



Community Facilities Programs

Serena Ramos, Community Programs Specialist
USDA Rural Development



Community Facilities

- Hospitals, health clinics
- Schools
- Daycares
- Fire houses, first responder vehicles and equipment
- Community centers and more.

Community Facilities Programs Overview

- Direct loans, loan guarantees and grants to develop or improve essential public services and facilities in communities of <20,000 for Direct loans & grants and <50,000 for Guaranteed loans.
- Eligible Applicants: Public Bodies, Non-Profits, and Native American Tribes



Community Facilities Programs Overview – Loan Overview

CF Direct Loan Rates and Terms

- Interest rates currently at 4.25% (fixed at the time of loan approval)
- 35-year term or useful life of project
- Adequate security / collateral
- Repayment ability & feasibility
- Unable to obtain other commercial credit



CF Loan Example: Newcastle Fire Protection District – New Station

Total Project Cost -
\$4.75 million

USDA CF Loan –
\$3.78 million

Applicant –
\$978,000

Funded 2021
Completed 2022



Community Facilities Program – Grants Overview

- Eligible applicants: public bodies/special districts, nonprofit corporations and federally-recognized tribes.
- Population 20,000 or less
- Applications accepted all year
- Grants maximum of \$50,000
- Ex: Equipment for Healthcare, Police/Fire, Public Buildings, Transportation/Infrastructure



Examples of Community Facilities Projects Funded Recently

- Kings County – Fire Department – Jaws of Life
- Golden Plains Unified School District – Distance Learning Equipment
- Mendota, City of - Two Police Vehicles
- Heber Elementary Unified School District - School Cafeteria Freezer
- Cahuilla Indian Reservation - Fire Dept. Equip: Utility Truck & Tanks
- Butte, County of - Bookmobile & Literacy Coach
- Long Valley Charter School - Construct new school
- Clearlake, City of -Animal Control Facility
- Auburn Interfaith Food Closet, Inc. – New Food Bank
- Huron, City of - Domestic Violence, Homeless Housing



USDA Staff Available to Help You


Find us online:

[Community Facilities Direct Loan &
Grant Program in California | Rural
Development \(usda.gov\)](https://www.usda.gov/programs/community-facilities-direct-loan-grant-program)

Or contact me at:

Serena Ramos, Community Programs
Community Programs Specialist
Serena.Ramos1@usda.gov
(559)754-3152





Assistance under USDA Rural Development programs is available to applicants in areas designated as “rural.” Under law, the definition of “rural area” is different for each program.

Contact your local USDA Rural Development office for more information.

Or go to: www.rd.usda.gov/ca

Receive Emails through Gov Delivery: [USDA Rural Development \(govdelivery.com\)](http://govdelivery.com)

USDA is an equal opportunity provider, employer, and lender.