

# Wisconsin Opportunities for Housing, Business, and Infrastructure

Committed to the future of rural communities.

### Who We Are

USDA Rural Development's mission is to increase economic opportunity and improve the quality of life for all rural Americans. As the lead federal agency for rural development needs, USDA Rural Development administers over 40 various loan and grant programs to help meet the diverse needs of rural communities in the areas of housing, business development, critical community services, technological and other infrastructure needs.



#### Rural Housing Programs

Well built, affordable housing is essential to the vitality of rural communities. Our Rural Housing Programs give families and individuals the opportunity to buy, build, repair, own or rent safe and affordable homes located in rural areas under 20,000 in population. Eligibility for these loans, loan guarantees and grants is based on family income and varies according to the average median income for each county.

Financing is also available for the construction of apartments and other multi-family housing units in rural communities that lack sufficient, affordable rental housing, and provides subsidies serving low-incomehouseholds, the elderly, and people with disabilities.

#### Rural Business Programs

Our Rural Business Programs help to create and improve viable businesses and cooperatives in rural areas throughout Wisconsin. Rural Business Programs provide financial backing and technical assistance to stimulate business creation, expansion and/or relocation. Loan guarantees and grants are available to businesses, public bodies, non-profit organizations, farmers and cooperatives to finance business related activities that save or create jobs. The program works through partnerships with public and private communitybased organizations and financial institutions to provide financial assistance, business planning, and technical assistance to rural businesses.

Rural Development Business Programs include: Business and Industry (B&I) Guaranteed Loans, B&I Direct Loans, Intermediary Relending Program Loans, Renewable Energy for America Program, Rural Business Enterprise Grants, Rural Business Opportunity Grants, Rural Cooperative Development Grants, Rural Economic Development Loans and Grants, and Value Added Producer Grants.

USDA's Cooperative Programs helps to form new cooperative businesses and improve the operations of existing cooperatives. To accomplish this, Cooperative Programs provides technical assistance, conducts cooperative-related research, and produces educational materials that promote public understanding of cooperatives.



#### Community Facilities Programs

USDA Rural Development helps rural communities build or expand vital community facilities, such as libraries, police stations, daycare centers and town halls, to name a few. USDA Rural Development provides direct and guaranteed loans, as well as grants, to help communities acquire needed community facilities. These facilities not only improve the basic quality of life, but also increase the competitiveness of rural communities in attracting and retaining businesses. USDA can make and guarantee loans to develop essential community facilities in rural areas and towns of up to 20,000 in population.

## Rural Utilities Programs

USDA Rural Development has been financing the construction of utilities for 70 years in order to raise the standard of living in rural areas. Through the Utilities Programs, USDA provides loan guarantees, direct loans, and grants to ensure the availability of safe drinking water and dependable waste disposal, broadband services, electronic educational resources, and improved health care delivery systems, as well as technical assistance and training to address water problems. Public entities and non-profit organizations can receive financing and technical assistance to build, repair, and improve these various public systems, which are essential to the quality of life and economic well-being of residents. Rural areas and towns with a population of 10,000 or less are eligible.



## Know Your Farmer Know Your Food

Know Your Farmer Know Your Food (KYF2) Initiative is a USDA wide effort to create new economic opportunities by better connecting consumers with local producers and the start of improved understanding where your food comes from and how it gets to your table.

USDA Rural Development provides funding to enable farmers to contribute to local economies and take steps to develop critical infrastructure in communities across America. USDA Rural Development can assist farmers, help consumers access nutritious foods and support rural community development through thier various community and business programs.



#### WHO TO CONTACT

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#### www.rurdev.usda.gov/wi

USDA Rural Development has six additional offices located in Dodgeville, Fond du Lac, Menomonie, Shawano, Spooner and Stevens Point, Wisconsin.

## COMMITTED TO THE FUTURE of Rural communities

The USDA is an equal opportunity provider and employer.