



DEPARTMENT OF AGRICULTURE

Rural Housing Service

[Docket No. RHS-25-CF-0006]

Notice of Funding Opportunity for the Rural Community Development Initiative (RCDI) for Fiscal Year 2025

AGENCY: Rural Housing Service, USDA.

ACTION: Notice.

SUMMARY: The Rural Housing Service (RHS or the Agency), a Rural Development (RD) agency of the United States Department of Agriculture (USDA), announces the acceptance of applications under the Rural Community Development Initiative (RCDI) program for fiscal year (FY) 2025. Approximately \$5 million in funding is available for FY 2025. These grants will be made to qualified Intermediary organizations that will provide financial and Technical assistance to Recipients to develop their capacity and ability to undertake projects related to housing, community facilities, or community and economic development that will support the community. Applicants are responsible for any expenses incurred in developing their applications.

DATES: Completed applications must be submitted using one of the following methods:

- *Paper submissions:* Paper applications must be received by 4:00 p.m. local time by the Rural Development State Office where the applicant's headquarters is located. **[INSERT DATE 35 DAYS AFTER DATE OF PUBLICATION IN THE *FEDERAL REGISTER*]**. Applicants intending to mail applications must provide sufficient time to permit delivery on or before the closing deadline date and time. Acceptance by the United States Postal Service or private mailer does not constitute delivery. Facsimile (FAX), electronic mail, and postage due applications will

not be accepted. The application dates and times are firm. The Agency will not consider any application received after the deadline. Applicants may also request paper application packages from their respective Rural Development State Office (RDSO). A list of the USDA RDSO contacts can be found at: rd.usda.gov/about-rd/state-offices.

- *Electronic submissions:* Electronic applications must be submitted via *Grants.gov* by 11:59 p.m. Eastern Time on **[INSERT DATE 30 DAYS FROM DATE OF PUBLICATION IN THE *FEDERAL REGISTER*]**.

Prior to official submission of applications, applicants may request Technical assistance or other application guidance from the Agency, if such requests are made prior to the application deadline. Technical assistance is not meant to be an analysis or assessment of the quality of the materials submitted, a substitute for agency review of completed applications, nor a determination of eligibility, if such determination requires in-depth analysis. The Agency reserves the right to contact applicants to seek clarification on materials contained in the submitted application.

ADDRESSES: This funding announcement will be announced on *Grants.gov*. Paper applications must be submitted to the USDA Rural Development State Office (RDO) where the applicant's headquarters is located. For projects involving multiple states, the application must be filed in the RDO where the applicant's headquarters is located. Applicants may request paper application packages from their respective RDSO. A list of the USDA RDSO contacts can be found at: rd.usda.gov/about-rd/state-offices.

Application information for electronic submissions may be found at *Grants.gov*. Applicants may also download the application documents and requirements described in this notice from *Grants.gov*.

FOR FURTHER INFORMATION CONTACT: Janelle Gustafson, Rural Development, United States Department of Agriculture, 1400 Independence Ave., SW, Washington, DC 20250,

Phone: (406) 585-2508, Email: janelle.gustafson@usda.gov. For further information on submitting program applications under this notice, please contact USDA RDSO in the state where the applicant's headquarters is located. A list of RDSO contacts is provided at the following link: rd.usda.gov/about-rd/state-offices.

SUPPLEMENTARY INFORMATION:

Overview

Federal Awarding Agency Name: Rural Housing Service (RHS).

Funding Opportunity Title: Rural Community Development Initiative (RCDI).

Announcement Type: Notice of Funding Opportunity (NOFO).

Funding Opportunity Number: USDA-RD-HCFP-RCDI-2025.

Assistance Listing: 10.446.

Dates: Applications must be submitted using one of the following methods:

- *Paper submissions:* The deadline for receipt of a paper application is 4 p.m. local time, to the Rural Development State Office where the applicant's headquarters is located.

[INSERT DATE 35 DAYS FROM DATE OF PUBLICATION IN THE *FEDERAL REGISTER*]. Applicants intending to mail applications must provide sufficient time to permit delivery on or before the closing deadline date and time. Acceptance by the United States Postal Service or private mailer does not constitute delivery. Facsimile (FAX), electronic mail, and postage due applications will not be accepted. The application dates and times are firm. The Agency will not consider any application received after the deadline.

- *Electronic submission:* Electronic applications will be accepted via *Grants.gov*. The deadline for receipt of electronic applications via *Grants.gov* is 11:59 p.m. Eastern Time on **[INSERT DATE 30 DAYS FROM DATE OF PUBLICATION IN THE *FEDERAL REGISTER*]**.

- The Agency recommends not filing electronic submissions too close to the submission deadline in the event there is a problem with the system.
- The application dates and times are firm. The Agency will not consider any application received after the deadline.
- Prior to official submission of applications, applicants may request Technical assistance or other application guidance from the Agency, if such requests are made prior to **[INSERT DATE 30 DAYS AFTER DATE OF PUBLICATION IN THE *FEDERAL REGISTER*]**. Technical assistance is not meant to be an analysis or assessment of the quality of the materials submitted, a substitute for agency review of completed applications, nor a determination of eligibility, if such determination requires in-depth analysis. The Agency reserves the right to contact applicants to seek clarification on materials contained in the submitted application.

A. Program Description

1. *Purpose of the Program.* The program is designed to assist qualified private organizations, nonprofit organizations, and public (including Tribal) Intermediary organizations, proposing to carry out financial and Technical assistance programs to improve housing, community facilities, and community and economic development projects in rural areas. The RCDI program requires the Intermediary (Grantee) to provide a program of financial and Technical assistance to Recipients. The Recipients will, in turn, provide programs to their communities (beneficiaries).

2. *Statutory and Regulatory Authority.* Congress created the RCDI program in 1999 (Pub. L. 106-78), and funding is being made available pursuant to the Consolidated Appropriations Act, 2024 (P.L. 118-42), and the Full-Year Continuing Appropriations and Extensions Act, 2025 (P.L. 119-4). This program is implemented under the guidelines announced in this Notice and 2 CFR part 200.

3. *Definitions.*

Agency. The Rural Housing Service.

Beneficiary. Entities or individuals that receive benefits from assistance provided by the Recipient.

Capacity. The ability of a Recipient to implement housing, community facilities, or community and economic development projects.

Conflict of interest. A situation in which a person or entity has competing personal, professional, or financial interests that make it difficult for the person or business to act impartially. Regarding use of both grant and Matching funds, Federal procurement standards prohibit transactions that involve a real or apparent Conflict of interest for owners, employees, officers, agents, or their immediate family members having a financial or other interest in the outcome of the project; or that restrict open and free competition for unrestrained trade. Specifically, project Funds may not be used for services or goods going to, or coming from, a person or entity with a real or apparent Conflict of interest, including, but not limited to, owner(s) and their immediate family members. An example of a Conflict of interest occurs when an employee of the grantee, a member of the grantee's board of directors, or the immediate family of either, has the appearance of a professional or personal financial interest in a Recipient receiving the benefits or services of the grant.

Federally recognized Tribes. Tribal entities recognized and eligible for funding and services from the Bureau of Indian Affairs, based on the most recent notice in the Federal Register published by the Bureau of Indian Affairs (pursuant to Pub. L. 103-454) and Tribes that received Federal recognition after the most recent publication. Tribally designated housing entities (TDHE) are eligible RCDI Recipients.

Financial assistance. For this Notice, Financial assistance is grant Funds used by the Intermediary to benefit the Recipient. The grant Funds, not to exceed \$10,000 per award, may be used by the Intermediary to purchase computers, software, printers and other equipment to build the Recipient's Capacity. Grant Funds are not directly available to the Recipient.

Funds. The RCDI grant and Matching funds that have been provided by the Grantee:

Intermediary. A qualified private organization, nonprofit organization (including faith-based and community organizations and philanthropic organizations), or public (including Tribal) organization that provides financial and Technical assistance to multiple Recipients.

Low-income rural community. An authority, district, economic development authority, regional council, Federally recognized Tribe, or unit of government representing an incorporated city, town, village, county, township, parish, Indian reservation or borough whose income is at or below 80 percent of either the state or national Median Household Income as measured by the 2020 Census.

Matching Funds. Cash or confirmed funding commitments. Matching funds must be at least equal to the grant amount and committed for a period of not less than the grant performance period.

Recipient. The entity that receives financial and Technical assistance from the Intermediary. The Recipient must be a nonprofit community-based housing and development organization, a Low-income rural community or a Federally recognized Tribe.

Rural and rural area. Any area other than (i) a city or town that has a population of greater than 50,000 inhabitants and (ii) an urbanized area (note that the Agency has determined that the reference to “urbanized area” should be read as a reference to “urban area” because the Census Bureau no longer identifies urbanized areas individually and instead refers to qualifying areas as “urban areas”) that is contiguous and adjacent to such city or town.

Technical assistance. Skilled help in improving the Recipient’s abilities in the areas of housing, community facilities, or community and economic development.

4. *Application of Awards.* Awards under the RCDI Program are limited and are awarded through a competitive process. No reimbursement will be made for any Funds expended prior to execution of the RCDI Grant Agreement unless the Intermediary has requested and received written Agency approval of the costs prior to the actual expenditure.

This exception is applicable for up to 90 days prior to grant closing and only applies to grantees that have received written approval but have not executed the RCDI Grant Agreement.

The Agency cannot retroactively approve reimbursement for expenditure prior to execution of the RCDI Grant Agreement.

B. Federal Award Information

Type of Award: Grant.

Fiscal Year Funds: FY 2025.

Available Funds: Approximately \$5 million. RHS may, at its discretion, increase the total level of funding available in this funding round (or in any category in this funding round) from any available source provided the awards meet the requirements of the statute which made the funding available to the Agency.

Award Amounts: Grant Funds are limited and are awarded through a competitive process.

Minimum/Maximum Award Amount: The minimum grant award per Intermediary is \$50,000 and the maximum award amount is \$500,000. The Intermediary must provide a program of financial and Technical assistance to Recipients to develop their Capacity and ability to undertake projects related to housing, community facilities, or community and economic development that will support the community.

Anticipated Award Date: September 30, 2025.

Performance Period: Grant Funds must be utilized within three years from the date of the award. A grantee that has an outstanding RCDI grant over three years old, as of the application due date in this Notice, is not eligible to apply for this round of funding.

The Intermediary must provide a program of financial and Technical assistance to one or more of the following: a private, nonprofit community-based housing and development organization, a Low-income rural community or a Federally recognized Tribe. A non-Tribal

Intermediary proposing to serve one or more Federally recognized Tribe(s) must include a resolution of support with its application from the respective Tribe(s) it proposes to serve. If the resolution of support is not submitted for each respective Tribe, the Tribe will be considered ineligible as a Recipient. This requirement is being added to ensure collaboration during the application process between intermediaries and all Tribes that they propose to serve.

Renewal or Supplemental Awards: Applicants must re-apply for an additional grant.

Type of Assistance Instrument: Grant agreement.

C. Eligibility Information

1. *Eligible Applicants.* Applicants must meet all of the following eligibility requirements by the application deadline. Applications that fail to meet any of these requirements by the application deadline will be deemed ineligible, will not be evaluated further, and will not receive a Federal award under this funding opportunity:

(a) The applicant and its principals must not be debarred, suspended, or otherwise excluded from participation in USDA programs, in accordance with 2 CFR Parts 180 and 417. The applicant must not be delinquent on any federal debt, nor have any outstanding judgment obtained by the U.S. in a Federal court. Upon receipt of application, prior to award, and prior to disbursement of federal funds, the agency will screen the applicant and its principals through the Do Not Pay System, as required by 31 U.S.C. § 3354, to verify eligibility with respect to debarment, suspension, and any unresolved federal debts. Applicants are responsible for resolving any issues identified in the Do Not Pay System; if such issues are not resolved by the deadlines specified in this notice, the agency may proceed to award funds to other eligible applicants. Applicants are responsible for compliance with all applicable regulations, including 2 CFR Parts 180 and 417.

(b) Qualified private organizations, nonprofit organizations (including faith-based organizations in accordance with 7 CFR part 16, community organizations and philanthropic foundations), and public (including Tribal) Intermediary organizations are eligible applicants. Definitions that describe eligible organizations and other key terms are listed above.

(c) The Recipient must be a nonprofit community-based housing and development organization, Low-income rural community, or Federally recognized Tribe based on the RCDI definitions of these groups.

(d) Private nonprofit, faith, or community-based organizations must provide a certificate of incorporation and a certificate of good standing from the Secretary of State of the State of incorporation, or other similar and valid documentation of current nonprofit status. For Low-income rural community Recipients, the Agency requires evidence that the entity is a public body and census data verifying that the median household income of the community where the office receiving the financial and Technical assistance is located at, or below, 80 percent of the state or national median household income, whichever is higher. For Federally recognized Tribes the Agency needs the page listing their name from the current Federal Register list of Tribal entities recognized and eligible for funding services (see the definition of Federally recognized Tribes in this Notice for details on this list).

(e) Any corporation that has been convicted of a felony criminal violation under any Federal law within the past 24 months; or has any unpaid Federal tax liability that has been assessed, for which all judicial and administrative remedies have been exhausted or have lapsed, and that is not being paid in a timely manner pursuant to an agreement with the authority responsible for collecting the tax liability, where the awarding agency is aware of the unpaid tax liability, unless the Agency has considered suspension or debarment of the corporation and has made a determination that this further action is not necessary to protect the interests of the Government, is not eligible for Financial assistance in accordance with restrictions in Sections

744 and 745 outlined in Division B, Title VII, “General Provisions- Government-Wide” of the Further Consolidated Appropriations Act, 2024 (Pub. L. 118-47), as extended and made applicable by the Full-Year Continuing Appropriations and Extensions Act, 2025 (P.L. 119-4).

2. *Cost Sharing or Matching*. Matching funds are required to be provided in an amount that, at a minimum, is equal to the amount of the grant. If this Matching fund requirement is not met, the application will be deemed ineligible (*see*, the “Application and Submission Information” section for the required pre-award and post award Matching funds documentation submission). Partnerships with other Federal, State, local, private, and nonprofit entities are encouraged.

(a) Matching funds must be in the form of cash or confirmed funding commitments that, at a minimum, are equal to the grant amount. Matching funds must also be committed for a period of not less than the grant performance period. These Funds can only be used for eligible RCDI activities and must be used to support the overall purpose of the RCDI program.

(b) In-kind contributions such as salaries, donated time and effort, real and nonexpendable personal property, and goods and services cannot be used as Matching funds.

(c) Grant Funds and Matching funds must be used in equal proportions. This does not mean Funds have to be used equally by line item.

(d) Grant Funds will be disbursed pursuant to relevant provisions of 2 CFR parts 200 and 400 (*see*, the “Application and Submission Information” section) for Matching funds documentation and pre-award requirements.

(e) The Intermediary is responsible for demonstrating that Matching funds are available and committed for a period of not less than the grant performance period to the RCDI proposal. Matching funds may be provided by the Intermediary or a third party. Other Federal

Funds may be used as Matching funds if authorized by statute and the purpose of the Funds is an eligible RCDI purpose.

(f) RCDI Funds will be disbursed on an advance or reimbursement basis.

Matching funds cannot be expended prior to the execution of the RCDI Grant Agreement. The request for advance or reimbursement and supporting documentation must show that RCDI fund usage does not exceed the cumulative amount of Matching funds used.

(g) Applicants must provide Matching funds in an amount at least equal to the amount of the Federal grant. Successful applications will be selected by the Agency for funding and will be awarded from Funds appropriated for the RCDI program.

3. *Other Eligibility Requirements.* The Recipient and Beneficiary, but not the Intermediary, must be in an eligible rural area. The physical location of the Recipient's office that will be receiving the financial and Technical assistance must be in an eligible rural area. If the Recipient is a low-income community, the median household income of the area where the office is located must be at or below 80 percent of the state or national median household income, whichever is higher. The applicable Rural Development State Office can assist in determining the eligibility of an area. A listing of Rural Development State Office contacts can be found at the following link: rd.usda.gov/about-rd/state-offices. A map showing eligible rural areas can be found at the following link:

eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?pageAction=RBSmenu.

(a) RCDI grantees that have an outstanding grant over 3 years old, as of the application due date in this Notice, are not eligible to apply for this round of funding. Grant and Matching funds must be utilized in a timely manner to ensure that the goals and objectives of the program are met.

(b) Individuals cannot be Recipients.

(c) The Intermediary must provide a program of financial and Technical assistance to the Recipient.

(d) The Intermediary organization must be legally organized for a minimum of three years and have at least three years prior experience working with private nonprofit community-based housing and development organizations, low-income rural communities, or Tribal organizations in the areas of housing, community facilities, or community and economic development. The Intermediary organization may contract with a nonaffiliated organization for not more than 49 percent of the awarded grant to provide the proposed Technical assistance.

(e) Proposals must be structured to utilize the grant Funds within 3 years from the date of the award.

(f) Each applicant, whether individually or jointly, may only submit one application for RCDI Funds under this Notice. This restriction does not preclude the applicant from providing Matching funds for other applications.

(g) Recipients can benefit from more than one RCDI application; however, after grant selections are made, the Recipient can only benefit from multiple RCDI grants if the type of financial and Technical assistance the Recipient will receive is not duplicative. The services described in multiple RCDI grant applications must have separate and identifiable accounts for compliance purposes.

(h) The Intermediary and the Recipient cannot be the same entity. The Recipient can be a related entity to the Intermediary, if it meets the definition of a Recipient, provided the relationship does not create a Conflict of interest that cannot be resolved to Rural Development's satisfaction.

(i) If the Recipient is a Low-income rural community, identify the unit of government to which the financial and Technical assistance will be provided (*e.g.*, town council

or village board). Financial and Technical assistance must be provided to the organized unit of government representing that community, not the community at large.

(j) A non-Tribal Intermediary proposing to serve one or more Federally recognized Tribes must include a resolution of support with its application from the Tribes it proposes to serve. If the resolution of support is not submitted for each Tribe, the Tribe will be considered ineligible as a Recipient. This requirement is being added to ensure collaboration during the application process between intermediaries and all Tribes that they propose to serve.

D. Application and Submission Information

1. *Address to Request Application Package.* Entities wishing to apply for assistance may download the application documents and requirements in this Notice from the RCDI website: rd.usda.gov/programs-services/community-facilities/rural-community-development-initiative-grants. Application information for electronic submissions may be found at *Grants.gov*.

Applicants may also request paper application packages from the Rural Development office in their state. A list of Rural Development State Office contacts can be found via rd.usda.gov/about-rd/state-offices

2. *Content and Form of Application Submission.* If the applicant is ineligible or the application is incomplete, the Agency will inform the applicant in writing of the decision, reasons therefore, and its appeal rights and no further evaluation of the application will occur. Applications will be evaluated and scored based on the information provided. If the application does not contain sufficient information to verify eligibility, then it will be deemed incomplete. If the application does not adequately address the scoring criteria, then the application will score lower.

An application for RCDI Funds must include the following:

(a) A summary page, double-spaced between items, listing the following:

(This information should not be presented in narrative form.)

- Applicant's name,
- Applicant's address,
- Applicant's telephone number,
- Name of applicant's contact person, email address and telephone number,
- County where applicant is located,
- Congressional district number where applicant is located,
- Amount of grant request, and
- Number of Recipients.

(b) A detailed Table of Contents containing page numbers for each component of the application.

(c) A project overview, no longer than one page, to include the following:

- The type of Technical assistance to be provided to the Recipients and how it will be implemented,
- How the Capacity and ability of the Recipients will be improved,
- The overall goals to be accomplished,
- The benchmarks to be used to measure the success of the program that are specific and quantifiable.

(d) Organizational documents, such as a certificate of incorporation and a current (within 12 months) good standing certification from the Secretary of State where the applicant is incorporated and other similar and valid documentation of current status, from the Intermediary that confirms it has been legally organized for a minimum of three years as the applicant entity.

(e) Verification of source and amount of Matching funds, (e.g., a copy of a complete bank statement if Matching funds are in cash or a copy of the confirmed funding commitment from the

funding source). The verification must show that Matching funds are available for the duration of the grant performance period. The verification of Matching funds must be submitted with the application, or the application will be considered incomplete. The applicant will be contacted by the Agency prior to grant award to verify that the Matching funds provided with the application continue to be available. The applicant will have 15 days from the date contacted to submit verification that Matching funds continue to be available.

If the applicant is unable to provide the verification within that timeframe, the application will be considered ineligible. The applicant must maintain bank statements on file or other documentation for a period of at least three years after grant closing and the records shall be retained beyond the three-year period if audit findings have not been resolved.

(f) The following information for each Recipient:

- Recipient's entity name,
- Complete address (mailing and physical location, if different),
- County where located,
- Number for Congressional district where Recipient is located,
- Contact person's name, email address and telephone number, and
- Form RD 400-4, "Assurance Agreement." If the Form RD 400-4 is not

submitted for each Recipient, the Recipient will be considered ineligible. No information pertaining to that Recipient will be included in the income or population scoring criteria and the requested funding may be adjusted due to the deletion of the Recipient.

(g) Submit evidence that each Recipient entity is eligible. Documentation must be submitted to verify Recipient eligibility. Links to websites are not acceptable. Acceptable documentation varies depending on the type of Recipient:

(1) *Nonprofits*—provide a current (within 12 months) valid letter confirming nonprofit status from the Secretary of State of the State of incorporation, a current good standing certification from the Secretary of State of the State of incorporation, or other valid documentation of current nonprofit status of each Recipient.

A nonprofit Recipient must provide evidence that it is a valid nonprofit when the Intermediary applies for the RCDI grant. Organizations with pending requests for nonprofit designations are not eligible.

(2) *Low-income rural community*— provide evidence the entity is a public body (e.g., copy of Charter, relevant Acts of Assembly, relevant court orders (if created judicially) or other valid documentation), a copy of the 2020 census data to verify the population, and 2021 American Community Survey (ACS) 5-year estimates (2017-2021 data set) data as evidence that the median household income is at, or below, 80 percent of either the state or national median household income. Data and printouts must be obtained from *data.census.gov*.

(3) *Federally recognized Tribes*— The 2025 list published on December 11, 2024 , in the Federal Register (89 FR 99899) is available by using the following link: [federalregister.gov/documents/2024/12/11/2024-29005/indian-entities-recognized-by-and-eligible-to-receive-services-from-the-united-states-bureau-of](https://www.federalregister.gov/documents/2024/12/11/2024-29005/indian-entities-recognized-by-and-eligible-to-receive-services-from-the-united-states-bureau-of). For Tribes that received Federal recognition status publication, outside the publication cited above, statutory citations and additional documentation are acceptable.

A non-Tribal Intermediary proposing to serve one or more Federally recognized Tribes must include a resolution of support with its application from the Tribes it proposes to serve. If the resolution of support is not submitted for each Tribe, the Tribe will be considered ineligible as a Recipient. This requirement is being added to ensure collaboration during the application process between intermediaries and all Tribes that they propose to serve.

(h) Each of the scoring criteria in the “Application Review Information” section ‘ must be addressed specifically and individually by category in narrative form. Narrative (not including attachments) is limited to five pages per criterion. The “Population and Income” criteria for Recipient locations can be provided in the form of a list; however, the source of the data must be included on the page(s).

(i) A timeline identifying specific activities and proposed dates for completion.

(j) A detailed project budget that includes the RCDI grant amount and Matching funds. This should be a line-item budget with clearly defined categories such as salaries, administrative, other, and indirect costs pertaining to the proposed project. Supporting documentation listing the components of these categories must be included. The budget should be dated: year 1, year 2, and year 3, corresponding to the duration of the project.

(k) The indirect cost category in the project budget should be used only when a grant applicant has a Federally negotiated indirect cost rate, and it must be provided with the application. Non-federal entities without a negotiated indirect cost rate may use the de minimis rate of up to 15 percent of modified total direct costs (MTDC) as described in 2 CFR Part 200.414 (f).

(l) Form SF-424, “Application for Federal Assistance”

(Do not complete Form SF-424A, “Budget Information.” A separate line-item budget should be presented as described in letter (j) of this section.

(m) Certification Regarding Lobbying, RD Instruction 1940-Q Exhibit A-1, “Certification for Contracts, Grants and Loans” or equivalent (for grants exceeding \$100,000).

(n) Standard Form LLL, “Disclosure of Lobbying Activities,” if applicable.

Applicants must collect and maintain data provided by recipients on race, sex, and national origin and ensure Ultimate Recipients collect and maintain this data. Race and ethnicity

data will be collected in accordance with OMB Federal Register notice, “Revisions to the Standards for the Classification of Federal Data on Race and Ethnicity” (62 FR 58782), October 30, 1997. Sex data will be collected in accordance with Title IX of the Education Amendments of 1972. These items should not be submitted with the application but should be available upon request by the Agency.

All awards of Federal financial assistance made under this NOFO are subject to applicable civil rights laws, which may include Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, the Age Discrimination Act of 1975, Title VIII of the Civil Rights Act of 1968, Title IX of the Education Amendments Act of 1973, and the Equal Credit Opportunity Act of 1974. (o) Identify and report any association or relationship with Rural Development employees. (A statement acknowledging whether or not a relationship exists is required.)

3. *System for Award Management and Unique Entity Identifier.* At the time of application, each applicant must have an active registration in the System for Award Management (SAM) before submitting its application in accordance with 2 CFR part 25 ([ecfr.gov/current/title-2/subtitle-A/chapter-I/part-25](https://www.ecfr.gov/current/title-2/subtitle-A/chapter-I/part-25)). To register in SAM, entities will be required to obtain a Unique Entity Identifier (UEI). Instructions for obtaining the UEI are available at sam.gov/content/entity-registration.

(a) Applicants must maintain an active SAM registration, with current, accurate and complete information, at all times during which there is an active Federal award or an application under consideration by a Federal awarding Agency.

(b) Applicants must ensure they complete the Financial Assistance General Certifications and Representations in SAM.

(c) Applicants must provide a valid UEI in its application, unless determined exempt under 2 CFR 25.110 (*ecfr.gov/current/title-2/subtitle-A/chapter-I/part-25/subpart-A/section-25.110*).

(d) Each applicant must be registered in SAM and in have a UEI number. (e) The Agency will not make an award until the applicant has complied with all SAM requirements. If an applicant has not fully complied with the requirements by the time the Agency is ready to make an award, the Agency may determine that the applicant is not qualified to receive a Federal award and use that determination as a basis for making a Federal award to another applicant.

4. *Submission Dates and Times*. Complete applications must be submitted using one of the following methods:

- *Paper submissions*: Paper application must be received by 4:00 p.m. local time by the Rural Development State Office where the applicant's headquarters is located. **[INSERT DATE 35 DAYS AFTER DATE OF PUBLICATION IN THE *FEDERAL REGISTER*].**

Explanation of Dates: The application dates and times are firm. Applications must be in the USDA RDSO by the dates and times identified in this announcement. If the due date falls on a Saturday, Sunday, or Federal holiday, the application is due the next business day. The Agency will not consider any application received after the deadline.

Allow Sufficient Time For Mailing of Application: Applicants intending to mail applications must provide sufficient time to permit delivery on or before the closing deadline date and time. Acceptance by the United States Postal Service or private mailer does not constitute delivery. Facsimile (FAX), electronic mail, and postage due applications will not be accepted.

To submit a paper application, the original application package must be submitted to the Rural Development State Office where the applicant's headquarters is located. The

address for the headquarters of each USDA Rural Development State Office can be accessed at rd.usda.gov/about-rd/offices/state-offices.

Electronic submissions: Applicants may file an electronic application at Grants.gov. Application information for electronic submissions may be found at Grants.gov. Electronic applications must be submitted via Grants.gov by 11:59 p.m. Eastern Time on **[INSERT DATE 30 DAYS FROM DATE OF PUBLICATION IN THE FEDERAL REGISTER]**. The application dates and times are firm. The Agency will not consider any application received after the deadline. Follow the instructions at Grants.gov for registering and submitting an electronic application. If a system problem or technical difficulty occurs with an electronic application, please use the customer support resources available at Grants.gov.

Technical difficulties applying through Grants.gov are not a reason to extend the application deadline. If an application is unable to be submitted through Grants.gov, a paper application must be received in the appropriate Rural Development Office by the deadline previously noted.

The application dates and times are firm. If the due date falls on a Saturday, Sunday, or Federal holiday, the application is due the next business day. The Agency will not consider any application received after the deadline.

5. *Intergovernmental Review.* Executive Order (EO) 12372, “Intergovernmental Review of Federal Programs,” applies to this program. This EO requires that Federal agencies provide opportunities for consultation on proposed assistance with State and local governments. Many states have established a Single Point of Contact (SPOC) to facilitate this consultation. For a list of states that maintain a SPOC, please see the USDA website: <https://www.usda.gov/about-usda/general-information/staff-offices/office-chief-financial-officer/federal-financial-assistance-policy/intergovernmental-review>. If your state has a SPOC, you may submit a copy of the

application directly for review. Any comments obtained through the SPOC must be provided to your RD State Office for consideration as part of your application. If your state has not established a SPOC, you may submit your application directly to the Agency. Applications from Federally recognized Indian Tribes are not subject to this requirement.

6. *Funding Restrictions.* The following are examples of eligible and ineligible purposes under the RCDI program. Activities that meet the objectives of the RCDI program and meet the criteria outlined in this Notice will be considered eligible. These examples are illustrative and are not meant to limit the activities proposed in the application:

(a) The Intermediary provides training to the Recipient on how to conduct homeownership education classes. The Recipient then provides ongoing homeownership education to the residents of the community, the ultimate beneficiaries. This “train the trainer” concept fully meets the intent of this initiative. The Intermediary is providing Technical assistance that will build the Recipient’s Capacity by enabling it to conduct homeownership education classes for the public.

This is an eligible purpose. However, if the Intermediary directly provided homeownership education classes to individuals in the Recipient’s service area, this would not be an eligible purpose because the Recipient would be bypassed.

(b) If the Intermediary is working with a low-income community as the Recipient, the Intermediary must provide Technical assistance to the entity that represents the low-income community and is identified in the application. Examples of entities representing a low-income community are a village board or a town council.

If the Intermediary provides Technical assistance to the Board of the low-income community on how to establish a cooperative, this would be an eligible purpose. However, if the Intermediary works directly with individuals from the community to establish the cooperative, this is not an eligible purpose.

The Recipient's Capacity is built by learning skills that will enable it to support sustainable economic development in its community on an ongoing basis.

(c) The Intermediary may provide Technical assistance to the Recipient on how to create and operate a revolving loan fund. The Intermediary may not monitor or operate the revolving loan fund. RCDI Funds, including Matching funds, cannot be used to fund a revolving loan fund.

(d) The Intermediary may work with Recipients to build their Capacity to provide planning and leadership development training. The Recipients of this training would be expected to assume leadership roles in the development and execution of regional strategic plans. The Intermediary would work with multiple Recipients in helping communities recognize their connections to the greater regional and national economies.

(e) The Intermediary could provide training and Technical assistance to the Recipients on developing emergency shelter and feeding, short-term housing, search and rescue, and environmental accident, prevention, and cleanup program plans. For longer term disaster and economic crisis responses, the Intermediary could work with the Recipients to develop job placement and training programs and develop coordinated transit systems for displaced workers.

7. Other Submission Requirements. Fund use must be consistent with the RCDI purpose.

(a) *Eligible purposes* of grant Funds include, but are not limited to, the following:

(1) Provide Technical assistance to develop Recipients' Capacity and ability to undertake projects related to housing, community facilities, or community and economic development (*e.g.*, the Intermediary hires a staff person to provide Technical assistance to the Recipient or the Recipient hires a staff person, under the supervision of the Intermediary, to carry out the Technical assistance provided by the Intermediary). Hiring must support the Intermediary's training purpose. Additional staff can be hired as a secondary purpose needed to

carry out Technical assistance/training to the Recipient and must support the Intermediary's training purpose.

(2) Develop the Capacity of Recipients to conduct community development programs, (*e.g.*, homeownership education or training for business entrepreneurs).

(3) Develop the Capacity of Recipients to conduct developmental initiatives (*e.g.*, programs that support micro-enterprise and sustainable development).

(4) Develop the Capacity of Recipients to increase their leveraging ability and access to alternative funding sources by providing training and staffing.

(5) Develop the Capacity of Recipients to provide the Technical assistance component for essential community facilities projects.

(6) Assist Recipients in completing pre-development requirements for housing, community facilities, or community and economic development projects by providing resources for professional services, *e.g.*, architectural, engineering, or legal. While this is an eligible purpose, applicants need to ensure the Capacity of the Recipient is being expanded with appropriate training during the process.

(7) Improve Recipient's organizational Capacity by providing training and resource material on developing strategic plans, board operations, management, financial systems, and information technology.

(8) Purchase of computers, software, printers and other equipment is limited to \$10,000 per award at the Recipient level when directly related to the Technical assistance program being undertaken by the Intermediary.

(9) Provide Funds to Recipients for training-related travel costs and training expenses related to RCDI.

(10) RCDI Funds may be used to pay for a speaker as part of a program, equipment to facilitate the program, and the actual room that will house the meeting.

(b) The following is a list of *ineligible uses* of grant Funds:

(1) Pass-through grants, and any Funds provided to the Recipient in a lump sum that are not reimbursements.

(2) Funding a revolving loan fund.

(3) Construction (in any form).

(4) Salaries for positions involved in construction, renovations, rehabilitation, and any oversight of these types of activities.

(5) Intermediary preparation of strategic plans for Recipients.

(6) Funding prostitution, gambling, or any illegal activities.

(7) Grants to individuals.

(8) Funding a grant where there may be a Conflict of interest, or an appearance of a Conflict of interest, involving any action by the Agency.

(9) Paying obligations incurred before the grant period without prior Agency approval or after the ending date of the grant agreement.

(10) Purchasing real estate.

(11) Improvement or renovation of the Intermediary or Recipient's office space or for the repair or maintenance of vehicles.

(12) Any purpose prohibited in 2 CFR part 200 or 400.

(13) Using grant or Matching funds for Individual Development Accounts.

(14) In accordance with 31 U.S.C. 1345, “Expenses of Meetings,” appropriations may not be used for travel, transportation, and subsistence expenses for a meeting. RCDI grant Funds cannot be used for these meeting-related expenses. Matching funds may, however, be used to pay for these expenses.

(15) RCDI Funds cannot be used for meetings; they can, however, be used for travel, transportation, or subsistence expenses for program-related training and Technical assistance purposes. Any training not delineated in the application must be approved by the Agency to verify compliance with 31 U.S.C. 1345. Travel and per diem expenses (including meals and incidental expenses) will be allowed in accordance with 2 CFR parts 200 and 400.

E. Application Review Information

1. *Criteria.* All eligible and complete applications will be evaluated and scored based on the selection criteria and weights contained in this notice. Awards are subject to USDA grant regulations at 2 CFR part 400, which incorporated the Office of Management and Budget (OMB) regulations at 2 CFR part 200. Failure to address any of the application criteria by the application deadline will result in the application being determined ineligible, and the application will not be considered for funding.

All applications that are complete and eligible will be scored and ranked competitively.

The categories for scoring criteria used are the following:

(a) *Building Capacity and Expertise*— Maximum 40 Points

The applicant must demonstrate how it will improve the Recipients’ Capacity, through a program of financial and Technical assistance, as it relates to the RCDI purposes. Capacity building financial and Technical assistance should provide new functions to the Recipient(s) or expand existing functions that will enable the Recipient(s) to undertake projects in the areas of housing, community facilities, or community and economic development that will benefit the community. Capacity-building financial and Technical assistance may include, but is not limited

to: training to conduct community development programs (*e.g.*, homeownership education, or the establishment of business entrepreneurs, cooperatives, or micro-enterprises); organizational development (*e.g.*, assistance to develop or improve board operations, management, and financial systems); instruction on how to develop and implement a strategic plan; instruction on how to access alternative funding sources to increase leveraging opportunities; and staffing (*e.g.*, hiring a person at the Intermediary or Recipient level to provide Technical assistance to Recipients).

The program of financial and Technical assistance that is to be provided, its delivery, and the measurability of the program's effectiveness will determine the merit of the application.

All applications will be competitively ranked and the applications providing the most improvement in Capacity development and measurable activities being ranked the highest.

The narrative response must contain the following items. This list also contains the points for each item.

(1) Describe the nature of financial and Technical assistance to be provided to the Recipient(s) and the activities that will be conducted to deliver Technical assistance (10 Points).

(2) Explain how financial and Technical assistance will develop or increase the Recipient's Capacity. Indicate whether a new function is being developed or if existing functions are being expanded or performed more effectively (7 Points).

(3) Identify which RCDI purpose areas will be addressed with this assistance: Housing, community facilities, or community and economic development (3 Points).

(4) Describe how the results of the Technical assistance will be measured and describe the benchmarks to be used to measure effectiveness. Benchmarks should be specific and quantifiable (5 Points).

(5) Demonstrate that the Intermediary has conducted programs of financial and Technical assistance and achieved measurable results in the areas of housing, community facilities, or community and economic development in rural areas (10 Points).

(6) Provide in a chart or excel spreadsheet, the organization name, point of contact, address, phone number, email address, and the type and amount of the financial and Technical assistance the Intermediary has provided to the following for the last 3 years (5 Points).

- Nonprofit organizations in rural areas.
- Low-income communities in rural areas (also identify the type of entity, *e.g.*, city government, town council, or village board).

- Federally recognized Tribes

(b) Soundness of Approach—Maximum 15 Points

The applicant can receive up to 15 points for soundness of approach. The overall proposal will be considered under this criterion.

The maximum of 15 points for this criterion will be based on the following:

(1) The proposal fits the objectives for which applications were invited, is clearly stated, and the applicant has defined how this proposal will be implemented (7 Points).

(2) The ability to provide the proposed financial and Technical assistance based on prior accomplishments (6 Points).

(3) Cost effectiveness will be evaluated based on the budget in the application. The proposed grant amount and Matching funds should be utilized to maximize Capacity building at the Recipient level (2 Points).

(c) Population and Income—Maximum 15 Points

Population is based on the average population from the 2020 census data for the communities in which the Recipient is located. The physical address, not mailing address, for each Recipient must be used for this criterion. Community is defined for scoring purposes as a city, town, village, county, parish, borough, Indian reservation or census-designated place where the Recipient's office is physically located.

The applicant must submit the census data from the following website in the form of a printout to verify the population figures used for each Recipient. The data can be accessed at data.census.gov. Enter location, P1 (*i.e.*, Parma, Idaho, P1) and click "search". The Recipient location and population data for each Recipient must be listed in this section.

The average population of the Recipient locations will be used and will be scored as follows in the table illustrated below:

Population	Scoring (points)
10,000 or less	5
10,001 to 20,000	4
20,001 to 30,000	3
30,001 to 40,000	2
40,001 to 50,000	1

The average of the median household income for the communities where the Recipients are physically located will determine the points awarded. The physical address, not mailing address, for each Recipient must be used for this criterion. Applicants may compare the average Recipient median household income to the State median household income or the national median household income, whichever yields the most points. The national median household income to be used is \$69,021.

The applicant must submit the income data in the form of a printout of the applicable information from the following website to verify the income for each Recipient. The data being used is from the 2021 American Community Survey (ACS) 5-year estimates (2017-2021 data set). The data can be accessed at *data.census.gov*; click on tables, enter location, B19013 (*i.e.*, Parma, Idaho, B19013), click on “Search,” click the “+” symbol to expand the table, and select the 2021 ACS–5-year Estimates Detailed Tables. The Recipient location and income data for each Recipient must be listed in this section. Points will be awarded as follows in the table illustrated below:

Average Recipient median income	Scoring (points)
Less than or equal to 70 percent of state or national median household income	10
Greater than 70, but less than or equal to 80 percent of state or national median household income	5
In excess of 80 percent of state or national median household income	0

(d) State Director’s Points Based on Project Merit—Maximum 10 Points

(1) This criterion will be addressed by the Agency, not the applicant.

(2) The State Director may award up to 10 discretionary points for the highest priority project in each state, up to 7 points for the second highest priority project in each state and up to 5 points for the third highest priority project.

(3) Additional information:

- These points may be awarded by the Rural Development State Director to any application(s) that benefit their State regardless of whether the applicant is headquartered in their State.
- When an Intermediary submits an application that will benefit a State that is not the same as the State in which the Intermediary is headquartered, it is the Intermediary's responsibility to notify the State Director of the State which is receiving the benefit of its application. In such cases, State Directors awarding points to applications benefiting their state must notify the reviewing State in writing.
- Assignment of any points under this criterion requires written justification and must be tied to and awarded based on how closely the application aligns with the Rural Development State Office's strategic goals.

(e) Administrator Discretionary Points— Maximum 20 Points

The Administrator may award up to 20 discretionary points for projects to address geographic distribution of Funds, emergency conditions caused by economic problems, natural disasters and other initiatives identified by the Secretary.

2. Review and Selection Process. If requests exceed Funds available, the applications will be rated and ranked on a national basis by a review panel based on the "Application Review Information" contained in this Notice.

(a) If there is a tied score after the applications have been rated and ranked, the tie will be resolved by reviewing the scores for "Building Capacity and Expertise" and the applicant with the highest score in that category will receive a higher ranking. If the scores for "Building Capacity and Expertise" are the same, the scores will be compared for the next criterion, in sequential order, until the highest score can be determined.

(b) Initial screening: The Agency will screen each application to determine eligibility during the period immediately following the application deadline. Listed below are

examples of reasons for rejection from previous funding rounds. The following reasons for rejection are not all inclusive; however, they represent most of the previously rejected applications:

- Recipients were not located in eligible rural areas based on the definition in the Notice.
- Applicants failed to provide evidence of Recipient’s status, *i.e.*, documentation supporting nonprofit evidence of organization.
- Applicants failed to provide evidence of committed Matching funds or Matching funds were not committed for a period at least equal to the grant performance period.
- Application did not follow the RCDI structure with an Intermediary and Recipient.
- Recipients were not identified in the application.
- Intermediary did not provide evidence it had been incorporated for at least three years as the applicant entity.
- Applicants failed to address the “Application Review Information” in this Notice.
- The purpose of the proposal did not qualify as an eligible RCDI purpose.
- Inappropriate use of Funds (*e.g.*, construction or renovations).
- The applicant proposed providing financial and Technical assistance directly to individuals.
- The application package was not received by the closing date and time.

3. Anticipated Announcement and Federal Award Dates. September 30, 2025.

F. Federal Award Administration Information

1. *Federal Award Notices.* Within the limit of Funds available for such purpose, the awarding official of the Agency shall make grants in ranked order to eligible applicants under the procedures set forth in this Notice.

Successful applicants will receive a selection letter by e-mail containing instructions on the requirements necessary to proceed with execution and performance of the award. In addition, selected applicants will be requested to verify that components of the application have not changed at the time of selection and on the award obligation date, if requested by the Agency. This letter is not an authorization to begin performance.

The award is not approved until all information has been verified, and the awarding official of the Agency has signed Form RD 1940–1, “Request for Obligation of Funds” and the grant agreement.

Unsuccessful applicants will receive notification, including notification of appeal rights, by e-mail.

2. Administrative and National Policy Requirements.

Grantees will be required to do the following:

- (i) Execute a Rural Community Development Initiative Grant Agreement.
- (ii) Execute Form RD 1940–1, “Request for Obligation of Funds.”
- (iii) Use Form SF 270, “Request for Advance or Reimbursement,” to request reimbursements. Provide receipts for expenditures, timesheets and any other documentation to support the request for reimbursement.
- (iv) Provide financial status and project performance reports on a quarterly basis starting with the first full quarter after the grant award.
- (v) Maintain a financial management system that is acceptable to the Agency.
- (vi) Ensure that records are maintained to document all activities and expenditures utilizing RCDI grant Funds and Matching funds. Receipts for expenditures will be included in this documentation.

(vii) Provide annual audited financial statements in accordance with 2 CFR part 200, subpart F, or management reports on Form RD 442–2, “Statement of Budget, Income and Equity,” and Form RD 442–3, “Balance Sheet,” depending on the amount of Federal Funds expended and the outstanding balance.

(viii) Collect and maintain data provided by recipients on race, sex, and national origin and ensure recipients collect and maintain the same data on beneficiaries. Race and ethnicity data will be collected in accordance with OMB Federal Register notice, “Revisions to the Standards for the Classification of Federal Data on Race and Ethnicity,” (62 FR 58782), October 30, 1997. Sex data will be collected in accordance with Title IX of the Education Amendments of 1972. These items should not be submitted with the application but should be available upon request by the Agency.

(ix) Provide a final project performance report.

(x) Identify and report any association or relationship with Rural Development employees.

(xi) All awards of Federal financial assistance made under this NOFO are subject to applicable civil rights laws, which may include Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, the Age Discrimination Act of 1975, Title VIII of the Civil Rights Act of 1968, Title IX of the Education Amendments Act of 1973, and the Equal Credit Opportunity Act of 1974..

(xii) The grantee must comply with policies, guidance, and requirements as described in the following applicable Code of Federal Regulations, and any successor regulations:

(A) 2 CFR parts 200 and 400 (Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards).

(B) 2 CFR parts 417 and 180 (Government-wide Debarment and Suspension (Nonprocurement)).

3. *Reporting.* After grant approval and through grant completion, you will be required to provide the following, as indicated in the Grant Agreement:

(a) SF-425, “Federal Financial Report” and SF-PPR, “Performance Progress Report” will be required on a quarterly basis (due 30 working days after each calendar quarter). The Performance Progress Report shall include the elements described in the grant agreement.

(b) Final financial and performance reports will be due 120 calendar days after the period of performance end date.

(c) A summary at the end of the final report with elements as described in the grant agreement to assist in documenting the annual performance goals of the RCDI program for Congress.

G. Federal Awarding Agency Contacts

Contact the Rural Development State Office where the applicant’s headquarters is located. A list of Rural Development State Offices contacts can be found at: rd.usda.gov/about-rd/state-offices

H. Other Information

1. *Paperwork Reduction Act.* The paperwork burden has been approved by the Office of Management and Budget (OMB) under OMB Control Number 0575-0180.

2. *National Environmental Policy Act.* All Recipients under this notice are subject to the requirements of 7 CFR part 1b.

3. Equal Opportunity for Religious Organizations.

(a) Faith-based organizations may apply for this award on the same basis as any other organization, as set forth at, and subject to the protections and requirements of, this part and any applicable constitutional and statutory requirements, including 42 U.S.C. 2000bb et seq. USDA will not, in the selection of recipients, discriminate for or against an organization on the basis of the organization's religious character, motives, or affiliation, or lack thereof, or on the basis of conduct that would not be considered grounds to favor or disfavor a similarly situated secular organization.

(b) A faith-based organization that participates in this program will retain its independence from the Government and may continue to carry out its mission consistent with religious freedom and conscience protections in Federal law. Religious accommodations may also be sought under many of these religious freedom and conscience protection laws.

(c) A faith-based organization may not use direct Federal financial assistance from USDA to support or engage in any explicitly religious activities except when consistent with the Establishment Clause of the First Amendment and any other applicable requirements. An organization receiving Federal financial assistance also may not, in providing services funded by USDA, or in their outreach activities related to such services, discriminate against a program beneficiary or prospective program beneficiary on the basis of religion, a religious belief, a refusal to hold a religious belief, or a refusal to attend or participate in a religious practice.

4. *Nondiscrimination Statement.* In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity

conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotope, American Sign Language, etc.) should contact the State or local Agency that administers the program or contact USDA through the Telecommunications Relay Service at 711 (voice and TTY). Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at [usda.gov/about-usda/general-information/staff-offices/office-assistant-secretary-civil-rights/how-file-program-discrimination-complaint](https://www.usda.gov/about-usda/general-information/staff-offices/office-assistant-secretary-civil-rights/how-file-program-discrimination-complaint) and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by:

- (1) Mail: U.S. Department of Agriculture
Office of the Assistant Secretary for Civil Rights
1400 Independence Avenue, SW, Mail Stop 9410
Washington, D.C. 20250-9410; or
- (2) Fax: (202) 690-7442; or
- (3) Email: program.intake@usda.gov.

USDA is an equal opportunity provider, employer, and lender.

Christine Mechtly,

Acting Administrator,

Rural Housing Service.

