

Departments

DEPARTMENT OF AGRICULTURE

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Administrator, Rural Housing Service	INGA SMULKSTYS
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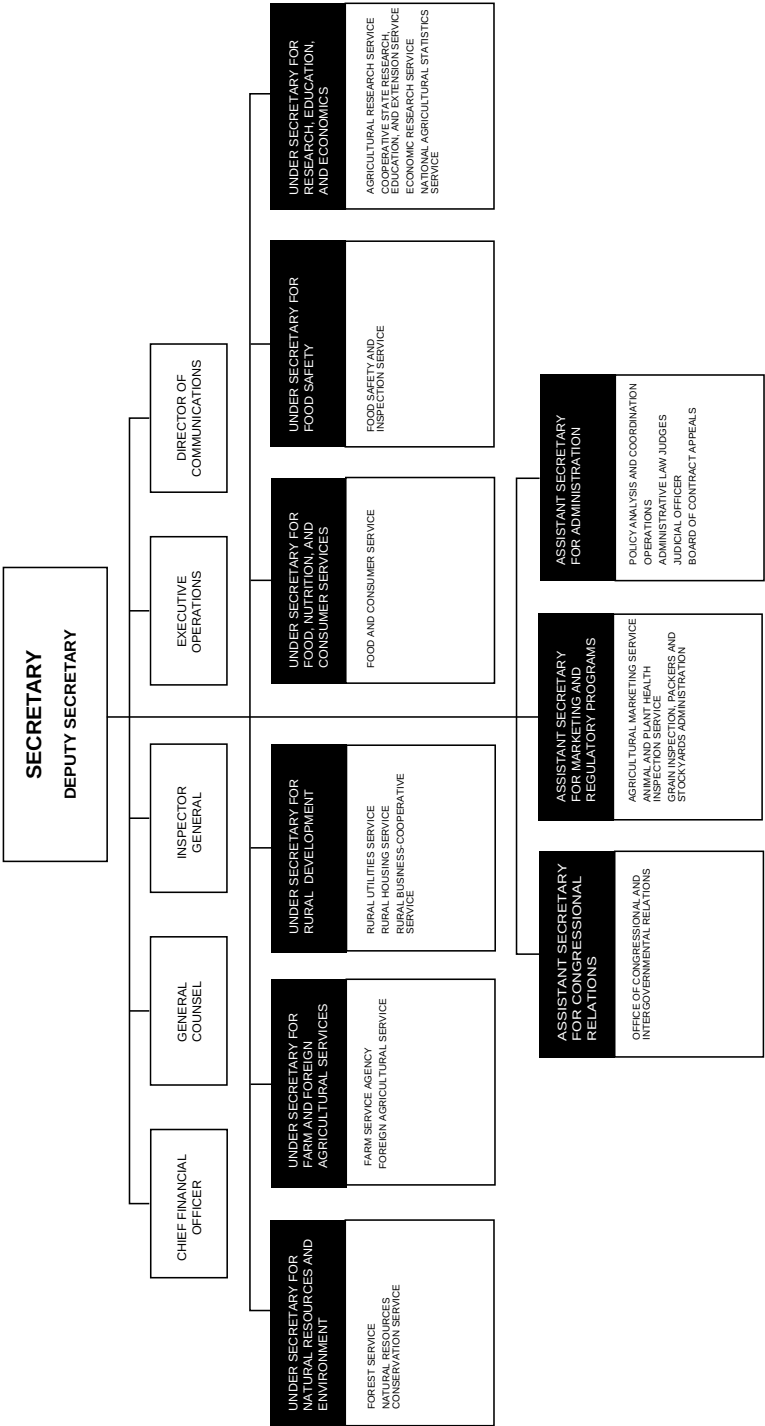
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Director, Office of Small and Disadvantaged Business Utilization	SHARRON HARRIS

[For the Department of Agriculture statement of organization, see the *Code of Federal Regulations*, Title 7, Part 2]

The Department of Agriculture works to improve and maintain farm income and to develop and expand markets abroad for agricultural products. The Department helps to curb and to cure poverty, hunger, and malnutrition. It works to enhance the environment and to maintain production capacity by helping landowners protect the soil, water, forests, and other natural resources. Rural development, credit, and conservation programs are key resources for carrying out national growth policies. Department research findings directly or indirectly benefit all Americans. The Department, through inspection and grading services, safeguards and ensures standards of quality in the daily food supply.

The Department of Agriculture (USDA) was created by act of May 15, 1862 (7 U.S.C. 2201), and was administered by a Commissioner of Agriculture until 1889	(5 U.S.C. 511, 514, 516). By act of February 9, 1889 (7 U.S.C. 2202, 2208, 2212), the powers and duties of the Department were enlarged. The
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Department was made the eighth executive department in the Federal Government, and the Commissioner became the Secretary of Agriculture. The Department was reorganized under the Federal Crop Insurance Reform and Department of Agriculture Reorganization Act of 1994 (7 U.S.C. 6901 note).

In carrying out its work in the program mission areas, USDA relies on the support of departmental administration staff, as well as the Office of the Chief Financial Officer, Office of Communications, Office of Congressional and Intergovernmental Relations, Office of Inspector General, and the Office of the General Counsel.

Rural Development

The rural development mission of USDA is to assist rural Americans in using their abilities to improve their quality of life. To accomplish this mission requires the fostering of new cooperative relationships among Government, industry, and communities. Three agencies carry out this mission and report to the Under Secretary for Rural Development: the Rural Housing Service, which includes rural housing and rural community facility loan and grant programs; the Rural Business-Cooperative Service, which includes business and cooperative development programs; and the Rural Utilities Service, which includes telephone, electric, water, and sewer programs. There are approximately 1,580 rural development field offices that provide frontline delivery of all rural development loan and grant programs at the local level.

Rural Business-Cooperative Service

The mission of the Rural Business-Cooperative Service (RBS) is to enhance the quality of life for all rural Americans by providing leadership in building competitive businesses and cooperatives that can prosper in the global trading marketplace.

The Service was established by Public Law 103-354 to carry out principal programs under the Consolidated Farm and Rural Development Act (7 U.S.C. 1921 *et seq.*) and the Food, Agriculture, Conservation, and Trade Act of 1990 (7 U.S.C. 5901 *et seq.*).

Business programs are usually leveraged with cooperatives and private sector lenders to meet business credit

needs in underserved areas. The major programs of RBS include commercial lending, revolving loan funds, and technical assistance, empowerment program, and cooperative services. The business loan and grant programs include:

Business and Industrial Guaranteed Loans These loans are used to improve, develop, or finance business, industry, and employment, and to improve the economic and environmental climate in rural communities, including pollution abatement and control. This purpose is achieved through bolstering the existing private credit structure through guarantee of quality loans which will provide lasting community benefits. This type of assistance is available to businesses located in areas outside any city with a population of 50,000 or more and its immediate adjacent urbanized or urbanizing area. Eligible entities include corporations, partnerships, cooperatives, recognized Indian tribes, individuals, and other legal entities.

Intermediary Relending Program Loans These loans are used to finance business facilities and community development projects in rural areas including cities with populations of less than 25,000. This is achieved through loans made by RBS to intermediaries which provide loans to ultimate recipients for business facilities and community development projects. Eligible intermediaries include public bodies, nonprofit corporations, Indian tribes, and cooperatives.

Rural Business Enterprise Grants These grants help public bodies, nonprofit corporations, and federally recognized