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

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**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

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**For further information please contact:**

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