

U.S. Department of Agriculture

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Charging Forward: Bringing Electric Vehicle Charging Infrastructure to Rural Communities



Unique Role of Rural Development

Rural Development's three agencies offer rural oriented financing options to support the electrification of the transportation sector and can leverage other federal investments in eligible rural areas:

- **Rural Utilities Service**
- **Rural Housing Service**
- **Rural Business Cooperative Service**



USDA Rural Development & EV Infrastructure

USDA/Rural Development programs can be used to leverage federal, state, and private sector investments to support the development and deployment of electric vehicle (EV) charging stations serving rural areas. USDA can also collaborate with other federal agencies to achieve communities' goals.

RD can use existing programs and authorities to:

- (1) Provide affordable financing to expand the availability of EV charging infrastructure in rural areas
- (2) Leverage EV infrastructure investment into further rural economic development
- (3) Foster a network of EV infrastructure leaders and local expertise in rural communities

USDA is here to help cover EV Gap funding!

Community Facilities Loan and Grant Program

- *Electric vehicles, charging infrastructure, facilities, and community improvements*

Rural Energy for America Program

- *Energy efficiency projects for farms and businesses*

Energy Efficiency and Conservation Loan Program

- *Infrastructure improvements to support electric vehicle charging*

Rural Energy Savings Program

- *Behind the meter chargers and gap financing*

What rural communities are considering when it comes to transportation electrification?



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Rural Energy Savings Program

Eligible entities can use the **Rural Energy Savings Program (RESP)** to finance charging stations and related infrastructure owned by the customer. Provides 0% financing to the borrower. Borrower relends to the consumer at a rate no higher than 5% for up to 10 years. On-bill financing for consumer.

- *Eligible entities:* all utilities, energy efficiency entities, Tribes
- *Eligible Activity:* Any improvement to real estate or a fixture that results in the reduction of energy costs or usage of the customer. This includes the construction of EV chargers and the supporting behind the meter infrastructure.
- *Customer:* businesses, municipalities, individuals, Tribes, school, state entities like energy offices and transportation agencies.

Electric Loan Program

Eligible entities can use the **Electric Loan Program** can finance electric utility-owned charging stations and network infrastructure.

- *Eligible entities:* electric cooperatives, tribal entities, and municipalities
- *Eligible Activity:* Charging stations, service lines to the meter, fiber connections to charging stations, implementation of smart metering, energy storage, renewable power, and more.

What else can USDA Rural Development do?

Community Facilities (CF) can finance:

- Non-profit and municipal vehicles serving community needs
- Related community-based charging infrastructure; vehicles
- Community-owned and serving charging stations

Rural Energy for America Program (REAP) can finance:

- Renewable energy systems with storage and charging infrastructure
- Exclusive to agricultural producers and rural small businesses; no retail.



Community Facilities Program Eligibility Criteria

- Offers direct loans, loan guarantees and grants to develop or improve essential public services and facilities
- Eligible Applicants: Public Bodies, Non-Profits, Indian Tribes
- Eligible Purposes: Construct, expand, renovate, or improve facilities, purchase vehicles and equipment that provide health care, education, public safety, and public services
- Located in and primarily serve rural areas. Populations of 20,000 or less (50,000 or less for guarantee)

Eligible Example	Ineligible Example
EV charger in the parking lot at a city hall, hospital, school, or police station	EV charger at a highway turnoff and/or service station
Mainly serving rural residents	Rural residents will not be primarily served

Rural Energy for America Program

Offers guaranteed loans and grants for renewable energy systems and energy efficiency improvements.

Eligible Applicants: Agricultural producers, small businesses in qualifying rural communities.

Eligible Purpose: Installment, construction, or otherwise development of renewable energy systems and energy efficiency improvements.

Small businesses located in rural communities of 50,000 or less. No geographic restriction for agricultural producers.

Eligible Example	Ineligible Example
N/A	Fleet of electric vehicles for a rural small business; electric tractor for on farm use
Renewable energy system with charging infrastructure	EV charging station for a fleet of vehicles owned by a farmer or rural small business.

There's more!

Community Facilities (CF) Technical Assistance can finance:

- Community-driven planning activities relating to transportation electrification.

Rural Business Development Grant can finance:

- Planning, pre-development costs, construction, and other

Business & Industry Guaranteed Loan Program can finance:

- Charging infrastructure, vehicle, other supply chain needs
- Rural businesses, including convenience stores and fuel retailers

Community Facilities Programs

Program	Objective
CF Direct Loans	Rural areas including cities, villages, townships and towns including Federally Recognized Tribal Lands with no more than 20,000 residents according to the latest U.S. Census Data are eligible for this program.
CF Guaranteed Loans	This program provides loan guarantees to eligible lenders to develop essential community facilities in rural areas. Rural areas including cities, villages, townships and towns including Federally Recognized Tribal Lands with no more than 50,000 residents.
CF Grants	Facilities must primarily serve rural residents with no more than 20,000 residents according to the latest U.S. Census Data are eligible for this program.

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Thank you!



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