

Agency	Program Name	Who is Eligible	What is Eligibility for Loan	Minimum Equity in Business	Collateral	Guarantee Percentage Maximum	Maximum Loan Amount	Fees	Maximum Term	Contact Info	Regulation
DOE- Department of Energy	Tribal Energy Loan Guarantee Program	Tribes and tribal energy development organizations	Allowed purpose of loans: Energy-related projects for Tribes, including fossil fuel production and mining, renewable energy, transmission infrastructure, and energy storage projects.	N/A	N/A	90%	\$2B in partial loan guarantees; \$8.5M in appropriated funds available to pay the Credit Subsidy Costs associated with guarantees – TELGP staff offer specialized expertise in loan that exceed \$25M	1 percent of guaranteed amount if above \$25M. Fees and expenses of DOE's Master Servicer.	Detailed on page 39 of linked Solicitation	DOE: LPO TELGP Solicitation 25May22.pdf (energy.gov)	Section 2602(c) of the Energy Policy Act of 1992
DOI- Office of Indian Economic Development	Indian Affairs Loan Guarantee and Insurance Program	Business entities which are at least 51% Indian-owned and contribute to the local economy of a reservation or BIA Service Area.	A for-profit entity, a Section-17 corporation, or a not-for-profit commercial venture.	20%	1st lien on available collateral	90%	\$500,000 individual limit by statute; higher limits for tribes, tribal enterprises and Indian-owned business entities based upon Program resources.	2% one-time fee	30 years	https://www.bia.gov/service/loans/ilgp	25 CFR Part 103
Department of Interior	Energy and Mineral Development Program	Tribes and tribal energy development organizations	Allowed purpose of grant program: Provides financial assistance to conduct resource inventories and assessments, feasibility studies, or other predevelopment studies necessary to process, use, and develop energy and mineral resources on tribal lands.	N/A	N/A	N/A	\$2,500,000	N/A	1 year	What is the Energy and Mineral Development Program (EMDP) Grant? Indian Affairs (bia.gov)	
Department of Interior	Native American Business Development Institute Grant	Tribes	Provides funds for, among other things, feasibility studies of economic development opportunities.	N/A	N/A	N/A	Award ceiling: \$75,000 Award floor: \$25,000 Estimated number of awards: 20-35	N/A	1 year	View Opportunity GRANTS.GOV	

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Department of Interior	Tribal Energy Development Capacity Grant	Tribes	Develop Tribal management, organizational and technical capacity to regulate and energy resources (and associated economic impact)	N/A	N/A	N/A	Award Ceiling: \$1M; Award Floor: \$10,000	N/A	1 year	Dashboard - BIA TAP - Smartsheet.com	
Department of Interior	Tribal Tourism Grant	Tribes and tribal organizations	Provides funding for feasibility studies and tourism business plan development to increase capacity to plan, develop, and manage tourism and related infrastructure.	N/A	N/A	N/A	Grants will start in value from \$25,000, but will not exceed \$150,000	N/A	1 year	Apply for a TTGP Grant Indian Affairs (bia.gov)	
Small Business Administration	7(a) Loan Guaranty Program Business Loans made by Banks and other Licensed Lenders and guaranteed by SBA	For-Profit businesses that meet SBA's Size Standards, Nature of Business, Use of Proceeds, Credit Elsewhere, and other Eligibility Factors	Allowed purpose of loans: Acquire land; Purchase existing building; Convert, expand or renovate buildings; Construct new buildings; Acquire and install fixed assets; Acquire Inventory; Purchase supplies and raw materials; Purchase a Business, Start a Business, Leasehold improvements, Term working capital; Under certain conditions to Refinance certain outstanding debts; Revolving lines of credit and programs for Seasonal and Contract financing. Some 7(a) loans also help small businesses who export.	SBA requires that the applicant have "Reasonable" investment in the business	Lenders are not required to take collateral for loans up to \$25,000. For loans in excess of \$350,000, the SBA requires that the lender collateralize the loan to the maximum extent possible up to the loan amount. If business fixed assets do not "fully secure" the loan the lender may include trading assets (using 10% of current book value for the calculation), and must take available equity in the personal real estate (residential and investment) of the principals as collateral.	Loans up to \$150,000 are guaranteed up to 85 percent. Loans over \$150,000 are guaranteed up to 75 percent. Business with multiple SBA loans may receive some percentage variations. Up to 90 percent when loan proceeds promote exporting.	Loan limit is \$5.0 million. SBA's limit to any one business is \$3.75 million. One business can have multiple loans guaranteed by SBA but SBA portion cannot exceed \$3.75 million.	Guaranty Fee Based on Loan Amount and Percentage of Guaranty. Range between 2 and 3 percent of guaranteed amount. The lender or a third party may charge the Small Business Applicant certain fees for packaging and other services in connection with the loan.	Based on the Use of Proceeds and borrower's ability to repay. Not based on collateral. Maximum maturity: 10 years for Working Capital (7 years is common), 10 years for fixed assets, 25 years for real estate	www.sba.gov	13 CFR §120

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Small Business Administration	504 Loan Guaranty Program Business Loans made by Certified Development Companies and guaranteed by SBA	Businesses that meet SBA's Size Standards, Nature of Business, Use of Proceeds, Credit Elsewhere, and other Factors	Allowed purpose of loans: Project financing for the acquisition of long-term fixed assets, equipment with a useful life of at least 10 years; Refinance long-term fixed asset debt under certain conditions; Working Capital under certain conditions; Reduce Energy Consumption or upgrade Renewable Energy Sources	Business contributes at least 10% of Project cost, plus 5% more if a new business and 5% more for a building that is a special purpose structure	2 nd lien against all project assets plus personal guarantees are required of 20% or more owners of the business	Loans packaged by Certified Development Companies; designed to finance up to 40% of a "Project". Another loan from a Third Party Lender financing up to 50% of the same project is secured with a 1 st position lien	\$5.0 Million is basic maximum; Manufacturing businesses and green businesses can be up to \$5.5 million	Fees under 3 percent, long term fixed rate, low borrower contribution, full amortization with no call or balloon conditions.	Based on the Use of Proceeds; 20 years for real estate and 10 years for machinery and equipment	www.sba.gov From this Webpage, learn about the how Certified Development Companies can structure 504 loans	13 CFR §120
Small Business Administration	SBA Express	Operating businesses as defined by SBA size standards with certain restrictions	For-profit entities only with certain restrictions	Reasonable amount determined by lender and SBA	Lenders are not required to take collateral for loans up to \$25,000. May use their existing collateral policy for loans over \$25,000 up to \$350,000	50%	\$500,000	2% for loans under \$150,000. 3% for loans greater than \$150,000. Annual fee of 0.494% of outstanding balance. The lender or a third party may charge the Small Business Applicant certain fees for packaging and other services in connection with the loan.	Up to 10 years for Lines of Credit, up to 7 to 20 years for other loan purposes	https://www.sba.gov/partners/lenders/7a-loan-program/types-7a-loans	13 CFR 120
Small Business Administration	Microloan Program	For agency loans to Intermediary: Private Non-Profit, quasi-governmental, or tribally-owned entity. For microloans from Intermediary: Operating businesses as defined by SBA size standards with certain restrictions and non-profit child care businesses.	For agency loans to Intermediary: At least one year experience making and servicing microloans (loans of up to \$50,000) and experience providing business-based training to micro borrowers. For microloans from Intermediary: For-profit entities and non-profit child care businesses with certain restrictions.	For Microloans from Intermediary : Determined by Intermediary	For agency loans to Intermediary: 15% non Federal match requirement and security interests in the microloan notes and microloan program bank. accounts. For microloans from Intermediary: Determined by Intermediary.	N/A	For agency loans to Intermediary: No more than \$750,000 in the first year of participation in the Microloan Program. After the first year, the maximum loan amount is \$1,250,000. An Intermediary's total outstanding Microloan Program debt must not exceed \$5 million. For microloans from Intermediary: No more than \$50,000.	For agency loans to Intermediary: None. For microloans from Intermediary: Up to \$100 per year.	For agency loans to Intermediary: 10 year maturity. For microloans from Intermediary: 6 year maturity.	https://www.sba.gov/funding/programs/loans/microloans	12 CFR 120.700 et seq.
Small Business Administration	Export Express	Operating businesses as defined by SBA size standards with certain restrictions.	N/A	Reasonable amount determined by lender and SBA	Available collateral (liquidation value) up to loan amount.	N/A	Limited To \$500,000 (including any outstanding SBA Express, Community Express, Patriot Express, and Export Express loans.)	N/A	Revolving L/C: Maximum 7 years: including term out period.	https://www.sba.gov/business-guide/grow-your-business/export-products/international-sales/sba-export-products	N/A

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Small Business Administration	Community Advantage	Lender cannot be an existing 7(a) lender and must be either a CDFI, an SBA CDC or an SBA Micro lender. Lender must make at least 60% of the total number of their CA loans to underserved markets.	N/A	Reasonable amount determined by lender and SBA	Available collateral (liquidation value) up to loan amount. None required for loans up to \$50,000	N/A	Limited to \$350,000. Guaranty: 85% for loans of \$150,000 or less. 75% for loans over \$150,000	N/A	20 years for real estate and equipment, up to 10 years for other purposes	https://www.sba.gov/document/support-community-advantage-participant-guide	N/A
Small Business Administration	State Trade Expansion Program (STEP) Grant	Operating businesses as defined by SBA size standards with certain restrictions	Grants to cover costs associated with entering and expanding into international markets	N/A	N/A	N/A	Funding awarded by state with total program budget of \$18M	N/A	1 year		
Small Business Administration	International Trade Loan	Operating businesses as defined by SBA size standards with certain restrictions	Businesses that are expanding because of growing export sales, or that have been adversely affected by imports and need to modernize to meet foreign competition	Reasonable amount determined by lender and SBA	N/A	90%	\$5 Million	N/A	10 years for permanent working capital, up to 10 years for machinery and equipment or the useful life of the equipment (not to exceed 15 years), and up to 25 years for real estate.	international@sb.gov	N/A
USDA-Rural Development	Business and Industry (B&I) Guaranteed Loan Program	A cooperative organization, a corporation, a partnership, or other legal entity organized and operated on a profit or nonprofit basis; an Indian tribe on a Federal or State reservation or other Federally recognized tribal group; a public body; or an individual. Eligible Areas are outside the boundaries of a city or town of more than 50,000 population and urbanized area contiguous and adjacent to such city or town	For-profit and non-profit entities	10% existing businesses 20% new businesses	Collateral must have documented value sufficient to protect the interest of the lender and the Agency. Lenders will discount collateral consistent with sound loan-to-value policy with the discounted collateral value at least equal to the loan amount. The lender must provide satisfactory justification of the discounts being used. Hazard insurance is required on collateral (equal to the loan amount or depreciated replacement value, whichever is less).	Up to 80% for loans of \$5MM or less, 70% for loans between \$5MM and \$10MM, and 60% for loans exceeding \$10MM.	\$10MM; exception may be granted by Administrator for up to \$25MM. For rural cooperative organizations that process value-added agricultural commodities only, the Secretary may make an exception up to \$40MM. Due to funding constraints in any given Fiscal Year, absolute maximum loan limits may be capped at \$10 MM.	3% upfront fee on Guaranteed amount plus an Annual renewal fee calculated each year, typically a 0.5% on unpaid guaranteed amount by end of calendar year.	30 years for real estate; 15 years or useful life for machinery or equipment; 7 years working capital	https://www.rd.usda.gov/programs-services/business-loan-guarantees	7 CFR 4279

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USDA - Rural Development	Intermediary Relending Program (IRP)	Private non-profit corporations, public agencies, Indian groups, and cooperatives	Have legal authority to carry out proposed loan purposes; have a record of success assisting rural business; provide adequate assurance of payment	Loans from intermediaries to ultimate recipients/businesses must not exceed the lesser of: (1) \$250,000; or (2) Seventy five percent of the total cost of the ultimate recipient's	Adequate collateral determined between the intermediary and the ultimate recipient/business.	N/A	\$1 MM loan limit from RD to the intermediary. Fiscal Year program budgets may require lower loan limits The maximum loan amount to an ultimate recipient is the lesser of \$400,000 or 50% of the loan to an intermediary lender.	1% interest per annum over the term of the loan	Up to 30 years.	https://www.rd.usda.gov/programs-services/business-programs/intermediary-relending-program	7 CFR 4274D
USDA - Rural Development	Rural Micro-entrepreneur Assistance Program	Eligible microenterprise development organizations, including federally recognized tribes	Approved uses include: Working capital, debt refinancing, purchase equipment and supplies, improve real estate		At least 15 percent matching funds are required	Loans of \$50,000 - \$500,000 may be used to establish a Rural Microloan Revolving Fund managed by the MDO. Total aggregate debt is capped at \$2.5 million	\$205,000 annually		Microenterprise Development Organizations: Maximum term is 20 years - 2-year payment deferral; Must establish a loan loss reserve fund; Ultimate Recipients: Up to \$50,000 - Fixed rate interest; Limit to 75 percent of project cost - 2 year payment deferral	Rural Microentrepreneur Assistance Factsheet (usda.gov)	
USDA- Rural Development	Rural Energy for America Program (REAP)	Rural small businesses and agricultural producers.	Purchase, installation, and construction of renewable energy systems or energy efficiency improvements to buildings and facilities. Projects cannot benefit residential property under REAP.	Loans greater than \$600,000 require not less than 25 percent cash equity injection based on eligible project cost, and loans of \$600,000 or less require not less than 15 percent cash equity injection based on eligible project cost.	Adequate collateral	Loan guarantees on loans up to 75 percent of total eligible project costs. Grants for up to 25 percent of total eligible project costs. Combined grant and loan guarantee funding up to 75% of total eligible project costs.	The loan guarantee percentage is published annually in a Federal Register notice. REAP loans approved in Fiscal Year 2021 will receive an 80 percent guarantee.	N/A	30 years for real estate; 20 years or useful life for machinery or equipment; 7 years working capital; blended terms must not exceed 30 years	www.rd.usda.gov/programs-services/energy-programs/rural-energy-america-program/renewable-energy-systems-energy-efficiency-improvement-guaranteed-loans	7 CFR 4280-B

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USDA-Rural Development	Rural Business Enterprise Grants (RBEG)	RBEG grants may be made to Public bodies, non- profit corporations, institutions of higher education, Indian Tribes, and rural cooperatives serving rural areas to finance or develop a small and emerging private business enterprise.	Examples of eligible fund use include: Acquisition or development of land, easements, or rights of way; construction, conversion, renovation, of buildings, plants, machinery, equipment, access streets and roads, parking areas, utilities; pollution control and abatement; capitalization of revolving loan funds including funds that will make loans for start ups and working capital; training and technical assistance; distance adult learning for job training and advancement; rural transportation improvement; and project planning.	N/A	N/A	N/A	There is no maximum grant amount; however, smaller requests are given higher priority. There is no cost sharing requirement. Opportunity grants are limited to up to 10 percent of the total Rural Business Development Grant annual funding.	N/A	N/A	https://www.rd.usda.gov/programs-services/business-programs/rural-business-development-grants	7 CFR 1942-G
USDA-Rural Development	Rural Business Opportunity Grants (RBOG)	Public bodies, non-profit corporations, institutions of higher education, Indian Tribes, and rural cooperatives.	The RBOG program is primarily a training and technical assistance program. Funds may be provided for development of export markets; feasibility studies; development of long term trade strategies; community economic development planning; business training and business based technical assistance for rural entrepreneurs and business managers; establishment of rural business incubators; and assistance with technology based economic development.	N/A	N/A	N/A	N/A	N/A	N/A	https://www.rd.usda.gov/programs-services/business-programs/rural-business-development-grants	7 CFR Part 4284 subparts A and G

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USDA-Rural Development	Community Facilities Program Direct and Guaranteed Loans (CF)	Public bodies such as municipalities, cities, towns and special purpose districts, non-profit corporations and tribal governments	Rural areas with populations of 50,000 residents or less, which excludes certain populations pursuant to 7 U.S.C. 1991(a)(13)(H)*, based on the latest decennial census of the United States and not in the urbanized area contiguous and adjacent to that city or town. The lender may be located anywhere in the United States. Check an eligible rural area.	N/A	The lender is responsible for obtaining and maintaining proper and adequate collateral for the guaranteed loan. All collateral must secure the guaranteed loan. The lender should discount collateral consistent with sound loan-to-discounted value practices which must be adequate to secure the guaranteed loan. The lender will determine the market value of the collateral with an appraisal.	The loan guarantee percentage is published annually in a Federal Register notice. CF loan guarantees approved in Fiscal Year 2021 will receive an 80 percent guarantee.	The maximum amount of a guaranteed loan is \$100 million. The loan amount includes the guaranteed and unguaranteed portion. It also includes the balance of any existing CF guaranteed loans and the new CF guaranteed loan request.	There is an initial guarantee fee, currently 1.25 percent of the guaranteed amount. There is a guarantee retention fee, currently 0.5 percent of the outstanding principal balance, paid annually. There is a fee for the Issuance of Loan Note Guarantee Prior to Construction of 0.5 percent. Reasonable and customary fees for loan origination are negotiated between the borrower and lender.	The lender, with Agency concurrence, will establish and justify the guaranteed loan term based on the use of guaranteed loan funds, the useful economic life of the assets being financed and those used as collateral, and the borrower's repayment ability. The loan term will not exceed 40 years.	https://www.rd.usda.gov/programs-services/community-facilities-community-facilities-direct-loan-grant-program	For a complete list see Code of Federal Regulations 7 CFR 5001.103(a) and 5001.121(a).
USDA-Rural Development	Multi-Family Housing Loan Guarantees	The program works with qualified private-sector lenders to provide financing to qualified borrowers to increase the supply of affordable rental housing for low- and moderate-income individuals and families in eligible rural areas and towns. Eligible borrowers include: Most state and local governmental entities Nonprofit organizations For-profit organizations, including LLC's Federally-recognized Tribes	Construction, improvement and purchase of multi-family rental housing for low to moderate income families and individuals is the primary objective for this program. Funding may also be available for: Buying and improving land Providing necessary infrastructure For a complete list see Code of Federal Regulations, 7CFR Part 3565.205	N/A	Mortgage/Leasehold mortgage interest on trust land	Up to 97%	The principal obligation is limited to maximum per-unit limits under Section 207(c) of the National Housing Act (available at this link: https://go.usa.gov/x5dn). Loan-to-value limit for a nonprofit cannot exceed 97 percent, and for-profit entities cannot exceed 90 percent of the development costs.	N/A	The Agency offers guarantees of up to 90% of the loan amount. For-profit entities may borrow up to 90% and non-profit entities may borrow up to 97% of the total development cost or appraised value, whichever is less. Minimum term of 25 years and maximum term of 40 years. Interest rate negotiated between the lender and the borrower is fixed for the life of the loan guarantee.	https://www.rd.usda.gov/programs-services/multifamily-housing-programs/multifamily-housing-loan-guarantees	7 CFR 3560

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USDA-Rural Development	Multi-Family Housing Loan Guarantees	<p>The program works with qualified private-sector lenders to provide financing to qualified borrowers to increase the supply of affordable rental housing for low- and moderate-income individuals and families in eligible rural areas and towns.</p> <p>Eligible borrowers include:</p> <p>Most state and local governmental entities Nonprofit organizations For-profit organizations, including LLC's Federally-recognized Tribes</p>	<p>Construction, improvement and purchase of multi-family rental housing for low to moderate income families and individuals is the primary objective for this program. Funding may also be available for:</p> <p>Buying and improving land Providing necessary infrastructure For a complete list see Code of Federal Regulations, 7CFR Part 3565.205</p>	N/A	Mortgage/Leasehold mortgage interest on trust land	Up to 97%	The principal obligation is limited to maximum per-unit limits under Section 207(c) of the National Housing Act (available at this link: https://go.usa.gov/x5dn). Loan-to-value limit for a nonprofit cannot exceed 97 percent, and for-profit entities cannot exceed 90 percent of the development costs.	N/A	<p>The Agency offers guarantees of up to 90% of the loan amount</p> <p>For-profit entities may borrow up to 90% and non-profit entities may borrow up to 97% of the total development cost or appraised value, whichever is less</p> <p>Minimum term of 25 years and maximum term of 40 years</p> <p>Interest rate negotiated between the lender and the borrower is fixed for the life of the loan guarantee</p>	https://www.rd.usda.gov/programs-services/multifamily-housing-programs/multifamily-housing-loan-guarantees	7 CFR 3560
USDA-Rural Development	Rental Housing Loans	<p>This program assists qualified applicants that cannot obtain commercial credit on terms that will allow them to charge rents that are affordable to low-income tenants. Qualified applicants include:</p> <p>Individuals, trusts, associations, partnerships, limited partnerships, nonprofit organizations, for-profit corporations and consumer cooperatives. Most state and local governmental entities. Federally-recognized Tribes</p> <p>Borrowers must have legal authority needed to construct, operate and maintain the proposed facilities and the services proposed</p>	<p>Construction, improvement and purchase of multi-family rental housing for low-income families, the elderly and disabled individuals is the primary objective for this program.</p> <p>Funding may also be available for related activities including:</p> <p>Buying and improve land Providing necessary infrastructure</p>	N/A	Mortgage/leasehold mortgage interest on trust land.	N/A	Limits are published in a Notice of Funding Availability (NOFA) in the Federal Register.	N/A	<p>Up to 30-year payback period</p> <p>Lowest rate at either the time of loan approval or loan closing will be used.</p>	https://www.rd.usda.gov/programs-services/multifamily-housing-programs/multifamily-housing-direct-loans	7 CFR Part 3560

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USDA- Rural Development	Section 502 Direct Loan Program (Housing)	<p>Very-low or Low-income individuals and households</p> <p>A number of factors are considered when determining an applicant's eligibility for Single Family Direct Home Loans. At a minimum, applicants interested in obtaining a direct loan must have an adjusted income that is at or below the applicable low-income limit for the area where they wish to buy a house and they must demonstrate a willingness and ability to repay debt.</p>	<p>Loan funds may be used to help low-income individuals or households purchase homes in rural areas. Funds can be used to build, repair, renovate or relocate a home, or to purchase and prepare sites, including providing water and sewage facilities.</p>	No down payment required	Mortgage/leasehold mortgage interest on trust land	N/A	<p>Using the Single Family Housing Direct Self-Assessment tool, potential applicants may enter information online to determine if the Section 502 Direct Loan Program is a good fit for them prior to applying. The tool will provide a preliminary review after a potential applicant enters information on their general household composition, monthly income, monthly debts, property location, estimated property taxes, and estimated hazard insurance. Potential applicants are welcome to submit a complete application for an official determination by USDA Rural Development (RD) regardless of the self-assessment results. Upon receipt of a complete application, RD will determine the applicant's eligibility using verified information and the applicant's maximum loan amount based on their repayment ability and the area loan limit for the county in which the property is located.</p>	N/A.	Up to 33 year payback period - 38 year payback period for very low income applicants who can't afford the 33 year loan term	https://www.rd.usda.gov/programs-services/single-family-housing-direct-home-loans	7 CFR Part 3550

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USDA- Rural Development	Section 502 Guaranteed Loan Program (Housing)	Individuals and households who have an income of up to 115% of the median income for the area.	To purchase or construct a modest home that is decent, safe, sanitary, and affordable. Section 502 loans already made or guaranteed may also be refinanced.	No down payment required	Mortgage/leasehold mortgage interest on trust land	Up to 90% of the original principal loan amount.	Based on the affordability and eligibility of low and moderate income households.	N/A	30 year market rate loan. Effective September 1, 2022, the current interest rate for Single Family Housing Direct home loans is 3.50% for low-income and very low-income borrowers. Fixed interest rate based on current market rates at loan approval or loan closing, whichever is lower.	https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-direct-home-loans	7 CFR 1980-D
USDA- Rural Development	Water and Waste Disposal Direct Loans, Grants and Loan guarantees.	Funds are available to public bodies, non-profit corporations and Indian tribes.	Funds may be used to finance the acquisition, construction or improvement of: Drinking water sourcing, treatment, storage and distribution Sewer collection, transmission, treatment and disposal Solid waste collection, disposal and closure Storm water collection, transmission and disposal In some cases, funding may also be available for related activities such as: Legal and engineering fees Land acquisition, water and land rights, permits and equipment Start-up operations and maintenance Interest incurred during construction Purchase of facilities to improve service or prevent loss of service Other costs determined to be necessary for completion of the project	N/A	For public bodies loans are secured by the best security position practicable in a manner which will adequately protect the interest of RUS during the repayment period of the loan. Specific security requirements for each loan will be included in a letter of conditions. Loans, including loans to Federally recognized Indian tribes, will be evidenced by notes, bonds, warrants, or other contractual obligations as may be authorized by relevant laws and by borrower's documents, resolutions, and ordinances. Security, in the following order of preference can consist of: The full faith and credit of the borrower when the debt is evidenced by general obligation bonds; and/or Pledges of taxes or assessments; and/or Pledges of facility revenue and, when it is the customary financial practice in the State	Normally, guarantees do not exceed 80 percent of the loan.	N/A.	The guarantee fee rates are available in any Agency office.	Up to 40-year payback period, based on the useful life of the facilities financed. Fixed interest rates, based on the need for the project and the median household income of the area to be served. Contact us for details and current interest rates applicable	https://www.rd.usda.gov/programs-services/water-environmental-programs/water-waste-disposal-loan-grant-program	Basic Program – 7 CFR, Part 1780 Loan Servicing – 7 CFR, Part 1782 Section 306 of the Consolidated Farm and Rural Development Act

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USDA-Farm Service Agency	Guaranteed Loan Program***	Farmers or ranchers****	For-profit entities only with certain restrictions	See regulations	Adequate collateral See regulations	90%; FSA can assess risk and guarantee up to 95% 75% for conservation (CL) loans	FSA will guarantee farm loans through a commercial lender up to \$1,825,000.	See regulations	Repayment terms vary according to the type of loan made, the collateral securing the loan, and the producer's ability to repay. Operating Loans are normally repaid within 7 years and Farm Ownership loans cannot exceed 40 years. Operating Lines of Credit may be advanced for up to five years and all advances must be repaid within 7 years of the date of the loan guarantee.	https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/guaranteed-farm-loans/index	7 CFR 762
USDA-Farm Service Agency	Direct Loan Program*** **	Farmers or ranchers****	For-profit entities only with certain restrictions	See regulations	Adequate collateral See regulations	Direct loan from agency	\$600,000 For EM loans only, the amount of the actual loss not to exceed \$500,000	See regulations	Repayment terms vary according to the type of loan made, the collateral securing the loan, and the producer's ability to repay. Operating Loans are normally repaid within 7 years	https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/index	7 CFR 763
Community Development Financial Institution	Financial Assistance	Certified Native CDFIs	Non-profit or for-profit entities; primary mission of community development; financing entity; serve one or more eligible target markets; provide development services; maintain accountability to target market(s); non-government entity	N/A; Must demonstrate adequate lending history	N/A	N/A	N/A	N/A	Rates and Terms are based on Matching Funds^	www.cdfifund.gov	12 CFR 1805
Community Development Financial Institution	New Markets Tax Credit Program	Certified CDEs, Certified Native CDFIs	For-profit entities; primary mission of serving low-income communities; demonstrate accountability to low-income communities; serve a defined service area	N/A; Must demonstrate adequate lending history	N/A	N/A	N/A	N/A	N/A; 7-year Compliance period	www.cdfifund.gov	26 CFR 1.45D-1

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Department of Commerce	Build to Scale	States, tribes, cities, other political subdivisions of a state (or certain entities supported by these subdivisions or a state), and consortia of any of the above	Awards grants for activities to build public and private capacity to invent and improve products and services and to bring them to market through technology commercialization.				Build applicants may request up to \$750,000 to address demonstrated need; OR Scale applicants must request more than \$750,000 and may request up to \$2 million to ramp up commercialization and startup acceleration initiatives			2021 Build to Scale Program Challenge (eda.gov)	
Department of Commerce	Economic Adjustment Assistance	District organizations, tribes or consortia of tribes, political subdivisions of states, consortia of such subdivisions, states, institutions of higher learning, consortia of institutions of higher education, and private individuals or for-profit organizations working with political subdivisions of states	Provides grants for development of public facilities, public services, business development, technical assistance, planning, and training in regions experiencing adverse economic changes that may occur suddenly or over time.							http://www.eda.gov/funding-opportunities/index.htm	
Department of Commerce	Local Technical Assistance	District organizations, tribes or consortia of tribes, political subdivisions of states, consortia of such subdivisions, states, institutions of higher learning, consortia of institutions of higher education, and private individuals or for-profit organizations working with political subdivisions of states	Makes awards to strengthen the capacity of local or state organizations, institutions of higher education, and other eligible entities to undertake and promote effective economic development programs through projects such as feasibility studies, impact analyses, disaster resiliency plans, and project planning							Local Technical Assistance U.S. Economic Development Administration (eda.gov)	

Agency	Program Name	Who is Eligible	What is Eligibility for Loan	Minimum Equity in Business	Collateral	Guaranty Percentage Maximum	Maximum Loan Amount	Fees	Maximum Term	Contact Info	Regulation
Department of Commerce	Planning Program	District organizations, tribes or consortia of tribes, political subdivisions of states, consortia of such subdivisions, states, institutions of higher learning, consortia of institutions of higher education, and private individuals or for-profit organizations working with political subdivisions of states	Funding for developing, maintaining, and implementing a comprehensive economic development strategy and short-term planning activities to create and retain new and better jobs in the nation's most economically distressed regions.							Planning U.S. Economic Development Administration (eda.gov)	
Department of Commerce	Public Works	District organizations, tribes or consortia of tribes, political subdivisions of states, consortia of such subdivisions, states, institutions of higher learning, consortia of institutions of higher education, and private individuals or for-profit organizations working with political subdivisions of states	Provides grants to help the nation's most distressed communities revitalize, expand, and upgrade their physical infrastructure to attract new industry, encourage business expansion, diversify local economies, and generate or retain long-term private-sector jobs and investments.							Public Works U.S. Economic Development Administration (eda.gov)	
Department of Commerce	Value Added Producer Grants	Individuals or entities that produce agricultural commodities	Awards grants to agricultural producers to develop businesses that produce and market value-added agricultural products and create marketing opportunities for such businesses.		Grant and matching funds can be used for planning activities or for working capital expenses related to producing and marketing a value-added agricultural product.		Planning Grants \$75,000; Working Capital Grants: \$250,000.			Value-Added Producer Grants Rural Development (usda.gov)	

Agency	Program Name	Who is Eligible	What is Eligibility for Loan	Minimum Equity in Business	Collateral	Guaranty Percentage Maximum	Maximum Loan Amount	Fees	Maximum Term	Contact Info	Regulation
DOC-Economic Development Administration	Revolving Loan Fund Program	Local and State Gov'ts, Higher Ed Institutions, Public and private non-profits and Indian Tribes	N/A	N/A Reasonable amount determined by lender	N/A	N/Ar	N/A	N/A	N/A	https://www.e-da.gov/rlf/	13 CFR 307
Health and Human Services	Social and Economic Development Strategies	Tribes and tribal organizations, among others	Community-driven projects designed to grow local economies, strengthen Native American families, including the preservation of Native American cultures, and decrease the high rate of current challenges caused by the lack of community-based businesses, and social and economic infrastructure in				Lower 48: Total program funding: \$12M; Award ceiling: \$400,000, Award Floor: \$100,000 AK: Total program funding: \$1.2M ; Award ceiling: \$300,000; Award Floor: \$50,000			View Opportunity GRANTS.GOV	
Housing and Urban Development	Section 184 Loan Guarantee Program	Members of federally recognized tribes, Tribes, and Tribal Entities	Tribes, TDHEs, Tribal Housing Authorities and Individuals who are creditworthy and meet other qualifications set out in statute Section 184 of the Housing and Community Development Act of 1992, P.L. 102-550, enacted October 28, 1992, as amended	N/A	1 st lien on home to be financed	100	N/A	HUD shall establish and collect, at the time of issuance of the guarantee, a fee for the guarantee of loans under this section, in an amount not exceeding 3 percent of the principal obligation of the loan, or any increase established by statute. HUD shall establish the amount of the fee by publishing a notice in the Federal Register, and shall deposit any fees collected under this section in the Indian Housing Loan Guarantee Fund.	Typically, 30 years, but the borrower can select less than 30-year loan term	https://www.hud.gov/section184	24 CFR part 1005.

Agency	Program Name	Who is Eligible	What is Eligibility for Loan/Grant	Minimum Equity in Business	Collateral	Guaranty Percentage Maximum	Maximum Loan/Grant Amount	Fees	Maximum Term	Contact Info	Regulation
Housing and Urban Development	Indian Community Development Block Grant	Tribes and tribal organizations	Housing, community facilities, economic development (commercial, industrial, agricultural projects) ; Single purpose grants are awarded on a competition basis pursuant to the terms published in an annual Notice of Funding Opportunity (NOFO)	N/A	Cost sharing or mandatory matching is not required, but voluntary leveraging with federal and non-federal funds is encouraged.	N/A	Grant ceilings calculated by region and range from \$2M-5M for single purpose grants. Set aside funding of \$5M for imminent threat grants.	N/A	N/A	Indian Community Development Block Grant Program (ICDBG) - Grants HUD.gov / U.S. Department of Housing and Urban Development (HUD)	24 CFR part 1003
Housing and Urban Development	Section 184A Loan Guarantee Program	Native Hawaiians	Individuals who are creditworthy and meet other qualifications set out in statute Section 514 of the American Homeownership and Economic Opportunity Act of 2000 (P.L. 106-569, approved December 27, 2000), which amended the Housing and Community Development Act of 1992 (12 U.S.C. 1715z-13b)	N/A	1 st lien on home to be financed	100	N/A	HUD shall establish and collect, at the time of issuance of the guarantee, a fee for the guarantee of loans under this section, in an amount not exceeding 3 percent of the principal obligation of the loan, or any increase established by statute. HUD shall establish the amount of the fee by publishing a notice in the Federal Register, and shall deposit any fees collected under this section in the Indian Housing Loan Guarantee Fund.	Typically 30 years, but the borrower can select less than 30 year loan term	https://www.hud.gov/section184	N/A

Agency	Program Name	Who is Eligible	What is Eligibility for Loan	Minimum Equity in Business	Collateral	Guaranty Percentage Maximum	Maximum Loan Amount	Fees	Maximum Term	Contact Info	Regulation
Housing and Urban Development	Title VI Loan Guarantee Program	Federally Recognized Tribes, Native Alaskan Villages, and Tribal Entities	Affordable housing related activity or model activity per statute Native American Housing Assistance and Self-Determination Act of 1996 (25 U.S.C. 4101 et seq.)(NAHASDA)	N/A	Pledge of Need Portion of annual Indian Housing Block Grant	95	5 times the Need portion of annual Indian Housing Block Grant	N/A	Generally, not more than 20 years for both construction and permanent financing lending	https://www.hud.gov/program_offices/public_indian_housing/ih/homeownership/titlevi	24 CFR PART 1000
Veterans Affairs	Native American Direct Loan Program (Direct Housing Loans for Native American Veterans in statute)	Certain Native American veterans (as defined in statute: Indian, native Hawaiian, Alaska Native, Pacific Islander, and certain spouses of Native Americans)	Individuals who are creditworthy and meet other qualifications set out in chapter 37 of title 38, United States Code	N/A	1 st lien on home to be financed	N/A	N/A	https://www.va.gov/housing-assistance/home-loans/funding-fee-and-closing-costs/	Generally no longer than 30 years	https://www.va.gov/housing-assistance/home-loans/loan-types/native-american-direct-loan/	38 C.F.R. §§ 36.4501 36.4512, and 36.4527.
Veterans Affairs	VA-Guaranteed Loans to Purchase Manufactured Homes	Individuals	Individuals who are creditworthy and meet other qualifications set out in chapter 37 of title 38, United States Code	N/A	1st lien on home to be financed	N/A	N/A	https://www.va.gov/housing-assistance/home-loans/funding-fee-and-closing-costs/	N/A	https://www.va.gov/housing-assistance/	38 CFR 36.4200 et seq.
Veterans Affairs	Veteran's Guaranteed Home Loan	Certain veterans and service members	Individuals who are creditworthy and meet other qualifications set out in chapter 37 of title 38, United States Code	N/A	1st lien on home to be financed	N/A	N/A	N/A	Generally no longer than 30 years and 32 days	https://www.va.gov/housing-assistance/home-loans/	38 CFR 36.4300 et seq.

**Eligible Areas are outside the boundaries of a city or town of more than 50,000 population and urbanized area contiguous and adjacent to such city or town

*** Program consists of Ownership loans (FO), Operating loans (OL) and Conservation (CL) loans

****With specific qualifications

***** Program consists of Ownership loans (FO), Operating loans (OL) and Emergency (EM) loans

