



# 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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