



COMMUNITIES Unlimited

Community Facilities Loans

We provide financing to help small, rural communities and tribal nations with the purchase, construction and improvement of essential community facilities and equipment.

Eligibility

Local government entities, public bodies, nonprofit corporations, and Federally-recognized tribes may borrow if they:

- Serve a significant number of low-income customers
- Serve rural communities of less than 20,000
- Have demonstrated cash flow for debt service or provide evidence of permanent take-out financing
- Are willing to accept no-cost technical assistance if it will improve the organization's ability to repay the loan

Loan Terms and Conditions

- Loan repayment terms may not exceed 15 years or exceed the useful life of the facility or equipment
- Please call for current interest rates
- Security: Varies by customer
- Origination Fee: 1% of amount borrowed - \$100 minimum
- Other Costs: Out of pocket expenses for attorney fees, filing fees, etc.

How funds may be used

Examples of essential community facilities include:

- Local food systems such as community gardens, or food pantries, etc.
- Public health and safety services and equipment such as fire departments and/or fire trucks, etc.
- Public facilities such as town halls, courthouses, etc.
- Distance Learning such as telemedicine or distance learning equipment
- Healthcare facilities such as medical and dental clinics, etc.



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