

USDA Rural Development  
State of West Virginia

AGENCY: USDA Rural Development

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GENERAL INFORMATION: USDA Rural Development is the lead federal entity for rural development needs, administering program assistance to promote economic development and improved quality of life in rural areas through three agencies: Rural Housing Service, Rural Business-Cooperative Service and Rural Utilities Service. Twenty-one offices throughout the state provide service to nearby counties. Call 1-800-295-8228 for the USDA Service Center near you.

#### BUSINESS ASSISTANCE:

**The Rural Rental Housing Program** (Section 515) makes loans with interest as low as 1 percent to developers of affordable rental housing. Almost 90 percent of tenants in these properties have incomes below 50 percent of the median income in the areas in which they live.

Eligible borrowers include individuals, trusts, associations, partnerships, limited partnerships, state or local public agencies, consumer cooperatives, Native American tribes, and profit or nonprofit corporations. For-profit borrowers must agree to operate on a limited-profit basis (currently 8 percent of initial investment), and to provide rental units for occupancy to eligible individuals or families. The maximum repayment period is 30 years with a 50-year amortization.

**The Rural Rental Housing Guaranteed Loan Program** (Section 538), started in 1996, guarantees loans for affordable rural rental housing made by eligible conventional lenders. It is intended to address the needs of rural Americans who have incomes higher than those typically served by the section 515 Direct Rural Rental Housing program but who are unable to afford buying their own homes or wish to live in an apartment setting.

The section 538 program serves low-to moderate-income tenants: apartments are intended for occupation by families whose incomes are no more than 115 percent of the median income in the area.

**The Housing Preservation Grant Program** (Section 533) is used to renovate deteriorating homes and rental properties occupied by families whose incomes fall into the low and very-low categories. Nonprofits, local governments, and Native American tribes can receive grants to repair these properties and bring them up to code.

**The Business and Industry (B&I) Guaranteed Loan Program** helps create jobs and stimulate rural economies. The program guarantees up to 80 percent of a loan made by a commercial lender for working capital, machinery and equipment, buildings and real estate, and certain types of refinancing.

**Intermediary Relending Program Loans** finance business facilities and community development projects in rural areas (including cities with a population of less than 25,000) through loans to intermediaries which, in turn, provide loans to recipients who develop these projects. Eligible intermediaries include public bodies, nonprofit corporations, Indian tribes, and cooperatives.

**Rural Business Enterprise Grants** help public bodies, private nonprofit corporations, and federally recognized Indian tribal groups finance and facilitate development of small and emerging private business enterprises located in rural areas (this includes all areas other than cities of more than 50,000 people and their immediately adjacent urban or urbanizing areas). Funds can pay for land, building construction, plants and equipment, access roads and parking areas, utility and service extensions, refinancing and fees for professional service, technical assistance and related training, certain funding arrangements, production of television programs targeted to rural residents, and rural distance learning networks.

**Rural Business Opportunity Grants** target sustainable economic development in rural communities with exceptional needs. Projects must assist in areas not within boundaries of a city of 10,000 or more. Eligible applicants are public bodies, nonprofit corporations, Indian tribes on federal or state reservations and other federally recognized tribal groups, and cooperatives comprised of rural residents.

**Rural Economic Development Loans and Grants** finance projects based on sound economic plans. They are available to any Rural Utilities Service electric or telecommunications borrower to assist in developing rural areas from an economic standpoint, to create new job opportunities and retain existing employment. Loans at zero-interest are made primarily to finance business startup ventures and expansion projects. Grants are made to these telephone and electric utilities to establish revolving loan programs operated at the local level.

## ASSISTANCE TO SCHOOLS AND COMMUNITY:

**The Rural Housing Program** provides loan and grant assistance for essential community facilities in communities of 20,000 or fewer. Applicants must be communities, public bodies, or nonprofit. Eligible projects include hospitals, city buildings, fire departments, nursing homes, libraries, playgrounds, distance learning facilities, etc.

**The Rural Utilities Service** administers a loan and grant program to help communities plan and develop water and wastewater systems. The assistance is intended for use by public and non-profit organizations. Water and Waste Disposal Direct Loans and Grants are made to reduce water and waste disposal costs for users of the system in communities of 10,000 or less. Technical Assistance and Training Grants are made to non-profit organizations to aid and/or train associations in areas with a population of 10,000 or less to: (1) identify and generate solutions to water and waste disposal problems, (2) improve operation of existing facilities, and (3) assist associations in preparing applications for facilities. Solid Waste Management Grants are made to public and non-profit organizations to help and train associations reduce or eliminate pollution of water resources and improve management of solid waste facilities. Rural Water Circuit Rider Technical Assistance provides on-site technical assistance to help assure cost-effective operation of rural water systems. And Emergency Community Water Assistance Grants go to rural communities that have experienced significant decline in drinking water quantity or quality, typically for emergency repairs or replacement of existing systems.

**Individual Housing Loans** are made to eligible low income individuals and families with good credit to purchase, build, or repair single family homes.