532.3234
Worthington | 507.372.7784
Willmar | 320.235.5612

Southeast Area

Faribault | 507.332.7418
Austin | 507.437.8247

Northwest Area

Detroit Lakes | 218.847.9392
Thief River Falls | 218.681.2843
Alexandria | 320.763.3191

Northeast Area

Baxter | 218.829.5965
Virginia | 218.741.3929
Bemidji | 218.751.1942



Visit us on the web at:

Telemedicine Information: www.usda.gov/rus
General Information: www.rurdev.usda.gov/mn

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USDA Rural Development

Committed to the future of rural communities



Committed to the Future of Rural Communities

USDA Rural Development provides direct or guaranteed low-interest loans to build/renovate essential community facilities and/or to provide equipment for essential community facilities.



Guaranteed Loans

Guaranteed loans are provided through various lending institutions across the state. Eligibility requirements include:

- Service area with population under 20,000
- Maximum guarantee is 90 percent.
- Lender buys the guarantee from USDA Rural Development for 1 percent of the amount guaranteed.
- Interest rates negotiated between lender and business, and may change no more than quarterly if variable.
- Terms of the loan are negotiated with lender, and can be up to 40 years.
- Lender is responsible for developing the security package. Security can be a combination of assured income, projected revenue, mortgage, land, buildings, equipment, etc.

Direct Loans

Low-interest loans are available directly from USDA Rural Development. Eligibility requirements include:

- Service area with a population under 20,000
- Unable to borrow funds elsewhere at affordable rates and terms.
- Interest rate depends on population and median household income of the borrower's service area. It can be as low as 4.5 percent, and is usually no higher than commercial bonds.
- Loan term is the useful life of the security or 40 years, whichever is less.



Grants

Eligibility for grant approval includes:

- The median household income of the recipient's serving area must be below \$42,993 (2000 census).
- Grant assistance is provided on a graduated scale, from 15 to 75 percent, based on median household income and population of the community/ service area.
- Grants are limited to amount needed for financial feasibility, and no more than 50 percent of the state allocation or \$50,000, whichever is greater.



Telemedicine/ Distance Learning Funding

Grants and loans are also available for telemedicine services. Eligibility requirements include:

- Minimum grant is \$50,000, maximum is \$500,000.
- Grants are limited to the capital costs of setting up the project and cannot be used for operating costs or transmission facilities.
- Combination loan and grant packages are also available.
- Loans may be used for equipment, site development, transmission facilities, and grant purposes.

