




Oklahoma Rural Development State Director Kenneth Corn



Welcome to
Oklahoma RD!
Together, America
Prospers!



Oklahoma Rural Development

 **USDA** Rural Development
U.S. DEPARTMENT OF AGRICULTURE

Presented by Oklahoma Business and Cooperative Programs

Rural
Business
Development
Grant



What does the program do?

- Designed to support targeted technical assistance training and other activities leading to the development or expansion of small and emerging private businesses in rural areas.
- No maximum grant amount for enterprise or opportunity type grants; however, smaller requests are given higher priority.
- Matching funds are not required, however leveraging can increase an application's score.





Who is eligible?

- Rural public entities must apply on behalf of the small business and those include towns, communities, state agencies, authorities, nonprofit corporations, institution of higher education, federally recognized tribes and rural cooperatives.
- The small business being assisted must be in a population of less than 50,000.
- Small and emerging businesses are those with less than 50 employees and less than \$1 million in gross revenue.

How may the funds be used?

- Enterprise grants must benefit small and emerging businesses with, acquisition or development of land, construction, renovation, equipment, etc.
- Opportunity grants must be used for community economic development, training, feasibility studies and business plans, rural business incubators, etc.





City of Comanche – Chisholm Trail Trading Post Comanche, Oklahoma

- \$100,000 in enterprise grant funds to renovate an abandoned motel property
- The Chisholm Trail Trading Post serves as a public market for up to forty vendors to host trade days
- Attracts visitors to Comanche, increasing the city's economic activity
- Allowed online only presence stores to have a local storefront

Muscogee (Creek) Nation – Butterfly Learning Center Leonard, Oklahoma

- \$497,530 in enterprise grant funds to build the Euchee Butterfly Farm and Learning Center in Southeast Tulsa County
- Provided equipment and technical assistance to Native Americans to raise butterflies for later resale
- 106 butterfly farmers actively enrolled and participated in the program. All participants were Native Americans living in designated persistent poverty counties
- Hosted workshops at the Euchee Butterfly Farm to teach pollinator habitat restoration
- Hosted a large STEM enrichment event for socially disadvantaged youth





Ardmore Main Street – Depot Park Ardmore, Oklahoma

- \$308,965 in enterprise grant funds to expand and construct Ardmore Depot Park
- Total project cost of \$2,361,048
- This project's main priority was to revitalize the downtown area to recruit new businesses
- The attraction benefits their local economy by increasing visitors to the city of Ardmore and the east side of downtown
- Created an area for small business pop up shops to set up during community events

Durant Industrial Authority – Business Bootcamp Durant, Oklahoma

- \$35,900 in opportunity grant funds to provide technical assistance to their small business bootcamp
- Provided a 30-hour training for small businesses that are in Durant, OK
- Targeted leadership development and skills-training that are responsive to the needs of post-pandemic economies
- Sessions covered business plans, financial plans, human resources, marketing (to include ECommerce), code enforcement, permits and health inspections, ABLE commission, point of sale and cyber security





Recent Year Grant Recipients

- Cherokee Nation – Emerging Artists Program
- Choctaw Nation – Makerspace Aviation Building
- City of Comanche – Incubator
- City of Fairview – Industrial Park
- City of Guthrie – Pop Up Shop Park
- City of Thomas – South Canadian Meats
- Duncan AEDF – Blackfoot Services
- Eastern Oklahoma State College – Aquaponics
- Enid Regional Development Alliance – Enterprise Grain
- Harper County Development Authority – Collective Roots
- Logan County Economic Development Council – Parent Manufacturing
- Modoc Tribe – Aquaponics
- Oklahoma Wheat Growers – Chisolm Trail Milling
- REI – Iron Monk
- REI – Women's Business Center
- Seminole Nation – Aquaponics
- SWIFT – Hinton Family Dental
- SWIFT – Thomas Medical

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Oklahoma Rural Development

Presented by Oklahoma Community and Facility Programs



Fanshawe Public Schools
Project funded by: USDA Rural Development
USDA Rural Development
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Funding Opportunities Through USDA Rural Development



Water & Waste Water Programs

- Direct Loan & Grant / Guaranteed Loan
- Native American Water & Waste Grants
- PPG – Predevelopment Planning Grants
- SEARCH Grant –Special Evaluation Assistance for Rural Communities and Households
- ECWAG – Emergency and Imminent Community Water Assistance Grants



The image features the USDA logo, which consists of the letters "USDA" in a bold, blue, serif font. Below the text are three stylized, wavy green lines representing hills or fields. The logo is centered on a white rectangular background. The background of the entire image is a landscape photograph showing a field of golden-brown crops in the foreground, a line of trees in the middle ground, and a blue sky with scattered white clouds in the upper half.

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Predevelopment Planning Grants

A white water tower with a conical top and a cylindrical middle section. The word "WAKITA" is written in bold, black, sans-serif capital letters on the middle section. The tower is supported by a metal lattice structure. The background is a clear blue sky with some faint clouds and power lines visible in the lower right corner.

WAKITA

- Pay cost associated with developing an application for a water or waste disposal project that will be funded by Rural Development.
- Eligible Costs: Necessary expenses to be incurred to develop a complete application.
- For example:
 - Engineering report
 - Environmental analysis
 - Archaeological survey
- Limited to \$30,000 or 75% of eligible costs, whichever is less

APPLICANT ELIGIBILITY

- Public Body, Non-Profit Organization or Indian Tribe
- Towns under 10,000 population and all rural areas
- Median Household Income below \$35,718
- Have no available resources to pay costs
- Costs must be agreed to and accepted prior to disbursement of grant
- Limited to those projects agency expects to fund soon after application is submitted



Emergency and imminent community water assistance grants

Provide grants to eligible entities in rural areas and towns that have experienced a significant decline in quantity or quality of drinking water, or in which such a decline is considered imminent



APPLICANT ELIGIBILITY

- Public Body, Non-Profit Organization or Indian Tribe
- Towns under 10,000 population and all rural areas
- Median Household income below \$44,647



MAXIMUM GRANT

- \$1,000,000
 - When a significant decline in quantity or quality of water occurred within 2 years of application, from an emergency incident, or expected to occur within 12 months



MAXIMUM GRANT CONTINUED...

- **\$150,000**
 - **For repairs, partial replacement, or significant maintenance on an established system to remedy an acute shortage or significant decline in quantity or quality of water or an anticipated acute shortage or significant decline**



DEFINITIONS

- **Emergency**
 - Occurrence of an incident such as a drought, earthquake, flood, tornado, hurricane, disease outbreak or chemical spill, leakage or seepage
- **Acute shortage**
 - Situation where system cannot deliver water at all through its distribution system or can only deliver water on a sporadic basis



ELIGIBLE COSTS

- New waterlines, waterline extensions
- Repairs to an existing system or equipment replacement
- New wells, reservoirs, transmission lines, treatment plants, and other sources of water
- Significant maintenance to an existing system
- Connection and/or tap fees



ELIGIBLE COSTS CONTINUED . . .

- Fees associated with construction costs, such as:
 - Engineering, legal, inspection, environmental, acquiring rights, etc.
- Pay costs that were incurred within 6 months of the date an application was filed with our agency to correct an emergency situation that would have been eligible for funding
- 100% of eligible project costs



Clarita-Olney Water Company- Coal County

A water line suspended over a creek was damaged during a flood. A grant of \$102,848 replaced the line with a bore under the creek, protecting from future flooding.



Barnsdall PWA – Osage County

A flooding event damaged the dam at Lake Waxhoma, which is the City's water supply. The dam is classified as high-hazard due to the probable loss of human life in the event of failure. The City has applied for a \$1,000,000 ECWAG to be used along with ARPA, Congressional, and Osage Nation funds to repair the dam.



WATER AND WASTE LOAN AND GRANT PROGRAM

Provide loans and grants to eligible entities in rural areas and towns for maintaining or developing water and waste disposal and solid waste facilities

The image features a large, semi-circular graphic on the right side. Inside this graphic, the letters "USDA" are written in a large, blue, serif font. Below the text is a stylized green graphic consisting of several curved lines that suggest a landscape or a field. The background of the entire image is a photograph of a rural landscape with a field of brown, dry-looking vegetation in the foreground and a blue sky with white clouds in the background.

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APPLICANT ELIGIBILITY

- Public Body, Non-profit Organization or Indian Tribe
- Towns under 10,000 population and all rural areas
- For Grant assistance, Median Household Income below \$44,647



RATES AND TERMS

- Rates are fixed, set quarterly
 - Poverty – 2.25%
 - Intermediate – 3.0%
 - Market – 3.750%
- Term is useful life of facility, not to exceed 40 years



GRANT ASSISTANCE

- Grant assistance may only be provided to financially needy communities to keep user costs at a reasonable level, but not lower than similar type systems





- **Stigler received a loan of \$6,214,000 and a grant of \$1,541,000 to build a new WTP to bring them into compliance with ODEQ standards.**





- Sequoyah County Water Association received a loan of \$18,640,000 and a grant of \$2,987,000 to build a new WTP to meet increased demand.



GUARANTEED LOAN

- Eligible lenders must be subject to credit examination by a Federal or State agency
 - Banks, savings and loans, mortgage or insurance companies, etc.
- Eligibility of ultimate recipient same as direct loan except population limit 50,000 per 2018 Farm Bill.
- Local lender makes loan to Town, RWD, etc. and USDA RD issues a 90% guarantee on that loan to the lender.



Native American Water and Waste Grants

Provide grants to eligible entities in rural areas and towns for maintaining or developing water and waste disposal and solid waste facilities

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APPLICANT ELIGIBILITY

- Federally recognized Native American Tribes
- Public Bodies or Non-profit organizations where 50% of the service area are tribal members
- Towns under 10,000 population and all rural areas
- Per Capita income less than \$18,590
- Unemployment rate 5.75% or higher
- Maximum \$2,000,000 grant from set-aside



Community Facilities Programs

- Direct Loan & Grant
- Guaranteed Loan



DIRECT LOAN & GRANT

- Who is eligible?
 - Public entities such as municipalities, counties, and special purpose districts, nonprofits and Tribes
 - Population less than 20,000
- What are the loan terms?
 - Useful life of facility not to exceed 40 years. *Repayment period may be further limited by statutory limitations on applicant's borrowing ability
 - Interest Rates set quarterly. Currently 3.75%
 - Security required: bonds or notes pledging taxes, assessments or revenues if they meet statutory requirements. Where state laws permit, mortgages may be taken on real and personal property. Tax-exempt notes or bonds may be issued to secure direct loans.



DIRECT LOAN & GRANT CONTINUED...

- Grant eligibility
 - % of project costs based on MHI, population, and availability of grant funds. Max grant 75% of costs, or \$50,000, whichever is less
 - Priority: Projects are based on a priority point system. Projects that will receive priority are those that serve small communities – high priority population less than 5,000
- Applications are taken year-round, but please note –
 - If funded by state allocation, ranking and selections typically made in May



Bernice PWA received a loan of \$252,000 and a grant of \$50,000 to build a new City Hall. Previously their City operations were spread out over 3 different buildings/locations. The new City Hall not only moved operations to one central location, but is now handicap accessible.



Stilwell's current City Hall is a pre-1960's former doctor's office. Not only have they outgrown the space, but it is not handicap accessible or sufficient for today's technology needs. As a result, some of their staff and their meetings are housed off-site. They are using a \$2,500,000 loan together with their own funds to build a new City Hall.



**HOMINY AND GUTHRIE
BOTH RECEIVED
GRANTS TO HELP
PURCHASE NEW FIRE
ENGINES.**



Towns – city halls, community centers, public safety, storm sirens, renovations for handicap accessibility, Storm Shelters, Libraries

Schools – playground equipment, kitchen equipment, vo-ag equipment, security systems, greenhouses, audio-visual equipment, school buses, Storm Shelters

Healthcare – hospitals, clinics, ambulances, equipment

Child Care Centers (if applicant is eligible entity) – boys and girls clubs, after-school programs



GUARANTEED LOAN

- Eligible lenders must be subject to credit examination by a Federal or State agency
 - Banks, savings and loans, mortgage or insurance companies, etc.
- Eligible of ultimate recipient same as direct loan except population limit 50,000 per 2018 Farm Bill.
- Local lender makes loan to Town, Non-Profit, Tribe, etc. and USDA RD issues a 80% guarantee on that loan to the lender.



Questions?



