



United States Department of Agriculture  
Rural Development  
Vermont/New Hampshire

November 12, 2008

New England Council For Emergency Medical Services  
PO Box 70  
Burlington, VT 05402

RE: USDA Rural Development  
Community Facility Loan and Grant Program Funding Available

Dear Sir/Madam:

USDA Rural Development is currently accepting applications for the Community Facility Loan and Grant program. Eligible applicants are **non-profit organizations**, including faith-based organizations or **municipal entities**. Projects relating to essential community facilities are eligible, including:

- Fire and rescue
- Public buildings
- Health care
- Elder and child care
- Cultural (incl. Museums and Libraries)
- Educational
- ADA accessibility

Eligible uses include purchasing equipment, repairs and/or upgrades to existing buildings, and the purchase and/or construction of buildings.

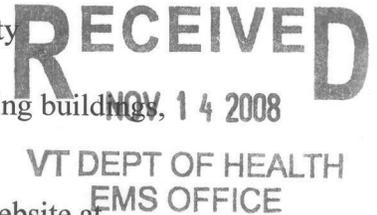
Additional information may also be obtained from the Rural Development website at <http://www.rurdev.usda.gov/rhs/cf/cp.htm> or by calling our office at 802-257-7878 x111.

Applications for assistance are accepted throughout the year; but applications submitted before **January 20, 2009** will compete for the next round of funding.

*If you are aware of other organizations that may not have received this notice, we would appreciate you passing this information to them.*

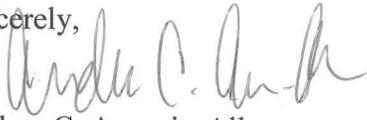
<http://www.rurdev.usda.gov/vt>  
Committed to the future of rural communities

"USDA is an equal opportunity provider, employer and lender."  
To file a complaint of discrimination write USDA, Director, Office of Civil Rights, 1400 Independence Avenue, S.W., Washington, DC 20250-9410 or call (800)795-3272 (voice) or (202) 720-6382 (TDD).



We will also be holding **application workshops** in Brattleboro, Bennington, Rutland, and White River Junction. These workshops will detail eligibility and walk you through the application and the process. They are not mandatory to be able to apply. See the attached page for locations, times, and RSVP contact.

Sincerely,



Andrea C. Ansevin-Allen  
Community Programs Specialist

### USDA Rural Development Community Facilities Program Application Workshops

Where?	When?	Time?
Bennington Free Library 101 Silver Street Bennington, VT Wills Room	12/02/08	10:30AM to 12:30PM
USDA Service Center 170 South Main Street at Trolley Square Rutland, VT Conference Room	12/02/08	2:00 PM to 4:00 PM
USDA Service Center Farm Vu Drive White River Junction, VT	12/03/08	10:00AM to 12 Noon
Marlboro College Technology Center 28 Vernon Street Brattleboro, VT Room 2 East	12/08/08	1:00 PM to 3:00 PM

Seating is limited.

Please RSVP to Lorie Gauthier at 802-257-7878  
x111 or email [lorie.gauthier@vt.usda.gov](mailto:lorie.gauthier@vt.usda.gov)



**United States Department of Agriculture  
Rural Development  
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## **Community Facility Direct Loans**

*Community Facilities (CF) loans are available to develop or improve essential public community facilities.*

### **WHO IS ELIGIBLE?**

Eligibility is limited to nonprofit corporations and public bodies serving rural areas. Applicants must:

1. Be unable to obtain or afford the needed funds on a loan basis from other sources at reasonable rates and terms.
2. Must have or be able to obtain the legal authority to give security for the loan and operate the facility.
3. Be located in, and primarily serve rural communities having a population of 20,000 or less.
4. Own and operate the facility which is financed.

### **HOW MAY FUNDS BE USED?**

Loans are available to finance capital projects which include:

- New construction
- Building renovation or expansion
- Purchase of existing buildings
- Architectural, engineering, legal and other professional services needed to develop a project.

### **ELIGIBLE PROJECTS**

1. The project must be financially feasible.
2. The facility financed must be modest in size, cost and design.
3. The facility financed must provide an essential community service to the local community (or communities for regional service providers). Examples of essential services include:

- Fire and rescue
- Public buildings
- Health care
- Educational
- Cultural (incl. Museums and Libraries)
- Elder and child care

Mailing Address: 28 Vernon Street, Suite 333, Brattleboro, VT 05301  
802-254-9766 x. 113 (v) 603-756-2978 (f) [andrea.ansevinallen@nh.usda.gov](mailto:andrea.ansevinallen@nh.usda.gov)  
<http://www.rurdev.usda.gov>

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## **RATES AND TERMS**

Interest rates currently range between 4.25% and 4.625%, and are based on the household income (census) of the communities served. Rates are fixed at closing and terms are based on the useful life of the facility financed. Typically, real estate loans are 30 year terms (municipalities limited to 20 years) and equipment loans are for 7-15 year terms.

## **INELIGIBLE LOAN PURPOSES**

- Working capital
- Refinancing over 50% of the total project costs
- Recreational facilities (USDA Rural Development has a Loan Guarantee Program that can assist with these projects)

## **EQUITY AND COLLATERAL REQUIREMENTS**

- No borrower contribution required. RD may loan 100% of the projects costs
- No minimum equity requirements
- No minimum or maximum loan amounts
- No application or processing fees

## **SPECIAL REQUIREMENTS**

1. Feasibility/Market studies may be required for large loans or start-up facilities.
2. Construction procurement must be by competitive bid.
3. Annual audited financial statements are required for all loans (after loan closing) when the loan balance is \$500,000 or greater.
4. Facilities financed must meet accessibility requirements of ADA and UFAS.

Facilities financed must comply with all Federal Civil Rights Laws and be open and available to the general public.

## **For more information, please contact the Brattleboro Office:**

USDA Rural Development  
28 Vernon Street, Suite 333  
Brattleboro, VT 05301  
Telephone (802) 254-9766 ext. 113  
E-Mail [andrea.ansevinallen@nh.usda.gov](mailto:andrea.ansevinallen@nh.usda.gov)

You can also obtain more information on the Community Facilities Loan Program at our web site <http://www.rurdev.usda.gov>.



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## **Community Facility Grants**

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*Community Facilities (CF) grants can be used to assist rural communities develop or improve essential public community facilities.*

### **WHO IS ELIGIBLE?**

Nonprofit corporations and public bodies serving rural areas are eligible. *Applicants must:*

1. Be unable to obtain or afford the needed funds on a loan basis from Rural Development or other sources;
2. Have the legal authority necessary for construction, operation, and maintenance of the proposed facility;
3. Be *located* in a rural community having a population of 20,000 or less **and primarily serve communities with a population of 20,000 or less**;
4. Serve areas where the median household income of the population to be served by the proposed facility is below 90% of the State non-metropolitan median household income (see insert).

### **HOW MAY FUNDS BE USED?**

Funds are to be used for capital acquisition, construction or improvements to buildings and/or equipment of essential community facilities.

### **WHAT IS THE MAXIMUM GRANT?**

No grant may exceed 75 percent of the project cost, whichever is less. A larger than 25 percent match may be required based on the applicant's population and income level (see insert). In addition, the total *federal* grant funding for the overall project cannot exceed 75%.

### **WHAT ARE ESSENTIAL FACILITIES?**

Facilities must provide an essential service to the local community. Examples of essential community facilities include:

Police or Fire Stations  
Fire Trucks  
Rescue Vehicles  
Municipal Buildings  
Rehabilitation Centers  
Health Clinics  
Assisted Living Facilities  
Nursing Homes  
Senior Centers

Theaters  
Libraries  
Educational Facilities  
Museums  
Community Centers  
Child and Adult Care Centers  
Youth Centers  
Communications Centers  
Ambulatory Care Centers

**LIMITATIONS ON GRANT FUNDS**

Grant funds cannot be used to:

- ⇒ Pay any annual recurring costs, including purchases or rentals that are generally considered to be operating and maintenance expenses;
- ⇒ Refinance existing indebtedness, pay interest, or loan/grant finder's fees;
- ⇒ Pay costs to construct facilities to be used for commercial rental where the applicant has no control over tenants and services offered;
- ⇒ Construct facilities primarily for the purpose of housing State, Federal, or quasi-Federal agencies;
- ⇒ Fund facilities which are not modest in size, design, and cost; or
- ⇒ Fund facilities which are primarily for recreation.

**ELIGIBLE COMMUNITIES IN SOUTHERN VERMONT:**

<b>TOWN</b>	<b>% of CF Grant Eligibility</b>	<b>TOWN</b>	<b>% of CF Grant Eligibility</b>
<b>Bennington County</b>		<b>Windham County</b>	
Arlington CDP	35	Athens	35
Bennington	15	Bellows Falls Village	35
Bennington CDP	35	Brattleboro	35
Readsboro	15	Brattleboro CDP	35
Rupert	15	Halifax	15
Searsburg	75	Jacksonville Village	15
Woodford	15	Jamaica	15
<b>Rutland County</b>		<b>Windsor County</b>	
Brandon	15	Bethel	15
Brandon CDP	15	Cavendish	15
Fair Haven	15	Chester-Chester Depot CDP	35
Fair Haven CDP	15	Ludlow Village	35
Middletown Springs	15	Perkinsville Village	75
Mount Tabor	35	Rochester	15
Pawlet	15	Royalton	35
Poultney	35	Springfield	15
Poultney Village	55	Springfield CDP	55
Rutland City	35	White River Junction CDP	15
Tinmouth	35	Windsor	15
Wells	35		

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