

Community Facilities Guaranteed Loan Program

Strengthening Fire Protection and Emergency Response in Rural America

Rural emergency response departments need dependable stations, equipment, and communications to protect residents and local economies. The USDA Community Facilities (CF) Guaranteed Loan Program can finance essential public safety assets—helping communities improve readiness without forcing near-term budget tradeoffs.

X-Caliber Rural Capital (XRC) helps public entities, tribes, and nonprofit service providers access debt financing through making loans by screening eligibility, structuring the request, underwriting, and packaging a complete file for smoother processing.

Eligible Areas

Rural areas with populations generally at or below 50,000 (subject to USDA rural eligibility rules). An early eligibility screen helps communities plan with confidence.

Terms

- Up to 40 years (based on collateral type and repayment capacity)
- Rate: negotiated between borrower and lender (fixed or variable options)
- Loan size: up to \$100MM

Use of Proceeds

- Fire stations, rescue facilities, and public safety buildings (construction, expansion, modernization)
- Fire and EMS essential equipment (engines, tankers, ladder trucks, brush trucks, ambulances, specialty units)
- Communications and readiness upgrades tied to emergency response service
- Refinancing for essential public safety assets to improve long-term affordability

Qualified Applicants

- Public bodies
- Federally recognized tribes
- Non-profit organizations

Overall Benefits

- Maintain budget stability by aligning repayment capacity
- Strengthen response through upgraded facilities, equipment, and coordination
- Safeguard the local economy by enhancing emergency services
- Establish a clear, credible, and supported capital plan
- Unlock capital access beyond conventional rural financing limits

Community Asset Example

A rural fire district refinanced a critical fire truck that supports thousands of residents and responds to 2,000+ calls per year, helping stabilize the long-term cost of a mission-critical asset and support service continuity.

\$1.5MM USDA COMMUNITY FACILITIES LOAN

PUBLIC SAFETY EQUIPMENT
REFINANCE
SPARTANBURG, SC



For more detailed program information, please inquire with your loan originator or email info@xrcusda.com