

USDA – Rural Development

New Mexico

Presented by:

Elizabeth Ybarra - Loan Specialist

Agenda

- **An introduction to our Team**
- **Community Facilities Program**
- **Water and Environmental Programs**
- **Questions**
- **If time allows, updates to acquiring eAuthentication**

Who is USDA Rural Development ?

State Director - Patricia Dominguez

Community Programs

Program Director – Christine Griego

Community Facilities (CF) & Water & Environmental Programs (WEP)

Janice Martinez
Loan Specialist/CF Coordinator
State Office - ABQ

Elizabeth Ybarra
Loan Specialist
State Office - ABQ

Brianna Quirino
Loan Specialist
State Office - ABQ

Lenora Sedillo
Loan Specialist
Las Cruces Office

Laura Lujan
Loan Assistant
Las Vegas Office

Patricia Roybal
Loan Technician
Las Vegas Office



Telecommunications



Electric



Community Facilities



Water and Environmental



Business and Cooperative



Single Family Housing



Rural Partners Network



Broadband



Community Facilities

- Hospitals, health clinics
- Colleges
- Schools
- Daycares
- Community Centers
- Fire houses, first responder vehicles and equipment
- Large Equipment and vehicles, Vac Trucks, trailers, mowers and much more.

Community Facilities Loan/Grants

- **Community Facilities Program:** Provides low interest direct loans, guarantee loans, and grant funding to a facility that provides an essential service to the local rural community.
- **Eligible area:** communities with no more than 20,000 residents and a MHI below \$52,843
- **Funds may be used:** Purchase, construct and/or improve essential community facilities and purchase equipment.
- **Project Examples:** Loans are available to fund construction projects such as healthcare facilities, childcare centers, community centers, museums, libraries, fire and police stations. Grants and Loans are available for the purchase of equipment, vehicles, telemedicine and distance learning equipment.
- **Requirements:** **(1)** Application must have legal authority to borrow money, obtain security, repay loans, construct, operate and maintain the proposed facilities. **(2)** Applicant must be unable to finance the project from their own resources and/or through commercial credit. **(3)** Facilities must serve rural area where they are/will be located
- **Application:** CPAssist@usda.gov or call 505-761-4950.

Community Facilities Loan/Grants Innovative Financing Options

Example #1: Rocky Mountain Youth Corps

Project: *To construct, equip and furnish a Workforce Training Facility*

Total Project need:	\$2,540,183
Comprised of:	Applicant - \$315,003
	USDA Loan - \$812,200 (Construction)
	EDA Grant - \$1,300,000
	USDA Grant - \$112,980 (Fixtures, Furniture and Equipment Only)

Suggestions:

- To potentially minimize the amount of financed project costs, Reach out to as many sources as possible.
- Use USDA as your Gap funding for your large projects.
- If there will be a possibility for USDA – RD Funding, make sure to get us involved as early as possible and use USDA guides, templates and bulletins to prepare important documents (Env., PAR, Contracts and Agreements)



Mission:

Rocky Mountain Youth Corps is a steppingstone to new opportunities. We inspire young adults to make a positive difference in themselves and their communities. Through training and service, Corps members discover their potential for healthy, productive lives.

Community Facilities Loan/Grants Innovative Financing Options

Example #2: Hatch Police Vehicles

Project: *To purchase 4 fully equipped police patrol vehicles*

Total Project need: **\$250,000**
Comprised of: USDA Loan - \$112,500
 USDA Grant - \$87,500
 USDA Grant- \$50,000 (Persistent Poverty)

Suggestions:

- Always consider budgeted allocations for equipment purchases, you may be able to use the annual allocation to make your loan payment every year.
- The Village was able to replace a significant portion of their fleet and now can get on a regular schedule for replacement.



Community Facilities Loan/Grants Focus on Utilities

Community Facilities Loans and Grants have been used to purchase different kinds of equipment for Utility Systems:





Our Water & Environmental Program works in partnership with numerous technical assistance providers:

Rural Community Assistance Corporation



New Mexico Rural Water Association



Southwest Environmental Finance Center



To name a few...

Water & Environmental Programs

- Water & Waste Disposal Loans & Grants
 - To alleviate Health & Sanitary Conditions Specifically for Designated Colonia communities and Tribal Nations
 - For predevelopment and planning
 - For failing Infrastructure or expansion of users
 - Source water issues and security
 - Emergency Disaster Assistance for Drinking Water
 - For Disaster recovery from the 2022 Wildfires in New Mexico

Water & Environmental Programs

- **Program:** Provides funding for clean and reliable drinking water systems, sanitary sewage disposal, sanitary solid waste disposal, and storm water drainage to households and businesses in eligible rural areas.
- **Eligible area:** Federally-recognized tribes in rural areas with populations of 10,000 or less and an MHI of less than \$52,849 for grant consideration.
- **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 Legal and engineering fees, permits and equipment, Start-up operations and maintenance
 - See [7 CFR Part 1780.7 and 1780.9](#) for a complete list
- **Additional Requirements:** All facilities must be used for public purpose, projects and facilities must be financially and operationally sustainable as well as maintained. Partnership with other funding agencies is encouraged. Specific grant programs have other requirements; 3rd party documentation of a Health and Sanitary condition and Per Capita MHI and unemployment rate thresholds.
- **Application:** CPAssist@usda.gov or call 505-761-4950

Water & Environmental Loan/Grants Innovative Financing Options

Example #1: City of Jal

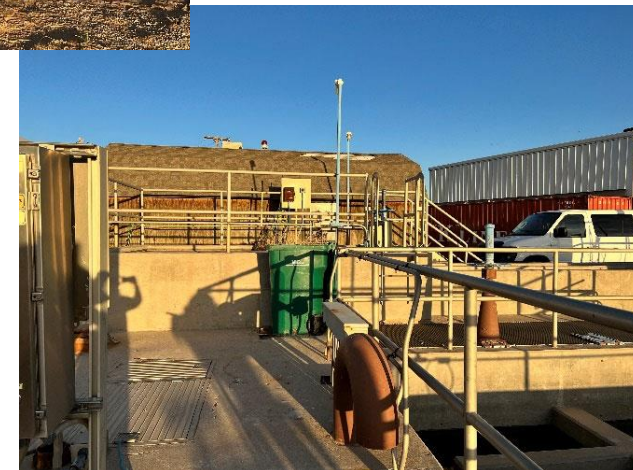
Project: Construction of a new Wastewater Treatment Facility

Total Project need:	\$25,038,000
Comprised of:	Applicant - \$1,012,000
	USDA Loan - \$3,387,000
	USDA Grant - \$9,214,000
	State of NM SAP - \$1,305,000
	NM Finance Auth- \$10,120,000



Suggestions:

- Seek all the “one-time” funding and let us be your Gap funder.
- Consult with USDA-RD early to make sure there is no re-work that needs to take place.
- Document Health and Sanitary conditions thoroughly.
- Hang in there!!! (This project took nearly 3 years to acquire All needed funding).



Water & Environmental Programs Loan/Grants Innovative Financing Options

Example #2: La Union MDS &WA

Project: Replacement of Main Trunk Line, New Tank, Meters, Service Lines

Total Project need: **\$8,472,000**
Comprised of: Applicant - \$55,200 (Connection Fees)
 USDA Loan - \$3,077,000
 SAP Grant - \$200,000
 USDA Grant- \$5,136,800

Suggestions:

- Don't be afraid to come back for additional projects.
- We can have more than one application in process at a time.
- Put a realistic schedule together as far as timing on the application process.
- If you don't ask, you already have your "No"!

Legacy Project !!



Questions???

What is
eAuthentication
and the process
to obtain it?

What is it?

- eAuthentication is the security and virtual identification system that several federal agencies utilize for application portal access.
- A Level 2 Authentication is required to access the USDA – RD Apply portal.
- This authentication is a personal access that travels with you throughout your career.

How can someone get an eAuth ID?

The website address is:

<https://rdapply.usda.gov>

Once you have been “Authenticated”, you will use this same website to access the RD Apply Application.

Register for an eAuth ID

An official website of the United States government [Here's how you know](#) ▾




USDA eAuthentication
U.S. DEPARTMENT OF AGRICULTURE


eAuth

HOME | CREATE ACCOUNT | MANAGE ACCOUNT ▾ | HELP ▾


Login ?

Select your user type to continue


-  **Customer**
Public citizens accessing USDA agency resources online >
-  **USDA Employee/Contractor**
Federal employees and contractors working for USDA >
-  **Other Federal Employee/Contractor**
Non-USDA federal agency employees and contractors >



Select “Login.gov”

 An official website of the United States government [Here's how you know](#) ▾

USDA eAuthentication
U.S. DEPARTMENT OF AGRICULTURE





HOME | CREATE ACCOUNT | MANAGE ACCOUNT ▾ | HELP ▾


Customer Login

[Need an account?](#)

Not a Customer? [Change user type](#)

Select an option to continue


-  **Login.gov**
Enter Login.gov User ID and Password >
-  **eAuth User ID**
Enter User ID and Password >



Complete Email Address

An official website of the United States government [Here's how you know](#) ▾

LOGIN.GOV USDA



USDA eAuthentication is using Login.gov to allow you to sign in to your account safely and securely.

[Sign in](#) [Create an account](#)

Create an account for new users

Enter your email address

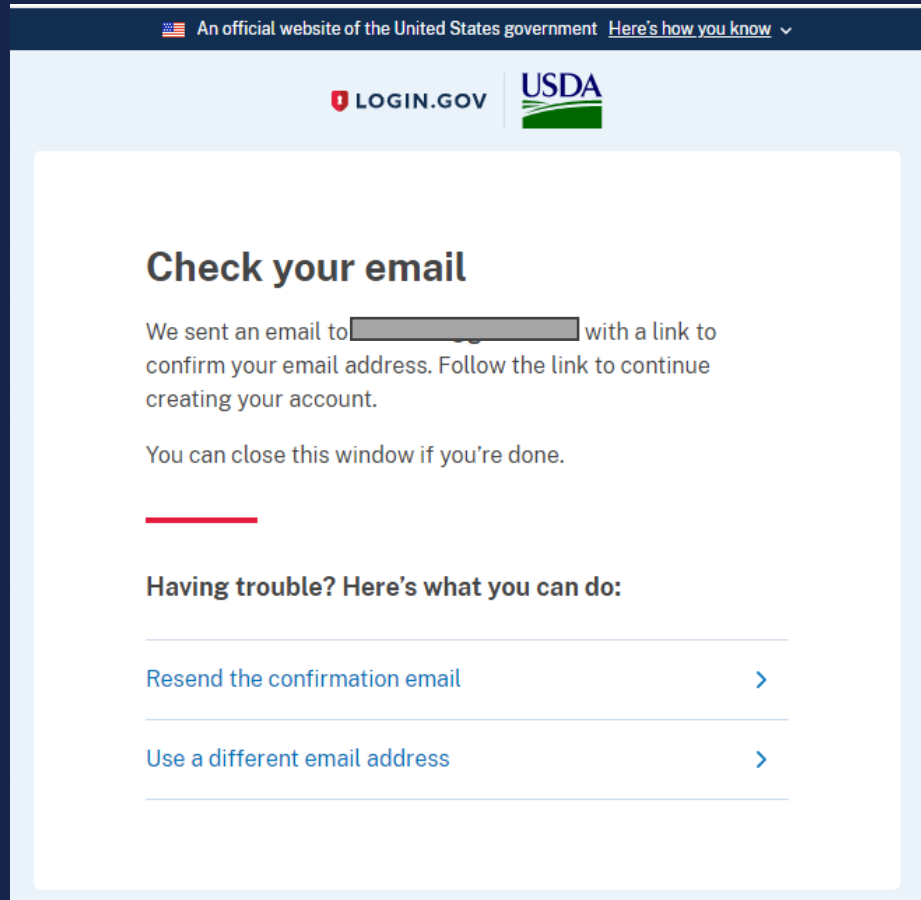
Select your email language preference
Login.gov allows you to receive your email communication in English, Spanish or French.

English (default)
 Español
 Français

I read and accept the Login.gov [Rules of Use](#)

[Submit](#)

Submit the Request



An official website of the United States government [Here's how you know](#) ▾

LOGIN.GOV **USDA**

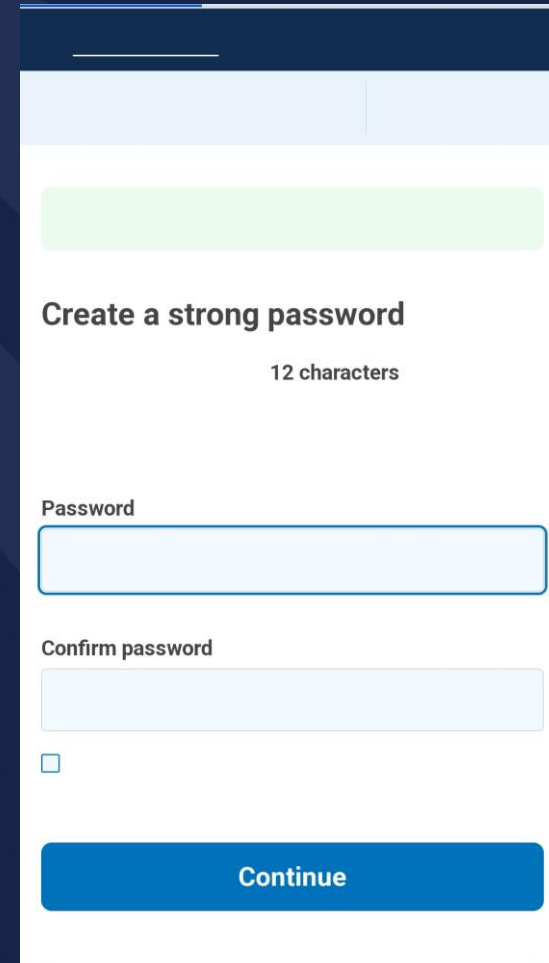
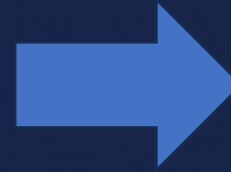
Check your email

We sent an email to [redacted] with a link to confirm your email address. Follow the link to continue creating your account.

You can close this window if you're done.

Having trouble? Here's what you can do:

- [Resend the confirmation email](#) >
- [Use a different email address](#) >



Create a strong password

12 characters

Password

Confirm password

Continue

- You will receive an email to verify and create a password.

Click “Continue Registration”



Authentication method setup

Add an additional layer of protection to your Login.gov account by selecting a multi-factor authentication method.



We recommend you select at least two different options in case you lose one of your methods.


 **Face or touch unlock**


Use your face or fingerprint to access your account without a one-time code.

 **Authentication application**

Download or use an authentication app of your choice to generate secure codes.

 **Text or voice message**
 Receive a secure code by (SMS) text or phone call.


 **Backup codes**
A list of 10 codes you can print or save to your device. When you use the last code, we will generate a new list. Keep in mind backup codes are easy to lose.

 **Security key**
Connect your physical security key to your device. You won't need to enter a code.

Continue

Select your preferred method of Authentication. This example uses the Text or voice message selection.

Complete Fields

 **eAuthentication**
U.S. DEPARTMENT OF AGRICULTURE

MENU


Verify Identity ?

The application you are accessing requires identity verification. Your account does not currently meet these requirements. Please select the method to verify your identity below.

Verify my identity at Login.gov - Recommended

Visit a USDA Service Center for in-person identity verification

[Continue](#)

 **eAuthentication**
U.S. DEPARTMENT OF AGRICULTURE

MENU

Verify Identity at Login.gov ?

The application you are accessing requires identity verification. Your account does not meet these requirements.

USDA eAuthentication is now using Login.gov for identity verification and authentication. Please click the "Continue to Login.gov" button.

- If you already have a Login.gov account, use it to link with eAuth and follow the prompts on the Login.gov page.
- If you do not have a Login.gov account, you can create one and follow the prompts to link.
- You will be returned to USDA eAuth to link the two accounts together.
- Once your accounts are linked, you must use Login.gov for identity verification and for all future logins to USDA resources.

[Continue to Login.gov](#)

Verification Process:

LOGIN.GOV **USDA**

Let's verify your identity for USDA eAuthentication

USDA eAuthentication needs to make sure you are you — not someone pretending to be you. [Learn more about verifying your identity](#)

You'll need to:

- 1 Take photos of your ID**
Use your driver's license or state ID card. Other forms of ID are not accepted.
- 2 Enter your Social Security number**
You will not need your physical SSN card.
- 3 Match to your phone number**
Your phone number matches you to your personal information. After you match, we'll send you a code.
- 4 Re-enter your Login.gov password**
Your password saves and encrypts your personal information.

Continue

LOGIN.GOV **USDA**

Getting started Verify your ID Verify your information

How verifying your identity works

Identity verification happens in two parts:

Verify your identity

We'll ask for your ID, phone number, and other personal information to verify your identity against public records.

Secure your account

We'll encrypt your account when you re-enter your password. Encryption means your data is protected and only you will be able to access or change your information.


By checking this box, you are letting Login.gov ask for, use, keep, and share your personal information. We will use it to verify your identity.

[Learn more about our privacy and security measures](#)

Continue

LOGIN.GOV **USDA**

Getting started **Verify your ID** Verify your information



We are processing your images

This might take up to a minute. We'll load the next step automatically when it's done.

Thanks for your patience!

Personal information:

ed Verify your ID **Verify your information** Verify your phone number

✔ We verified your ID

Enter your Social Security number

We need your Social Security number to verify your name, date of birth and address. [Learn more about how we protect your sensitive information](#)

Don't have a Social Security number?

You must have a Social Security number to finish verifying your identity. [Exit Login.gov and return to USDA eAuthentication](#)

Social Security number
Example: 123-45-6789

Show Social Security number

Continue



ed Verify your ID **Verify your information** Verify your phone number

Verify your information

We read your information from your ID. Review and make any updates before submitting for verification.

First name:

Last name:

Date of birth:

ID number:

Address line 1: [Update](#)

Address line 2:

City: ALBUQUERQUE

State: NM

ZIP Code:

Social Security number: [Update](#)

Show Social Security number

Submit

✔ We verified your information

Verify your phone number

We'll check this number with records and send you a one-time code. This is to help verify your identity.

Enter a phone number that is:

- Based in the United States (including U.S. territories)
- Your primary number (the one you use the most often)

[Learn more about what phone number to use](#)

Phone number



How should we send a code?

If you entered a landline above, please select "Phone call" below.

Text message (SMS)

Phone call

Send code

LOGIN.GOV



Verify your information Verify your phone number Re-enter password

Enter your one-time code

We sent a text (SMS) with a one-time code to [redacted]. This code will expire in 10 minutes.

One-time code

Example: 123ABC

[redacted] [input field]

Submit

[Send another code](#)

Entered the wrong phone number?

[Use another phone number](#)

SUCCESS!!! You have received your eAuth Level 2

Getting started ✓ Verify your ID ✓ Verify your information ✓

✓ We secured your verified information

Save your personal key

XXXX — XXXX — XXXX - XXXX

Your personal key was generated on **April 11, 2024** at **4:26 PM**

[Copy](#) [Download \(text file\)](#) [Print](#)

You need your personal key if you forget your

SAVE your KEY!!!!

XXXX — XXXX — XXXX - XXXX

Your personal key was generated on **April 11, 2024** at **4:26 PM**

[Copy](#) [Download \(text file\)](#) [Print](#)

You need your personal key if you forget your password. Keep it safe and don't share it with anyone.


If you reset your password without your personal key, you'll need to verify your identity again.


[Learn more about the personal key](#)

I saved my personal key in a safe place.

[Continue](#)

Let's get connected!!!

LOGIN.GOV 



Connect your verified information to USDA eAuthentication

USDA eAuthentication needs to know who you are to connect your account. We'll share this information with USDA eAuthentication:

Full name

Address

Phone number

Email address

Date of birth

Social Security number

Updated on

[Agree and continue](#)

Make sure to verify ALL Your information here.

You will now be able to get connected to the USDA-Rural Development RD Apply Portal to begin the application process!!



Questions????