This is a Public/Private partnership between U.S. Department of Agriculture Rural Development and Rural Community Assistance Corporation to make low interest rate/long term loans available to nonprofit organizations, public bodies and federally recognized Tribes to provide essential community facilities.

Amount Available — $30 Million

Maximum Per Loan — $6 Million (exceptions for larger amounts possible)

Interest Rate — 5% (write down to 4% for first three years of loan)

Term — Up to 40 years (or useful life of security if less)

Eligible Areas — Rural communities up to 20,000 population (priority is given to high poverty areas)

Uses — Funds can be used to purchase, construct, and/or improve essential community facilities, purchase equipment and pay related project expenses

Examples of essential community facilities include:

- Health care facilities such as hospitals, medical clinics, dental clinics, nursing homes or assisted living facilities
- Public facilities such as town halls, courthouses, airport hangars or street improvements
- Community support services such as child care centers, community centers, fairgrounds or transitional housing
- Public safety services such as fire departments, police stations, prisons, police vehicles, fire trucks, public works vehicles or equipment
- Educational services such as museums, libraries or private schools
- Utility services such as telemedicine or distance learning equipment
- Local food systems such as community gardens, food pantries, community kitchens, food banks, food hubs or greenhouses

For further information please contact:

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Or, call RCAC’s main office at (916) 447-9832 and ask for Loan Fund.