

Federal Agency Loan Programs

| 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 |
|---|---|--|---|--|---|--|--|--|--|---|-----------------|
| 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 |
| 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 From this Webpage, learn about the variety of 7(a) programs that have general and specialized uses for loan proceeds. | 13 CFR §120 |
| 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 |

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| 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-yourbusiness/export-products/international-sales/sba-export- | N/A |
| 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. | N/A | Reasonable amount determined by lender and SBA | Available collateral (liquidation value) up to loan amount. | 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 |

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| 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-programs/business-industry-loan-guarantees | 7 CFR 4279 |
| 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 project. | 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 |

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| 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 |
| 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 |

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| 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/rural-business-development-grants | 7 CFR Part 4284 subparts A and G |
| 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-program | For a complete list see Code of Federal Regulations 7 CFR 5001.103 (a) and 5001.121 (a). |

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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</p> <p>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% | <p>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/x55dn). Loan-to-value limit for a nonprofit cannot exceed 97 percent, and for-profit entities cannot exceed 90 percent of the development costs.</p> | 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/multi-family-housing-programs/multi-family-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.</p> <p>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/multi-family-housing-programs/multi-family-housing-direct-loans | 7 CFR Part 3560 |

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| USDA- Rural Development | Section 502 Direct Loan Program (Housing) | Very-low or Low-income individuals and households 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. | 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. | No down payment required | Mortgage/leasehold mortgage interest on trust land | N/A | 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. | 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-programs/single-family-housing-direct-home-loans | 7 CFR Part 3550 |
| 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 |

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| 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. | <p>Funds may be used to finance the acquisition, construction or improvement of:</p> <p>Drinking water sourcing, treatment, storage and distribution</p> <p>Sewer collection, transmission, treatment and disposal</p> <p>Solid waste collection, disposal and closure</p> <p>Storm water collection, transmission and disposal</p> <p>In some cases, funding may also be available for related activities such as:</p> <p>Legal and engineering fees</p> <p>Land acquisition, water and land rights, permits and equipment</p> <p>Start-up operations and maintenance</p> <p>Interest incurred during construction</p> <p>Purchase of facilities to improve service or prevent loss of service</p> <p>Other costs determined to be necessary for completion of the project</p> | 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.d.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 |
| 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 | 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 | <p>\$600,000</p> <p>For EM loans only, the amount of the actual loss not to exceed \$500,000</p> | 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 |

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| 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 |
| 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/rif/ | 13 CFR 307 |
| 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. | Typically, 30 years, but the borrower can select less than 30-year loan term | https://www.hud.gov/section184 | 24 CFR part 1005. |

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| 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 | Typically 30 years, but the borrower can select less than 30 year loan term | https://www.hud.gov/section184 | N/A |
| 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. |

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| 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