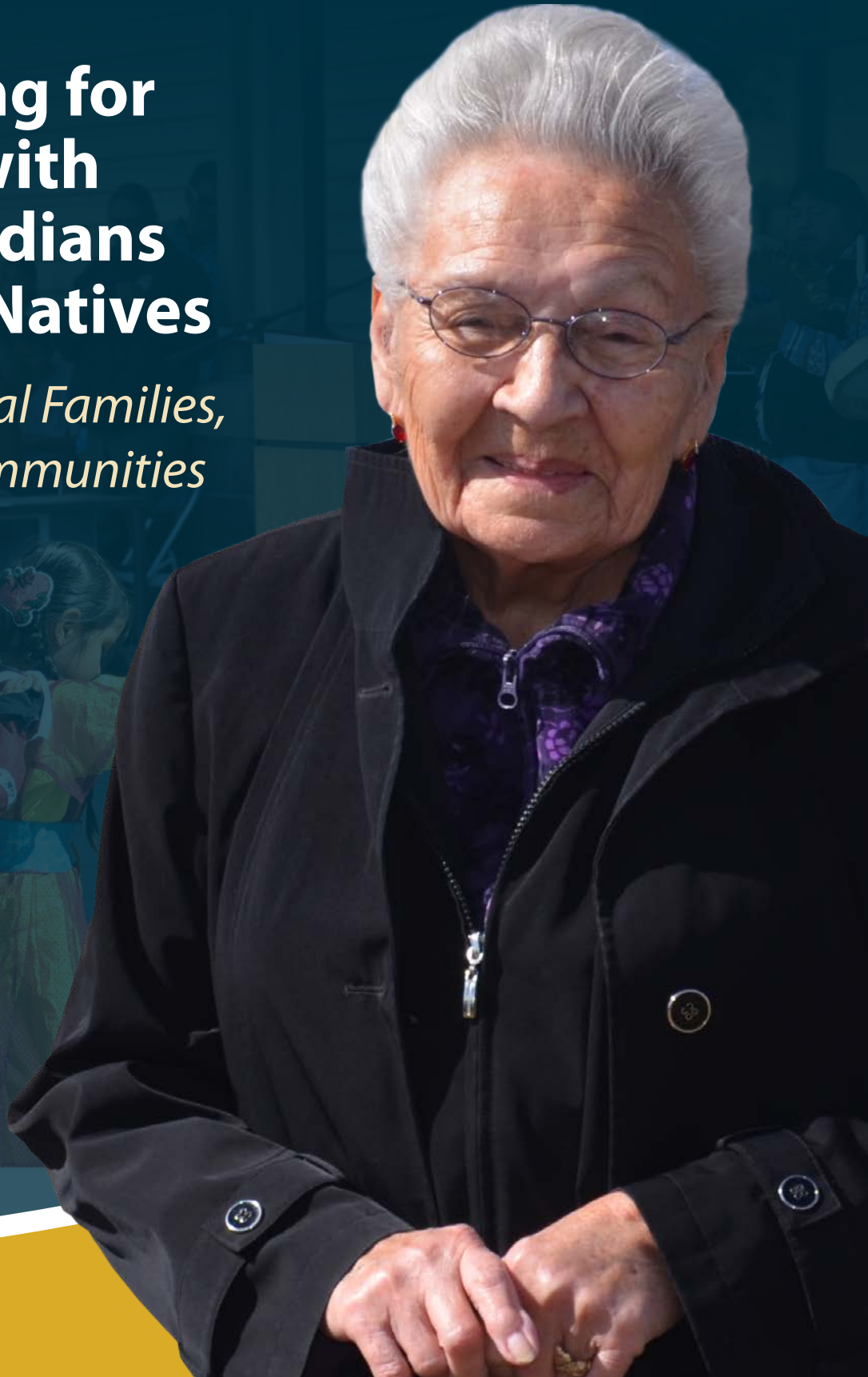




Collaborating for Prosperity with American Indians and Alaska Natives

*Programs for Tribal Families,
Children, and Communities*





Collaborating for Prosperity with American Indians and Alaska Natives

USDA Rural Development places a high value on our relationship with American Indians and Alaska Natives, and we are committed to expanding outreach and services throughout Indian Country and Alaska. We are collaborating and partnering with tribes to realize a brighter future for families, children, and communities. Through loans, grants, and technical assistance, Rural Development makes critical investments in infrastructure, housing, schools, health clinics, and economic and community development, to benefit Native families and communities across rural America.

Rural Development strives to support American Indians and Alaska Natives in holistic, sustainable, and culturally responsive ways. Every Tribal Nation has unique assets as well as distinct challenges. Maximizing the potential of these assets, and addressing local challenges, can only happen in an environment where relationships and trust provide a foundation for true partnership and collaboration.

Rural Development understands that the legal, regulatory and governmental infrastructure, methods of doing business, and culture are unique to each Tribal Nation. We recognize that tribes are distinct. We strive to understand those distinctions and tailor our services, loans and grants to be responsive to each tribe's circumstances and vision for development.

From 2009 - 2016 USDA Rural Development invested more than \$3.4 billion in Indian Country and Alaska.





We are committed to tribal led community and economic development that respects tribal sovereignty and honors tribal self-determination to meet the needs of current and future generations. Priorities for our work with tribes include:

- The well-being of individuals, families, children, and military veterans
- Access to safe, affordable housing
- Strong workforce development through sustainable economic development
- Essential community facilities
- Access to clean water and sanitation systems
- The provision of affordable and reliable utility systems, including electric telecommunications and broadband

Through Rural Development's programs, American Indians and Alaska Natives are able to access capital, expanded markets, business start-up and growth assistance, and improved food production and distribution. These tools help tribes create and sustain thriving communities, strong families, and healthy children who are well-prepared to give back to their families, their community, and lay the foundation for future generations.

USDA Rural Development assists tribes and tribal members within the unique regulatory, legal, financial, and land tenure circumstances throughout Indian Country and Alaska. We have experience:

- Extending programs and services across unique tribal regulatory and legal environments
- Securing loans through a variety of collateral options for projects on Trust lands, utilizing a variety of tribal revenue streams and assets
- Navigating tribal legal structures for business and housing development, including tribal commercial, foreclosure and eviction codes, land leases and leasehold mortgaging

- Investing in, and collaborating with, tribal Community Development Financial Institutions (CDFI) and lenders to increase access to capital and technical assistance.

Although most of Rural Development's programs were not specifically designed for tribes – and regulatory, budget, and staff limitations can be challenging – we strive to forge new strategic partnerships with tribes to find creative solutions to such challenges, through ongoing collaboration, strong working relationships, thoughtful dialogue, consultation, and planning.

In this document, you will find detailed information on USDA Rural Development programs in the following categories:

- Individual and Family Vitality
- Community Collaborations
- Economic Prosperity
- Infrastructure
- Special Initiatives

We look forward to collaborating for prosperity with you and your tribal community.

Individual and Family Vitality –

Housing, Education, Health Care, Public Safety and Food Security

Children and families are the most vital and valuable assets in tribal communities. Tribal leaders prioritize and highlight the importance of their children's well-being because strong family foundations are key to tribal sovereignty. By helping tribes provide economic and social opportunities, Native families and children can benefit and grow in safe, secure, and supportive communities. USDA Rural Development stands ready to partner with your tribe or community to jumpstart, engage, or revitalize your community so it can continue to be a home for the next generation. We work with tribal leaders and planners so that members have:

- Housing security, homeownership opportunities, and housing support
- Access to healthcare
- Native youth development and educational opportunities
- Access to healthy foods

Housing Programs

We provide:

- Single-family housing direct loans and loan guarantees to help low- and moderate-income American Indians and Alaska Natives buy safe, affordable housing in rural areas
- Loans are available for home repairs, and grants are available to senior citizens age 62 or older to remove health and safety hazards
- Affordable rental housing for very-low-, low- and moderate-income residents, seniors, and people with disabilities. Many USDA-financed apartment complexes include rental assistance for very-low-income tenants to help them afford the monthly rent
- Financing for housing for farm laborers and their families

Homeownership Loans

Can help tribal families buy an existing home, build a new one, or buy and prepare a lot for new construction. You can also use funds to refinance an existing home.

Community Facilities Programs

We provide direct loans, loan guarantees, and grants for essential community facilities, such as:

- Child care centers, nursing homes
- Fire and police stations, emergency vehicles and equipment
- Hospitals, clinics, telemedicine services
- Schools, tribal colleges, libraries, distance learning services
- Community centers and more

Food Security and Sovereignty:

USDA agencies complement Rural Development's programs and provide additional technical assistance, loans, loan guarantees, grants, and insurance to farmers, ranchers, and businesses producing or processing food for domestic and international markets. USDA resources assist with land and production equipment, food processing equipment, and technical assistance for business and agricultural needs.

USDA Rural Development has cooperative grant programs that can also support tribal agricultural producers.

USDA "safety net" programs for children, families, and the elderly include:

- The Food and Nutrition Service's (FNS) food stamps – or SNAP – program
- FNS Summer Food Service Program for children to receive meals when school is out for the summer
- USDA Rural Development partners with FNS to provide summer meals at sites across rural America
- USDA Rural Development can provide Community Facility loans and grants to help support community gardens, food distribution centers and food banks

Home Repair Grants and Loans

Can help very-low-income tribal elders age 62 or older remove health and safety hazards from their homes.

"No resource is more vital to the continued existence and integrity of Indian tribes than their children."

—1978 Indian Child Welfare Act



Individual and Family Vitality

Success Stories

One Stop Mortgage Documents Made Passamaquoddy Homeownership in Maine Possible on Tribal Lands



In October 2013, Jacob and Terri Mumme, of the Passamaquoddy Tribe officially became homeowners in Pleasant Point, ME, marking the first time ever a family had purchased a home on Passamaquoddy Tribal Lands through the One Stop Mortgage Documents.

The One Stop Mortgage Documents outline an important agreement between USDA Rural Development, housing partners, and partnership with the tribe's Housing Authority, which made financing homeownership through the USDA Rural Development 502 Direct Program a possibility for tribal individuals and families who want to use the program.

The agreement allowed for the tribe's Housing Authority to maintain ownership of the land if the family could not meet USDA Rural Development program requirements, ensuring the property always remains with the tribe. This agreement opened the doors of homeownership to other families on similarly governed Tribal lands.

The Mumme family was delighted to own their dream home, which has many upgrades including new siding, roof, windows, doors, flooring, insulation, and sheetrock as well as a deck and a remodeled kitchen and bathroom.

Tribal Elder Gets Help with Home Repairs Central Oregon



For half a century, Marilyn Wagner raised her children, grandchildren, and great-grandchildren in a home on the Confederated Tribes of Warm Springs Reservation. Eventually, due to her limited income, she could no longer keep up with the aging home's growing maintenance needs.

The kitchen plumbing had begun to leak, making the sink unusable. Dry rot had crept into the bathroom floor over the years. Additionally, the woodstove chimney was collapsing, and the tile ceiling around it was beginning to sag and leak.

Wagner contacted Warm Springs Tribal Credit Enterprise for a loan to cover the cost of the badly needed home repairs. She was delighted to learn she qualified for a grant from USDA Rural Development. Through a partnership with USDA, Warm Springs Tribal Credit Enterprise helped her complete an application for a home repair grant. These grants are available to very-low-income seniors age 62 or older, who cannot repay a repair loan, to remove health and safety hazards from their homes.

USDA awarded her with a \$6,840 grant to replace her kitchen plumbing, tile ceiling, entry door, bathroom floor, and purchase a new woodstove chimney. The repairs were completed just as she made the final payment on her home mortgage.

Warm Springs Tribal Credit Enterprise and USDA Rural Development are continuing to work together to help more tribal elders repair their homes on the Reservation.

USDA Rural Development in Minnesota Cultivates Partnerships Focusing on Youth and Education with tribes



In Minnesota, USDA Rural Development has continued to cultivate its partnerships with tribes throughout the state. One trend that has been seen in many of the projects resulting from those partnerships is a focus on youth and education.

In 2015, USDA Rural Development joined members of the Red Lake Band of Chippewa to celebrate the grand opening of a new \$11.3 million tribal college facility, funded through USDA's Community Facilities Direct Loan program. The new 42,094 sq. ft. facility boasts a day care center to accommodate single parents looking to further their education without the stress of having to find child care off campus. A kitchen was included to provide meals for both college students and day care children. Most importantly, the facility houses enough classroom space for up to 550 students. Tribal College Development Director Eugene McArthur said he expects enrollment at the college to grow from 130 students to approximately 200 students in the next semester alone.

Many students now work in virtual classrooms that allow them to share classes with other Ojibwe colleges across Minnesota, including Bemidji State. "Our goal, in the end, is to have enough virtual classrooms where a student can get a four-year degree right here at Red Lake," McArthur said.

Prior to completion, the college employed five people. Now they have the capacity to create 22 jobs in the form of professors, administrators, cooks, day care attendants, teachers, maintenance staff, and more. This is merely one example of the work that is being done to further the economic sustainability of Minnesota's Indian tribes by ensuring that tribal youth have access to affordable, quality higher education.

Economic Opportunity and Fresh Food Crow Creek Reservation, South Dakota



Hunkpati Investments, Inc., a Native Community Development Financial Institution (CDFI) that works across the Crow Creek Reservation in Fort Thompson, SD, has used two grants from USDA Rural Development to create a revolving loan fund and provide technical assistance and economic development planning to businesses.

One of the projects resulting from the community planning is a farmers market that sells fresh local produce as part of the larger Crow Creek Fresh Food Initiative on the Reservation.

Through a partnership among USDA Rural Development, the tribe, and Hunkpati Investments, more than 60 local gardens were tilled in connection with National Relief Charities. Additionally, more than 90 garden start-up kits were distributed to tribal community members. Local youth are also employed to tend and care for the community garden.

As a CDFI, Hunkpati Investments is serving in many roles, providing financing, financial literacy education, and supporting entrepreneurship.

Community Collaborations –

Planning and Community Development Investments

Some tribes may not have enough planning and development capacity to meet their goals. Rural Development can help American Indians and Alaska Natives explore opportunities to gain greater economic strength. We offer:

- Technical assistance and funding for assessments, feasibility studies, and business planning
- Partnerships to support housing, food security and agricultural systems, telecommunications, land preservation and restoration, business development, schools and tribal colleges, health care, public safety, and other needs

“Communities make the greatest progress when we bring together local government, nonprofits, businesses, teachers, and parents around a shared goal.”

–President Barack Obama



Rural Business Development Grants

Federally recognized tribes may apply for these competitive grants – typically ranging from \$10,000 to \$500,000 – for development or expansion of rural tribal businesses. Recipients may use the grants for targeted technical assistance, training, and more.

Rural Development also has many loan and grant programs that can help your tribe with construction projects.

Community Collaborations

Success Stories

Entrepreneurship Training Program Chemeketa Community College, Oregon

Years ago, financial problems forced the Confederated Tribes of the Grand Ronde, in rural Polk County, OR, to halt their small business program, leaving few local resources to help tribal members start new businesses. The distance to other business development services was a significant barrier, leaving many tribal entrepreneurs without access to needed training or support.

Chemeketa Community College operates a microbusiness program that assists underserved entrepreneurs. USDA Rural Development awarded the college a \$50,120 training and technical assistance grant that enabled the college to partner with Grand Ronde to develop an “Indianpreneurship” program to help tribal entrepreneurs assess the feasibility of their business concept, learn the basics of running a business, and develop business plans. Program resources for nearby non-native communities also foster new business connections for the tribe.

To date, at least six Native Indianpreneurship program graduates have opened local businesses.

Coyote Business Park Pendleton, Oregon

The Confederated Tribes of the Umatilla Indian Reservation are diversifying on- and off-reservation businesses to support economic growth and job creation. For example, the Coyote Business Park, an investment by and for tribal members, currently serves as an economic multiplier by attracting business and employment to the area. Thanks to the tribes’ long-term strategic and capital planning, the park is offering businesses a strategic location, tax incentives, competitive leasing costs, and services including workforce recruitment and development and local marketing.

Native Homeownership Coalition South Dakota



South Dakota created a Native Homeownership Coalition to increase homeownership opportunities for Native people and build strong and healthy communities.

The coalition is a collaboration of representatives from South Dakota's tribes, USDA Rural Development, other federal and state agencies, the Governor's Office, tribal housing providers, nonprofits, housing developers, lenders, and community development financial institutions.

Through the coalition, representatives from nonprofits, tribal housing entities, tribal departments, and Community Development Financial Institutions, became certified to provide financial literacy training for Native clients.

Today, classes are ongoing to help tribal families learn about budgeting, savings, understanding and building credit, and planning for the future – critical knowledge for families working to achieve homeownership.

Tribal Health Center Choctaw, Mississippi



USDA Rural Development partnered with Trustmark National Bank to provide a Community Facilities loan guarantee along with direct loans from Rural Development that helped the Mississippi Band of Choctaw Indians build a \$55 million health center for tribal communities in Mississippi and Tennessee. The Choctaw Health Center opened in spring 2015. The project was developed through a public-private partnership facilitated by the tribe, USDA, the U.S. Department of Health and Human Services, and Trustmark.

The tribe needed to replace its former, aging healthcare facility to meet the critical healthcare needs of chronically underserved tribal members. The new center includes a hospital, dental facility, treatment rooms and equipment, an emergency department, and behavioral, community, and public health services. Thanks to the new center, tribal members have expanded access to healthcare services, such as nutrition and exercise classes to mitigate diabetes and obesity, which in the Mississippi Band of Choctaw are at rates higher than the U.S. average. The new center is also providing expanded access to programs to address both mental health and substance abuse issues impacting tribal members. Additionally, the new center is helping meet demand for dental services, reducing wait times, and providing better overall dental care to the community.

Construction of the new healthcare center helped save about 315 local healthcare jobs and is expected to create about 90 more full-time jobs by 2020.

Community Facilities Loans and Grants

We have flexible, inexpensive funding to improve your tribal community. We can help you build libraries, child-care facilities, schools, curbs, gutters, and more, to make your community a better place to live. We provide direct loans and grants and also work with private lenders to offer loan guarantees in rural areas with populations up to 20,000.

Economic Prosperity –

Business Development and Entrepreneurship

“Tribal businesses and entrepreneurs drive economic growth in Indian Country.”

—Agriculture Secretary Tom Vilsack

Economic prosperity is essential to ensuring that communities are self-sustaining, repopulating, and thriving economically for generations to come. USDA Rural Development programs help provide the capital, technical support, educational opportunities and entrepreneurial skills that can start and grow businesses and create jobs in tribal communities.

USDA Rural Development and our public and private partners are connecting tribal businesses, tribal member-owned cooperatives and individuals to the global economy by:

- Supporting business growth and development
- Developing regional food systems
- Facilitating sustainable renewable energy development
- Increasing access to broadband
- Fostering international trade opportunities

Access to capital is critical for business start-up and to keep entrepreneurship opportunities within reach. Job creation by small businesses provides ladders of opportunity for American Indians and Alaska Natives seeking economic prosperity and financial security for their children and families. Small businesses also contribute to employment and security for other tribal members and their families. USDA Rural Development programs and partnerships with the private-sector help rural small businesses and their employees get started on this upward journey.

Rural Development also promotes the understanding and development of cooperatives to market and distribute agricultural products and supplies. Many cooperatives also provide other products and services that are not agriculture-based, such as electricity, telecommunications, credit and financial services, housing, food, and hardware and building supplies. Rural Development helps form new cooperatives and improves the operations of existing ones through education, research, technical assistance, and funding.

Rural Development understands that the legal, regulatory, government infrastructure and methods of doing business are unique to each Tribal Nation. Our staff recognizes tribes are distinct and want to be informed of each tribal community’s narrative – the successes, the challenges, the priorities, and desired solutions. We can then strive to tailor our services, loans and grants to fit each unique situation.

We aim to work in collaboration with American Indian, Alaska Native, and individual businesses to develop financial arrangements and partnerships that improve capital access through:

- Entrepreneurship programs including technical assistance; business loans, loan guarantees, and grants
- Assistance and loans for very small businesses
- Bioenergy loans and grants
- Workforce development loans and grants
- Collateral options and flexibility for projects on Trust lands
- Support through tribal community development finance institutions, community banks, and other lending institutions
- Community and inter-community pools for loan guarantees, equity investments, venture capital, micro-lending, and financing for housing and small businesses

Economic Prosperity

Success Stories

New Corn Mill and Food Business Growth Ute Mountain Ute Tribe, Colorado



The Ute Mountain Ute Tribe's Farm & Ranch Enterprise generates revenue for tribal farmers and ranchers and provides jobs. USDA Rural Development provided the company with Value Added Producer Grants to explore converting yellow corn into "Bow & Arrow" brand cornmeal and market a new line of products. The project was so successful that the tribe built a \$4 million, state-of-the-art corn mill to produce and package cornmeal.

The mill produces and packages several varieties of Bow & Arrow Indian cornmeal and other corn products to area food manufacturers and retail outlets, and it is also adding local jobs for tribal members.

Value Added Producer Grants

These grants can help producers (including tribes and tribal corporations) get more revenue from their raw agricultural products by processing or marketing them.

Funds can be used for planning or for working capital to produce and market a value-added agricultural product.

Native Family-Owned Fish Market Cascade Locks, Oregon



Sisters Kim Brigham Campbell and Terrie Brigham are part of a long Native tradition of commerce along the Columbia River. They sell salmon, steelhead, sturgeon, and other fish harvested from traditional sites passed down within the family for generations.

Previously, they sold the catch from home, relying on word of mouth to connect with individual and food service buyers. With the current demand for local, sustainable food, however, they decided to open a retail store.

USDA Rural Development, through its Intermediary Relending Program, provides seed capital to revolving loan funds operated by local organizations for small and emerging businesses. Rural Development provided funds to the Mid-Columbia Economic Development District, which financed a portion of land and construction costs for the sisters' new business.

Brigham Fish Market opened in 2014. The new facility includes cold storage, a smoker, packaging space, and an attractive retail area. The shop sells fresh, frozen, canned, and smoked Columbia River fish to restaurants and individuals. The sisters also sell seafood from the Oregon coast and local Native American arts and crafts.

Brigham Fish Market created local jobs and became a point of pride for the community, as it brought new life to Main Street while preserving and building upon community traditions and heritage.

Intermediary Relending

USDA Rural Development provides funds to local organizations, called "intermediaries," which use funds to offer loans for business startup, expansion, or community development projects.

These intermediaries may be able to help your tribe and tribal members with local business and development projects.



Utilities Infrastructure

Water, Environment, Electricity,
Telecommunications

USDA Rural Development has programs to build and improve utilities infrastructure for tribal communities, such as water and waste treatment systems, electricity, and telecommunications and broadband services. Infrastructure plays a critical role in helping to expand economic opportunities and improve the quality of life for American Indians and Alaska Natives.

The 2008 Farm Bill gave Rural Development new tools to make it easier and more affordable to finance utilities improvements on tribal Trust lands. These new tools are called the “Substantially Underserved Trust Area (SUTA)” provisions. We encourage tribal leaders and tribal staff to talk about SUTA eligibility with USDA Rural Development.

Utilities programs connect rural residents to the global economy by:

- Increasing access to broadband and 21st century telecommunications services
- Developing reliable and affordable rural water and wastewater systems
- Financing reliable and affordable electric systems
- Working to integrate electric smart-grid technologies



Broadband Programs

We have broadband loans, loan guarantees, and grants that can help your rural tribal community build or improve high-speed broadband systems.

Water and Environmental Programs

We provide loans, grants, and loan guarantees for drinking water, sanitary sewer, solid waste and storm drainage facilities in rural areas of up to 10,000 people. Federally recognized tribes are eligible to apply directly for assistance. Technical assistance and training grants may also be available to help tribal communities identify and evaluate solutions to water and wastewater problems.

Electric Programs

We provide loans and loan guarantees to construct or improve electric distribution, transmission, and generation facilities in rural areas. We also provide funding to support demand-side management, energy efficiency and conservation programs, and on- and off-grid renewable energy systems.

Telecommunications Programs

We work to improve the quality of life in rural communities by providing capital for rural telecommunications infrastructure. Our programs offer access to affordable, reliable, advanced telecommunications services comparable to those available in urbanized areas. These improvements help American Indians and Alaska Natives benefit from better educational opportunities, health care, safety and security and, ultimately, improved economic conditions and employment opportunities.

“Treat the earth well. It was not given to you by your parents – it was loaned to you by your children.”

—Indian proverb

Water and Environmental Programs

We provide funding to tribes for water, waste water, and solid waste disposal systems in rural areas of up to 10,000 people, and technical assistance for financially distressed tribal communities with water and waste disposal problems.

We also have “Rural Alaska Village Grants” to provide remote Alaska Native Villages with safe, reliable water and waste disposal.

Utilities Infrastructure

Success Stories

New Broadband Network for Alaska Natives Southwest Alaska



A Telecommunications tower was funded by USDA Rural Development's Rural Utilities Service in New Stuyahok, Alaska.

Communities in Bristol Bay and the Yukon-Kuskokwim Delta in Southwestern Alaska didn't have access to broadband due to their extremely remote location, and the icy, difficult terrain. However, USDA Rural Development was able to help. Broadband Initiatives Program loan and grant funding connected 65 communities in southwestern Alaska through a project spanning 75,000 square miles – an area about the size of Oregon. The network, dubbed "TERRA-SW," uses undersea fiber, terrestrial fiber, and microwave links to provide connectivity. The project brought broadband to these communities for the first time.

The network is providing residents with expanded access to telemedicine services, including video conferencing with doctors, teleradiology, telepsychology, and more.

Additionally, today, more than 9,000 rural Alaskans and 750 businesses and organizations, such as regional healthcare providers, school districts, and Alaska Native organizations have broadband access bringing new commerce, social, and educational opportunities to area residents.

Safe Water for Remote Communities on the Navajo Nation



A tree struggles to survive outside an abandoned trading post bearing a prophetic message near St. Michaels on the Navajo Nation.

It's said that no one pays attention to water until the well is dry. Native American Tribes have been paying attention for quite some time now.

On the Navajo Nation, America's largest reservation, access to clean water has been an ongoing struggle. Nearly 40 percent of all Navajo people in this Arizona high desert region live without running water. Hauling water is not only time-consuming but tedious work, especially for the elderly in remote areas. On average, tribal members that reside on the Navajo reservation use seven gallons per person per day to drink, cook, bathe, and clean. The average American uses about one hundred.

USDA Rural Development is partnering with Navajo Nation tribal leaders to mitigate these water quantity and quality issues. To date, USDA has invested nearly \$14 million to improve the tribe's water and waste treatment systems over the past four years. Of this amount, \$8 million was provided as grants—an important consideration given that 43 percent of Navajo people live below the poverty line.

Recently USDA Rural Development officials in Arizona traveled to Lower Greasewood on the Navajo Nation to announce \$5.72 million in loans and grants to upgrade the water systems for Ganado, Lower Greasewood, and Dilkon—remote communities on the Navajo Nation. The original systems were built during the 1970s and 1980s, and the harsh conditions have taken a toll on them. Many of the wells were taken out of service due to water quality issues, including high arsenic concentrations.

The project, a partnership between USDA Rural Development and the U.S. Environmental Protection Agency, will replace failing pipes and infrastructure, drill new wells, and construct a new treatment facility.

New Wastewater Facility St. Croix River, Wisconsin



Neither the St. Croix Tribe of Chippewa Indians or the nearby Village of Danbury had a municipal wastewater treatment system. Many residents in both communities were also having problems with their drinking water because of failing individual septic systems and contaminated wells. The situation was sparking concerns about pollution of the St. Croix River, a National Scenic River and state-designated "Outstanding Water Resource."

Today, those issues and concerns have been put to rest. The two communities have new water and wastewater systems to protect the health and safety of the St. Croix Tribe, other local residents, the water supply and the local environment.

USDA Rural Development worked with leaders from both communities on a plan to resolve the water safety and contamination issues. The tribe and Danbury Sanitary District formed a Joint Water Quality Commission to construct, operate, and manage the new, state-of-the-art water treatment and sewer collection facilities. USDA Rural Development and the state partnered to provide \$13 million in loans, grants, and technical assistance to build the new facilities.

Special Initiatives

Meeting Economic, Educational, Social, and Educational Challenges in Indian Country

USDA StrikeForce for Rural Growth and Opportunity Initiative

USDA's Secretary established the StrikeForce initiative to address specific challenges associated with rural poverty. Administered by the USDA Service Center Agencies (FSA, RD and NRCS) StrikeForce works to address persistent poverty across rural America.

Today, StrikeForce operates in 970 counties in 25 states and Puerto Rico. Through StrikeForce, USDA has supported nearly 190,000 projects and invested \$23.5 billion in high-poverty areas across rural America. Tribal communities are an important part of StrikeForce.

USDA StrikeForce teams are working in Florida, Montana, Nevada, Oklahoma, New Mexico, North Dakota, South Dakota and Utah to increase economic opportunities for tribes.

USDA RD staff work with tribal leaders to increase awareness of USDA programs and help build program participation through intensive community outreach and technical assistance.

Success Story: Santa Domingo Pueblo New Mexico

More than 36 percent of families and 43 percent of the children living in New Mexico's Santa Domingo Pueblo subsist below the poverty line. StrikeForce teams worked with tribal leadership to leverage USDA resources, install efficient irrigation systems, finance new homes, and increase healthy food access on the Pueblo. Additionally, a USDA-funded partnership with Johns Hopkins University's Center for American Indian Health has improved access to nutrition information and given families tips to stretch their grocery budgets.



Rural and Tribal Promise Zones Initiative

The Promise Zones Initiative was launched in 2014 to address challenges in rural and tribal communities. Promise Zones are designed to create opportunity, engage stakeholders on issues and solutions, and promote and coordinate private-sector partnerships. The initiative includes a commitment from multiple federal agencies including USDA to partner with tribes, state and local governments, the private-sector, and nonprofits to create jobs; leverage private investment; increase economic activity; expand educational opportunities; and reduce violent crime.

USDA Rural Development is leading this effort in rural and tribal Promise Zones in collaboration with the U.S. Department of Housing and Urban Development.

Four Promise Zones are in Indian Country: the Choctaw Nation of Oklahoma (2014), the Pine Ridge Reservation of the Oglala Sioux Tribe in South Dakota (2015), the Spokane Tribe of Indians in Washington (2016), and the Turtle Mountain Band of Chippewa Indians in North Dakota (2016). The Promise Zone Designation will assist these tribes to access the resources and expertise they need to expand economic mobility, and create opportunity for their members.

“The Promise Zone designation plays into every goal and activity of the Choctaw Nation.”

—Sara-Jane Smallwood, Choctaw Nation Promise Zone Coordinator

“This is not something that came from the Federal government to the Oglala Lakota people. We created this movement on Pine Ridge to do the work, and we’ve been doing it. We’ve been building roads. We’ve been building houses. We’ve been looking at how to improve education. So it’s built upon momentum and, I think in the area of changing the world, momentum is everything.”

—Nick Tilsen, Thunder Valley Community Development Corporation Executive Director

Components of Success

Tribes and Rural Development

USDA Rural Development is unique from many Federal agencies that tribes more frequently engage and utilize. In essence Rural Development functions like a development bank, providing a majority of its programmatic support through direct and guaranteed loans. Only a small fraction of our support is provided through grants and direct technical assistance. Grant and technical assistance resources are prioritized in areas of the greatest need.

Not all tribes have the financial resources nor the political will to incur debt to help address current needs and priorities. In other instances tribes might have the political will to utilize Rural Development's programs and they may have sufficient resources to attract capital from conventional lenders, or finance projects with their own resources. If that's the case, tribes might not be able to meet the "need for credit" test that is a part of many Rural Development programs.

Rural Development staff are trained to work with applicants to determine if they meet the need for credit test and if they have sufficient revenue streams (existing and proposed) to safely and affordably incur debt. However, this type of underwriting takes patience, specialized knowledge and trust.

As a lender, Rural Development staff will work with tribal staff to gather sufficient financial information regarding a tribe's assets and financial health, to make prudent and reasonable lending decisions. This includes gathering available audit information, financial statements, reporting histories, and documenting existing revenue streams – including gaming and other sources of tribal revenue. This process may seem intrusive and uncomfortable, but it is necessary in all of Rural Development's direct loan programs and lenders will likely employ similar underwriting protocols when they are using Rural Development's loan guarantee programs.

USDA Rural Development Investments Benefitting AI/AN

Fiscal Years 2009 - 2015



Rural Housing and Community Facilities Programs
Total \$1.49 billion



Rural Business and Cooperative Programs
Total \$159.1 million

As with all Federal programs, Rural Development's loan and grant programs also have paperwork and forms that tribes will need to complete. In addition to Standard Forms, depending on the nature of the project, tribes can expect to submit architectural and engineering designs, contracting documents, tribal codes and ordinances, land leases and loan and/or grant agreements. Tribes will also be subject to certain Civil Rights compliance requirements for each project.

All of Rural Development's programs are constrained by statutory and regulatory requirements. In certain circumstances, Rural Development regulations that are not statutorily required can be waived by the Administrators of the Rural Utilities Service, the Rural Housing Service and the Rural Business and Cooperative Service. Tribes are encouraged to request flexibility throughout the underwriting process that considers the unique context of the tribe and each project. Tribes are also encouraged to explore waivers when appropriate.

Tribes should also expect varying degrees of tribal specific expertise from local Rural Development staff, based on individual experience, training and time within a given position. Just as occurs in tribal communities, Rural Development staff also transition to new opportunities within and outside of the Agency, which can impact long standing working relationships. We encourage tribes to remember that behind each transition there will remain consistency within program regulations and constancy with other staff that has not changed. Tribes are encouraged to build relationships with Program Specialists, Program Directors, State Directors, Rural Development's Native American Coordinators and personnel within USDA's Office of Tribal Relations, so that we can continue to provide the best service possible.



**Rural Utilities
Programs**
Total \$1.47 billion

Total
\$3.11 billion



Components of Success

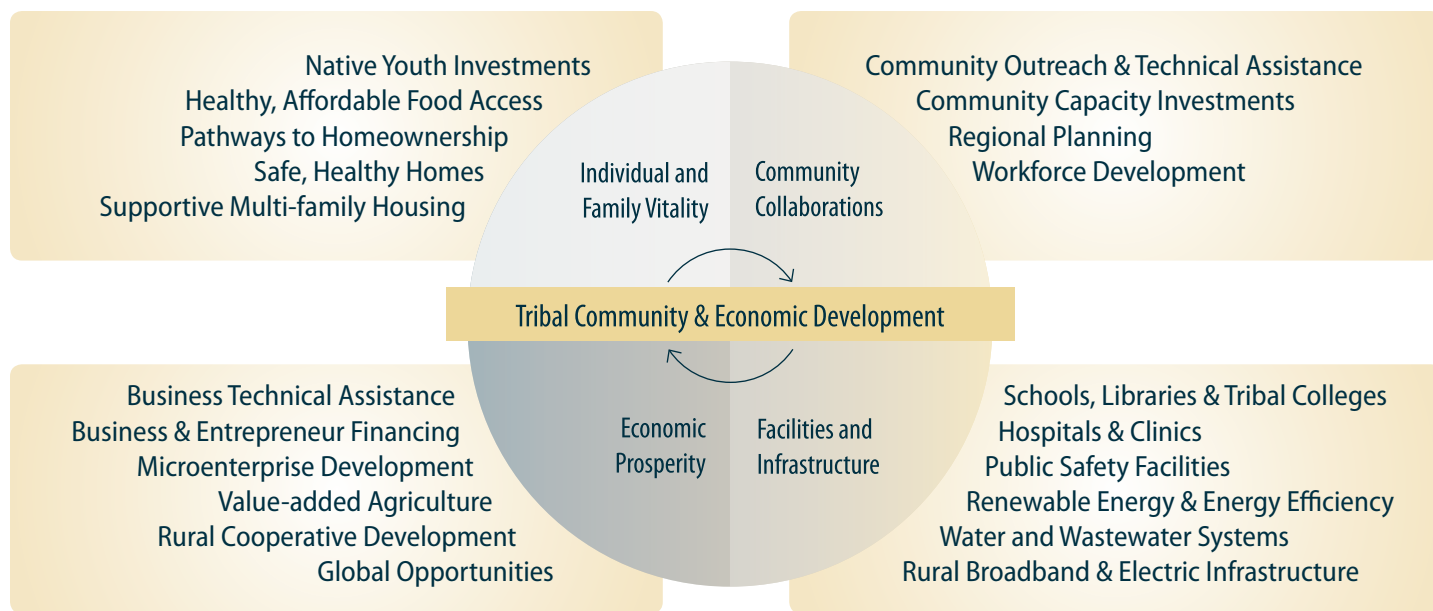
Tribes and Rural Development (continued)

Our goal is to ensure that when tribes are ready to utilize Rural Development’s programs they are met by willing and able Rural Development personnel. We strive to partner with tribes to meet their current development needs in concert with partners in other Federal agencies, lenders and the broader development finance community.

Rural Development staff continue to build upon an array of experiences that will help deliver our programs in Indian Country. Our staff is building a growing library of resources and documents to help improve tribe’s access to our programs.

Please visit www.rd.usda.gov to browse information on our programs and to find the State Director and his/her staff that can be a bridge to Rural Development’s programs and resources. Additional contact information is also included later in this document.

Tribal Community & Economic Development



Frequently Asked Questions

These answers are a starting point. We encourage you to contact the USDA Rural Development American Indian/Alaska Native coordinator in your state:

Web: www.rd.usda.gov

E-Mail: AIAN@wdc.usda.gov

Phone: (800) 670-6553 (toll-free)

Why is USDA Rural Development interested in my tribal community?

Rural Development is committed to strengthening American Indian and Alaska Native communities. We have many financial programs to assist tribes who are eligible to do so - and we aim to increase tribal participation. Much of Indian Country is also located in rural areas, so consider whether USDA can help you reach your goals. Staff is available to help understand program details and how to access them.

Who can apply for Rural Development loans and grants?

Most of our programs are available to applicants in areas designated as "rural." Under law, the definition of "rural area" is different for each program. For example, generally, housing programs are available in communities of up to 35,000 in population; business programs are available in communities of up to 50,000 people, community facilities programs are available in communities of up to 20,000 people, and most utilities programs are available in rural communities of up to 10,000 people. We work in partnership with tribal governments, incorporated tribal businesses, and tribal cooperatives depending on the program of interest.

What types of loan programs does Rural Development offer?

Our loan programs address community needs, such as water and sewer systems, electricity, telecommunications, businesses, renewable energy and housing. For example, our Community Facilities program funds fire and police stations, healthcare facilities, community centers, libraries, and other essential facilities.

How can USDA Rural Development address my community's specific needs?

Rural Development has funding available specifically for federally-recognized tribes, Alaska Native Villages, and tribal colleges. USDA Rural Development also has an American Indian/Alaska Native Coordinator in each State with federally or state-recognized tribes to help tribal customers access our programs and resources. These coordinators, and other Rural Development specialists, are available to help with paperwork and other requirements to obtain funding and technical assistance.

Why are you reaching out to the American Indian/Alaska Native community now?

USDA Rural Development has successfully worked with tribal communities for decades. However, we are constantly looking to improve and build upon that history. With a portfolio of more than \$213 billion, we are well suited and honored to assist in fulfilling our commitment to support tribal families.

Do you have assistance for military veterans?

Yes. The Department of Agriculture and USDA Rural Development are committed to helping veterans transition back home and find meaningful work in agribusiness, as a farmer or rancher, or at USDA. USDA's Office of the Military Veterans Agricultural Liaison was created to provide information, resources, and support for active duty military and veterans interested in agriculture. The office has the authority to facilitate formal relationships between USDA, other government agencies, and nonprofits to strengthen USDA support for veterans.

How do I get started? Where can I get more information?

In each state that serves federally or state-recognized tribes, USDA Rural Development American Indian/Alaska Native Coordinators are available to help tribal customers learn about and access our programs and resources.

Visit www.rd.usda.gov or call (800) 670-6553 to learn more.

Summary of Major Programs

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Single-Family Housing Direct Loans (including Self-Help Loans)	Safe, well-built, affordable homes for very-low- and low-income rural Americans.	Families and individuals.	Buy, build, improve, repair or rehabilitate a rural home as the applicant's permanent residence.	Rural areas with populations of up to 35,000.	Direct loan.	Up to 100% of market value or cost. Loan term of 33/38 years. Applicant may be eligible for payment assistance (subsidy) on the loan.
Single-Family Housing Loan Guarantees	To assist low- to moderate-income applicants/household in buying their homes by guaranteeing loans made by private lenders.	Families and individuals.	Purchase new or existing homes and refinance existing Rural Development guaranteed or direct loans.	Rural areas with populations of up to 35,000.	Loan guarantee.	30-year, fixed. The interest rate is negotiated between lender and borrower. Loans up to 100% of market value plus the amount of the up-front guarantee fee being financed.
Single-Family 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.	Repair/replace roof, winterizing, purchase or repair heating system, structural repair, water/ sewage connect fees, etc.	Rural areas with populations of up to 35,000.	Direct loan and grant.	Loans up to \$20,000 up to 20 years at 1%. Grants available to very low-income applicants 62 years or older unable to pay 1% loan.
Self-Help Technical Assistance Housing Grants	Assist lower-income families in building their own homes.	Nonprofits and public bodies.	Technical assistance to help small groups of families to build each other's homes.	Rural areas with populations of up to 35,000.	Grant.	Grant agreement.
Rural Rental Housing Direct Loans	Safe, well-built, affordable rental housing for very-low-income individuals and families.	Individuals, trusts, associations, limited partnerships, for-profit and nonprofit entities, tribes, public bodies.	New construction or substantial rehabilitation of rental housing.	Rural areas with populations of up to 35,000.	Direct loan.	Up to 100% of total development cost (nonprofits); 97% (for-profits); 95% (for-profits with Low-Income Housing Tax Credits). 30-year term with up to 50-year amortization.
Rural Rental Housing Loan Guarantees	Provides loan guarantees on loans to build or preserve affordable housing for very-low to moderate-income tenants.	For profit and nonprofit lenders.	Build or rehabilitate affordable rental housing.	Rural areas with populations of up to 35,000.	Loan guarantee.	At least 25-year term with fixed interest rate. Loan guarantees up to 90% of the principal.
Housing Preservation Grants	Repair and rehabilitate housing owned or occupied by very-low- and low-income rural families.	Public bodies and nonprofit organizations.	Operation of a program which finances repair and rehabilitation activities for single-family and small rental properties.	Rural areas with populations of up to 35,000.	Grant.	Grant agreement.
Farm Labor Housing Loans and Grants	Safe, well-built affordable rental housing for farmworkers.	Individuals, public and private nonprofit organizations.	New construction or substantial rehabilitation of rental housing.	Not applicable.	Direct loan and grant.	Up to 102% of total development cost. Up to 33 years to repay at 1% interest.
Community Facilities Loans and Grants	Improve, develop, or finance essential community facilities for rural communities.	Public bodies, nonprofits, and federally recognized Indian Tribes.	Construct, enlarge or otherwise improve essential community facilities, such as public safety, fire and rescue, telecommunications, schools, libraries, hospitals, other healthcare facilities, etc. This may include furnishings, fixtures and other required equipment.	City, town or unincorporated area of not more than 20,000 in population. Facilities must primarily serve rural residents.	Direct loan, loan guarantee, or grant.	Up to 100% of market value. Term is for useful life of the facility or equipment, the State statute, or 40 years. Maximum grant 75% of project cost. Grant eligibility based on income, population, and need.
Rural Community Development Initiative	To facilitate housing, community facility and community and economic development projects.	Private nonprofit and public (including tribal) organizations.	Technical assistance grants of \$50,000 to \$250,000 to develop the capacity and ability of the awardees to carry out needed projects.	City, town, or unincorporated area of not more than 50,000 in population.	Grant.	Matching funds required for grant.

Summary of Major Programs

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Business and Industry Loan Guarantees	Create jobs/stimulate rural economies by providing financial backing for rural businesses.	Lenders/Businesses.	Real estate, buildings, equipment, supplies, working capital, and some debt refinancing.	All areas except cities over 50,000 and their contiguous urbanized areas.	Loan guarantee.	Lender and borrower negotiate terms. Up to 30 years for real estate, 15 years for machinery and equipment, and 7 years for working capital.
Rural Business Development Grants	Assist the startup or expansion of small and emerging private businesses and/or nonprofits in rural communities. Note: This program combines the former Rural Business Enterprise Grant and Rural Business Opportunity Grant programs and was created through the 2014 Farm Bill.	Public bodies, government entities, nonprofit entities, and federally recognized Indian Tribes.	Acquire or develop land, buildings, plants and equipment; build or improve access roads, parking areas, utility extensions, and water and waste disposal facilities; provide technical assistance; establish revolving loan funds; and to support rural distance learning programs that provide educational or job training.	All areas rural in character except cities over 50,000 and their contiguous urbanized areas.	Grant.	Grants are awarded on a competitive basis.
Intermediary Relending Program Loans	Establish revolving funds for business facilities and community development projects.	Public bodies, nonprofit corporations, Native American Tribes, and cooperatives.	Community development projects, establishment or expansion of businesses, creation or saving of rural jobs.	Rural areas and incorporated places with populations of less than 50,000.	Direct loan.	The intermediary makes loans to businesses from its revolving loan fund on terms consistent with security offered. Intermediary pays 1% for 30 years.
Rural Microentrepreneur Assistance Program	Establish revolving funds to target assistance to small rural enterprises.	Microenterprise Development Organizations (MDOs).	Loans, technical, and capacity-building assistance to businesses with 10 or fewer employees and sole proprietorships.	All areas except cities over 50,000 and their contiguous urbanized areas.	Loans, grants.	Rural microenterprises apply directly to the intermediary.
Rural Economic Development Loans and Grants	Finance economic development and job creation in rural areas.	Rural Utilities Service-financed electric and telephone utilities.	Business startups or expansion projects that create rural jobs.	Rural areas with priority to places with populations of 2,500 or less.	Direct loan or grant to establish revolving loan fund.	Intermediary makes loans to for-profit or nonprofit businesses and public bodies. Loans are 0% for 10 years.
Rural Cooperative Development Grants	Establish/operate centers for cooperative development.	Nonprofits and institutions of higher education.	Establish centers to provide technical assistance, training, applied research, and collection and interpretation of data, for the purpose of cooperative development.	All areas except cities over 50,000 and their contiguous urbanized areas.	Grant.	Minimum 25% fund match (5% for 1994 Institutions). Grants awarded competitively.
Socially Disadvantaged Groups Grants (formerly called Small, Socially Disadvantaged Producer Grants Program)	Provides funds to eligible cooperatives, co-op associations, or co-op development centers to provide technical assistance to small, socially disadvantaged groups in rural areas.	Cooperatives and co-op development centers that serve socially disadvantaged groups where a majority of the board of directors or governing board is comprised of individuals who are members of socially disadvantaged groups.	Technical assistance.	All areas, except cities over 50,000 and their contiguous urbanized areas.	Grant.	Grants are awarded on a competitive basis. There is no matching requirement.
Value-Added Producer Grants	Help independent agricultural producers enter into activities that add value to their crops.	Independent producers, farmer and rancher cooperatives, producer groups, majority-controlled producer-based business ventures.	Feasibility studies, business plans; working capital.	All areas.	Grant.	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.

Summary of Major Programs

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Rural Energy for America Program (REAP) Loan Guarantees and Grants	Provide assistance for energy efficiency improvements or purchase of a renewable energy system for operations.	Rural small businesses and agricultural producers.	Energy efficiency improvements, renewable energy systems, land acquisition and working capital.	Cities, towns, unincorporated areas with population less than 50,000. (Population limits do not apply to agricultural producers)	Loan guarantee and/or grant.	Grants up to 25% of project costs not to exceed \$250,000 for energy efficiency projects and \$500,000 for renewable energy. Loan guarantees up to 75% of project cost not to exceed \$25 million.
REAP Audit/Development Grants	Provide grant to entity to pass through to a small business or agricultural producer for 75% of the cost of an energy audit or renewable energy development assistance.	State, tribal, or local government institutions of higher education; rural electric cooperatives; or public power entities.	\$100,000 grant to entities, smaller ones to small business and agricultural producers for 75% of energy audit or renewable energy development assistance.	Cities, towns, unincorporated areas with population less than 50,000.	Grant.	\$100,000 to entities and up to 75% of the cost of energy audit for renewable energy development assistance.
Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program Loan Guarantees (formerly called Biorefinery Assistance Program)	Provide loan guarantees for the development and construction of commercial-scale biorefineries or to retrofit facilities using eligible technology for the development of advanced biofuels.	Individuals, Indian Tribes, State or local governments, corporations, farm cooperatives, associations of agricultural producers, national laboratories, higher learning institutions, rural electric co-ops, public power entities, consortiums of any of the entities.	Loan guarantees to develop and construct commercial-scale biorefineries or retrofit facilities to use eligible technology for the development of advanced biofuels.	No restrictions.	Loan.	90% (maximum) guarantee on loans up to \$125 million; 80% (maximum) guarantee on loans less than \$150 million; 70% (maximum) guarantee on loans of \$150 million but less than \$200 million; 60% (maximum) guarantee on loans of \$200 million up to \$250 million.
Repowering Assistance Program	Provide payments to biorefineries to replace fossil fuels with biomass.	Biorefineries.	Grant to biorefineries, including ethanol and biodiesel plants that use electricity generated from natural gas and coal and require this for the fermentation process.	No restrictions.	Grant.	As funds are available. Complete applications submitted to National Office for review.
Advanced Biofuel Payment Program	Provide payments to producers of advanced biofuels.	Eligible producers of advanced biofuels.	Grant to producers of advanced biofuels (non-commercial-based).	No restrictions.	Grant.	As funds are available. Complete applications submitted to National Office for review. Grant awards determined by National Office.
Water and Waste Disposal Loans and Grants	Provide infrastructure for rural areas.	Public entities, Indian Tribes and nonprofit corporations.	Build, repair and improve public water systems and waste collection and treatment systems.	Rural areas, and towns with up to 10,000 population.	Direct loan and grant.	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 entities, Indian Tribes and nonprofit corporations.	Construct, repair and improve water supply and distribution systems and waste collection and treatment systems.	Rural areas, and towns with up to 10,000 population.	Loan guarantee.	Eligible lenders obtain up to a 90% guarantee on loans they make and service.
Solid Waste Management Grants	Provide technical assistance and/or training to those who operate and maintain active landfills.	Public bodies, private nonprofit organizations, Indian Tribes, academic institutions.	Technical assistance and training to improve landfill conditions and protect against threats to nearby water resources.	Rural areas, and towns with up to 10,000 population.	Grant.	Applications accepted year-round. Complete applications submitted to National Office for review.
Technical Assistance/Training/Circuit Rider	Provide technical assistance and training.	Public, private, and nonprofit organizations.	Provide technical assistance and training to assist with management of water and waste projects.	Rural areas and towns with up to 10,000 population.	Grant.	As funds are available. Complete applications submitted to National Office for review.

Summary of Major Programs

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Rural Broadband Direct Loans and Loan Guarantee	Deployment of broadband service to eligible rural communities. Note: The 2014 Farm Bill revises program provisions. An interim rule was published in published in FY 2015.	Entities seeking to provide broadband services in rural areas.	Finance the construction, improvement and acquisition of facilities and equipment to provide broadband service in eligible rural communities.	Refer to the new rules, when available, for population limits.	Refer to the new rules, when available, for loan details.	Refer to the new rules, when available, for loan terms and conditions.
Electric and Telecommunications Loans	Assist rural communities in obtaining affordable, high-quality electric and telecommunications services.	Nonprofit and cooperative associations, public bodies, and other utilities.	Generation, transmission facilities and distribution of electric power, including alternative, renewable, conservation and energy efficiency programs. Enhance 911 emergency service, digital switching equipment, and fiber optic cable, along with traditional main system telecommunications service.	Electric: areas served by an existing rural electric borrower, or rural areas other than a city or town of more than 20,000. Telecommunications: areas cities with population under 5,000.	Direct loan or loan guarantee.	Interest rates are established in accordance with 7 CFR 1714. Contact RUS at www.rd.usda.gov or 1 (800) 670-6553.
Distance Learning and Telemedicine	Development and deployment of advanced telecommunication services throughout rural America to improve education and healthcare.	Incorporated entities, including municipalities, for-profit, and nonprofit corporations that operate rural schools, libraries, healthcare clinics and other educational or healthcare facilities.	To provide end-user equipment and programming that delivers distance learning and telemedicine services into eligible areas.	Rural areas outside incorporated or unincorporated cities with populations up to 20,000.	Grant.	Awards range from \$50,000 to \$500,000. A minimum of 15% in matching funds is required.
Community Connect Grants	Provide public access to broadband in otherwise un-served communities.	Public bodies, tribes, cooperatives, nonprofits, limited dividend or mutual associations; corporations and other legally organized entities	To build broadband infrastructure and establish a community center that offers free public access to broadband for two years.	A single community outside incorporated or unincorporated cities with population over 20,000 which does not have broadband.	Grant.	Minimum: \$50,000; Maximum: \$1 million. Amounts are published in Notices of Funding Availability and may vary.

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- (1) mail: U.S. Department of Agriculture,
Office of the Assistant Secretary for Civil Rights,
1400 Independence Avenue, SW, Washington, D.C. 20250-9410;
- (2) fax: (202) 690-7442; or
- (3) email: program.intake@usda.gov (link sends e-mail).

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Contact us to learn more at:

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*USDA Rural Development is committed
to the future of tribal communities.*



Rural Development

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