

# USDA Rural Development Customer Satisfaction Survey 2009 Final Version

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## Introduction

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Thank you in advance for taking the time to provide us with your feedback. USDA Rural Development's mission is to increase economic opportunity and improve the quality of life for all rural Americans. Gathering your feedback helps to ensure that we are delivering on our mission to you and to all of Rural America.

CFI Group, an independent third-party research group, is administering this survey. This brief survey asks about your satisfaction with our products and services as well as ways that we can improve our service to you. Your answers will remain anonymous and will be combined with those from other respondents for research and evaluation purposes only.

This survey should take approximately 10-15 minutes and the U.S. Office of Management and Budget Control No.1090-0007 authorized its use for Rural Development.

**WATER PROGRAM AND ENVIRONMENTAL RESPONDENTS: Pages 2-6 only**

**BUSINESS AND INDUSTRY RESPONDENTS: Pages 7-12 only**

**MULTIFAMILY HOUSING RESPONDENTS: Pages 13-17 only**

**WATER PROGRAM AND ENVIRONMENTAL**

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**Awareness**

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**ASK A1-A2 TO ALL RESPONDENTS: Multi-Family Housing (Guaranteed), Business and Industry (Guaranteed) and Water Program and Environmental (Direct)**

- A1. How did you find out about the USDA Rural Development program? (Open End)
- A2. What is the approximate driving time to the nearest Lender or Rural Development office?
1. Less than 15 minutes
  2. More than 15 minutes but less than 30 minutes
  3. More than 30 minutes but less than 1 hour
  4. More than 1 hour but less than 2 hours
  5. More than 2 hours

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**Background**

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**ASK B1-B4 TO Water Program and Environmental (Direct) only**

- B1. How recent was your last rate increase?
1. Less than 3 years
  2. More than 3 years but fewer than 5 years
  3. More than 5 years but fewer than 10 years
  4. More than 10 years
- B2. What is the current average rate for water or sewer service to rural household in your service territory?
- B3. Have you received no-cost assistance from either of the following Rural-Development funded technical assistance providers? (Select all that apply)
1. Rural Water Associations
  2. Rural Community Assistance Partnership

**(IF B3=1 and/or 2 ASK B4)**

- B4. How satisfied were you with that experience?

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**Application/Loan Processes**

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**ASK AP7-AP10 TO Water Program and Environmental (Direct) only**

Think about the loan application process for the USDA Rural Development program in which you participated, please use a scale from "1" to "10" where "1" means "poor" and "10" means "excellent" to rate the loan application process on the following:

- Ap7. Ease of submitting application, and amount of paperwork required not being too burdensome
- Ap8. Responsiveness/communication regarding the status of your application
- Ap9. Timeliness of decision
- Ap10. Clarity of terms of the loan

**ASK AP11-AP14 TO ALL RESPONDENTS: Multi-Family Housing (Guaranteed), Business and Industry (Guaranteed) and Water Program and Environmental (Direct)**

- Ap11. Did the USDA RD office communicate with you timely on what items are needed on your application?
1. Yes
  2. No
  3. Don't Know
- Ap12. Have you ever applied in the past for a Rural Development program loan and been rejected?
1. Yes (SKIP TO NEXT SECTION)
  2. No (Continue)
  3. Don't Know (SKIP TO NEXT SECTION)
- Ap13. Why were you rejected? (Open end)
- Ap14. Were you determined to be eligible for the USDA Rural Development program, but funding was not available?
1. Yes
  2. No
  3. Don't Know

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### Customer Service

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**ASK CS1-CS5 TO ALL RESPONDENTS: Multi-Family Housing (Guaranteed), Business and Industry (Guaranteed) and Water Program and Environmental (Direct)**

- CS1. Have you had contact with a representative of the USDA Rural Development program in the past year?
1. Yes (CONTINUE)
  2. No (SKIP TO NEXT SECTION)
  3. Don't Know (SKIP TO NEXT SECTION)

Thinking about the customer service that you received from USDA Rural Development program, please rate the representative on the following using a scale from "1" to "10" where "1" means "poor" and "10" means "excellent." If a particular question does not apply please select N/A.

- CS2. Courtesy and professionalism of the USDA representative
- CS3. Knowledge of USDA representative with respect to laws and regulations of their program
- CS4. Ability to answer your questions regarding other program areas
- CS5. Timeliness in responding to your question or request and providing follow up

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### Information/Communications

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**ASK I1-I2 TO ALL RESPONDENTS: Multi-Family Housing (Guaranteed), Business and Industry (Guaranteed) and Water Program and Environmental (Direct)**

Thinking about the information that you receive or access concerning programs from USDA Rural Development, please use a scale from “1” to “10” where “1” means “poor” and “10” means “excellent” to rate the information on the following. If a particular question does not apply please select N/A.

11. Ease of accessing information from Rural Development
12. Clarity and ease of understanding information from Rural Development about the loans program

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#### Comparisons to other programs

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#### **ASK OP4 to Water Program and Environmental (Direct) only**

- OP4. How does this application process compare to other funding agencies application processes? Please use a scale from 1 to 10, where 1 is much worse than other application processes and 10 is much better than other application processes.

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#### ACSI

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#### **ASK ACSI1-ACSI3 to ALL RESPONDENTS: Multi-Family Housing (Guaranteed), Business and Industry (Guaranteed) and Water Program and Environmental (Direct)**

- ACSI1. Overall, how satisfied are you with USDA Rural Development? Please use a scale from 1 to 10, where 1 is *very dissatisfied* and 10 is *very satisfied*?
- ACSI2. How well do the programs and services from USDA Rural Development meet your expectations? Please use a scale from 1 to 10, where 1 means *falls short of expectations* and 10 means *exceeds expectations*.
- ACSI3. How does USDA Rural Development compare to the ideal agency or organization that promotes economic opportunity and improvement of the quality of life for in rural Americans? Please use a scale from 1 to 10, where 1 means *not very close to the ideal* and 10 means *very close to the ideal*.

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#### Outcomes

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#### **ASK O1-O3 to ALL RESPONDENTS Multi-Family Housing (Guaranteed), Business and Industry (Guaranteed) and Water Program and Environmental (Direct)**

- O1. Using a 10-point scale where “1” means “Not very likely” and “10” means “Very likely,” please rate how likely are you to recommend programs from the USDA Rural Development to others who might benefit from RD Programs, if you were asked?
- O2. Do you plan to apply to the USDA Rural Development program again in the future?
  1. Yes (SKIP TO NEXT SECTION)
  2. No ((CONTINUE)
  3. Don't Know (SKIP TO NEXT SECTION)

(IF NO)

- O3. Why would you choose not to apply again in the future?

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#### Marketing

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#### **ASK M3 TO Water Program and Environmental (Direct) only**

M3. What trade shows or similar events do you attend to learn about funding opportunities?

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Open End

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**ASK OE2 TO ALL RESPONDENTS Multi-Family Housing (Guaranteed), Business and Industry (Guaranteed) and Water Program and Environmental (Direct)**

OE2. Please share any other comments that you have about programs from USDA Rural Development.

D1. Please indicate the type of Internet access you have.

1. Dial up
2. High speed/Cable/DSL
3. Wireless
4. Other (Specify)
5. Do not have Internet access
6. Don't Know

D4. Do you serve hard to finance areas such as persistent poverty and tribal?

1. Yes
2. No
3. Don't Know

D5. What could the USDA do to collaborate with you and help you better serve hard to finance areas?

D6. Please indicate any of the following Rural Development Programs with which you are familiar. (Select all that apply.)

1. Electric Programs
2. Telecom Programs
3. Distance Learning & Telemedicine Programs
4. Single Family Housing Programs
5. Community Facilities Programs
6. Cooperative Programs
7. Water and Environmental Programs
8. Broadband Programs
9. Multifamily Housing Programs
10. Business & Industry Programs
11. Renewable Energy and Energy Efficiency Programs

D7. Have you ever recommended Rural Development Programs to others?

1. Yes
2. No
3. Don't Know

D8. Please name the organizations to which you recommended Rural Development Program(s).

D9. Please check the following if you can substantiate your loans or services include:

1. Women Owned Businesses

2. Small Disadvantaged Businesses
3. Individuals with Disabilities
4. Hispanic or Latino
5. American Indian or Alaska Native
6. Asian
7. Black or African American
8. Native Hawaiian of Other Pacific Islander
9. White

## BUSINESS AND INDUSTRY

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### Awareness

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#### **ASK A1-A2 TO ALL RESPONDENTS: Multi-Family Housing (Guaranteed), Business and Industry (Guaranteed) and Water Program and Environmental (Direct)**

- A1. How did you find out about the USDA Rural Development program? (Open End)
- A2. What is the approximate driving time to the nearest Lender or Rural Development office?
1. Less than 15 minutes
  2. More than 15 minutes but less than 30 minutes
  3. More than 30 minutes but less than 1 hour
  4. More than 1 hour but less than 2 hours
  5. More than 2 hours

#### **ASK A3 TO Business and Industry (Guaranteed) only**

- A3. Why did you seek obtaining a Rural Development Guarantee?

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### Application/Loan Processes

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#### **ASK AP1-AP6 TO Multi-Family Housing (Guaranteed) and Business and Industry (Guaranteed) only**

Think about the loan application process for the USDA Rural Development program in which you participated, please use a scale from "1" to "10" where "1" means "poor" and "10" means "excellent" to rate the loan application process on the following:

- Ap1. Ease of explaining program to loan recipient
- Ap2. Ease of submitting application, and amount of paperwork required not being too burdensome
- Ap3. Timeliness of underwriting process
- Ap4. Timeliness of decision process
- Ap5. Required reporting (annual reports, budget info, etc.) for loan servicing
- Ap6. Did you ever lose a loan because the underwriting process took too long?
1. Yes
  2. No
  3. Don't Know

#### **ASK AP11-AP14 TO ALL RESPONDENTS: Multi-Family Housing (Guaranteed), Business and Industry (Guaranteed) and Water Program and Environmental (Direct)**

- Ap11. Did the USDA RD office communicate with you timely on what items are needed on your application?
1. Yes
  2. No
  3. Don't Know
- Ap12. Have you ever filled an application in the past for a Rural Development guaranteed loan and been rejected?
1. Yes (SKIP TO NEXT SECTION)
  2. No (Continue)
  3. Don't Know (SKIP TO NEXT SECTION)

Ap13. Why was your application rejected? (Open end)

Ap14. Was your application determined to be eligible for the USDA Rural Development program, but funding was not available?

1. Yes
2. No
3. Don't Know

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### Customer Service

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#### **ASK CS1-CS5 TO ALL RESPONDENTS: Multi-Family Housing (Guaranteed), Business and Industry (Guaranteed) and Water Program and Environmental (Direct)**

CS1. Have you had contact with a representative of the USDA Rural Development program in the past year?

1. Yes (CONTINUE)
2. No (SKIP TO NEXT SECTION)
3. Don't Know (SKIP TO NEXT SECTION)

Thinking about the customer service that you received from USDA Rural Development program, please rate the representative on the following using a scale from "1" to "10" where "1" means "poor" and "10" means "excellent." If a particular question does not apply please select N/A.

- CS2. Courtesy and professionalism of the USDA representative
- CS3. Knowledge of USDA representative with respect to laws and regulations of their program
- CS4. Ability to answer your questions regarding other program areas
- CS5. Timeliness in responding to your question or request and providing follow up

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### Information/Communications

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#### **ASK I1-I2 TO ALL RESPONDENTS: Multi-Family Housing (Guaranteed), Business and Industry (Guaranteed) and Water Program and Environmental (Direct)**

Thinking about the information that you receive or access concerning programs from USDA Rural Development, please use a scale from "1" to "10" where "1" means "poor" and "10" means "excellent" to rate the information on the following. If a particular question does not apply please select N/A.

- I1. Ease of accessing information from Rural Development
- I2. Clarity and ease of understanding information from Rural Development about the guarantee program

#### **ASK I3-I5 TO Multi-Family Housing (Guaranteed) and Business and Industry (Guaranteed) only**

- I3. Information regarding changes to Rural Development guidance (e.g. regulations, policies and procedures) being available in a timely manner
- I4. Responsiveness of state offices
- I5. Consistency of communications and information between the state and local offices

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### IT Applications

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**ASK IT1-IT8 to Multi-Family Housing and Business and Industry only**

- IT1. Does your organization use LINC – Lender Interface Network Connection for reporting loan status?
1. Yes (CONTINUE)
  2. No (SKIP TO NEXT SECTION)
  3. Don't Know (SKIP TO NEXT SECTION)

Thinking about the on-line system LINC – Lender Interface Network Connection that you use to report loan status to Rural Development loans, please use a scale from “1” to “10” where “1” means “poor” and “10” means “excellent” to rate the information on the following. If a particular question does not apply please select N/A.

- IT2. Accessibility of system
- IT3. Ease of using system for reporting
- IT4. Functionality of system
- IT5. Does your organization use Pay.gov for making payments to the government?
1. Yes (CONTINUE)
  2. No (SKIP TO NEXT SECTION)
  3. Don't Know (SKIP TO NEXT SECTION)

Thinking about the on-line system Pay.gov that you use make payments, please use a scale from “1” to “10” where “1” means “poor” and “10” means “excellent” to rate the information on the following. If a particular question does not apply please select N/A.

- IT6. Accessibility of system
- IT7. Ease of using system for making payments
- IT8. Functionality of system

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**Comparisons to other programs**


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**ASK OP1-OP3 to Multi-Family Housing and Business & Industry only**

Now think about how the loan guarantees you obtain for your customers through USDA Rural Development compare to other loans from SBA, FHA, Freddie MAC, Fannie Mae and other sources. Please use a scale from “1” to “10” where “1” means “poor” and “10” means “excellent” to rate the information on the following. If a particular question does not apply please select N/A.

- OP1. Profitability of product compared to other loan products
- OP2. Ease of selling in secondary market
- OP3. Loan program being easy to explain and not overly complex

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**ACSI**


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**ASK ACSI1-ACSI3 to ALL RESPONDENTS: Multi-Family Housing (Guaranteed), Business and Industry (Guaranteed) and Water Program and Environmental (Direct)**

- ACSI1. Overall, how satisfied are you with USDA Rural Development? Please use a scale from 1 to 10, where 1 is *very dissatisfied* and 10 is *very satisfied*?
- ACSI2. How well do the programs and services from USDA Rural Development meet your expectations? Please use a scale from 1 to 10, where 1 means *falls short of expectations* and 10 means *exceeds expectations*.

ACSI3. How does USDA Rural Development compare to the ideal agency or organization that promotes economic opportunity and improvement of the quality of life for rural Americans? Please use a scale from 1 to 10, where 1 means *not very close to the ideal* and 10 means *very close to the ideal*.

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### Outcomes

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#### **ASK O1-O3 to ALL RESPONDENTS Multi-Family Housing (Guaranteed), Business and Industry (Guaranteed) and Water Program and Environmental (Direct)**

- O1. Using a 10-point scale where "1" means "Not very likely" and "10" means "Very likely," please rate how likely are you to recommend programs from the USDA Rural Development to others who might benefit from RD Programs, if you were asked?
- O2. Do you plan to apply to the USDA Rural Development program again in the future?
1. Yes (SKIP TO NEXT SECTION)
  2. No ((CONTINUE)
  3. Don't Know (SKIP TO NEXT SECTION)

(IF NO)

- O3. Why would you choose not to apply again in the future?

#### **ASK O4 TO Business and Industry (Guaranteed) only**

- O4. What benefits resulted from you obtaining a Rural Development B&I loan guarantee?
- O5. What kind of project(s) have you financed with B&I guaranteed loans?

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### Marketing

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#### **ASK M1-M2 to Multi-Family Housing and Business & Industry only**

- M1. What regional banking events do you visit?
- M2. Which regional and local rural development organizations do you work with?

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### Open End

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#### **ASK OE1 TO Business and Industry (Guaranteed) only**

- OE1. What recommendations do you have on improving the Rural Development Guarantee product and/or process?

#### **ASK OE2 TO ALL RESPONDENTS Multi-Family Housing (Guaranteed), Business and Industry (Guaranteed) and Water Program and Environmental (Direct)**

- OE2. Please share any other comments that you have about programs from USDA Rural Development.
- D1. Please indicate the type of Internet access you have
1. Dial up
  2. High speed/Cable/DSL
  3. Wireless

4. Other (Specify)
  5. Do not have Internet access
  6. Don't Know
- D2. Do you use secondary markets to sell USDA Rural Development loans?
1. Yes
  2. No
  3. Don't Know
- D3. Do you make loans to business cooperatives?
1. Yes
  2. No
  3. Don't Know
- D4. Do you serve hard to finance areas such as persistent poverty and tribal?
1. Yes
  2. No
  3. Don't Know
- D5. What could the USDA do to collaborate with you and help you better serve hard to finance areas?
- D6. Please indicate any of the following Rural Development Programs with which you are familiar. (Select all that apply.)
1. Electric Programs
  2. Telecom Programs
  3. Distance Learning & Telemedicine Programs
  4. Single Family Housing Programs
  5. Community Facilities Programs
  6. Cooperative Programs
  7. Water and Environmental Programs
  8. Broadband Programs
  9. Multifamily Housing Programs
  10. Business & Industry Programs
  11. Renewable Energy and Energy Efficiency Programs
- D7. Have you ever recommended Rural Development Programs to others?
1. Yes
  2. No
  3. Don't Know
- D8. Please name the organizations to which you recommended Rural Development Program(s).
- D9. Please check the following if you can substantiate your loans or services include:
1. Women Owned Businesses
  2. Small Disadvantaged Businesses
  3. Individuals with Disabilities

4. Hispanic or Latino
5. American Indian or Alaska Native
6. Asian
7. Black or African American
8. Native Hawaiian of Other Pacific Islander
9. White

## MULTI-FAMILY HOUSING

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### Awareness

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**ASK A1-A2 TO ALL RESPONDENTS: Multi-Family Housing (Guaranteed), Business and Industry (Guaranteed) and Water Program and Environmental (Direct)**

- A1. How did you find out about the USDA Rural Development program? (Open End)
- A2. What is the approximate driving time to the nearest Lender or Rural Development office?
1. Less than 15 minutes
  2. More than 15 minutes but less than 30 minutes
  3. More than 30 minutes but less than 1 hour
  4. More than 1 hour but less than 2 hours
  5. More than 2 hours

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### Application/Loan Processes

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**ASK AP1-AP6 TO Multi-Family Housing (Guaranteed) and Business and Industry (Guaranteed) only**

Think about the loan application process for the USDA Rural Development program in which you participated, please use a scale from "1" to "10" where "1" means "poor" and "10" means "excellent" to rate the loan application process on the following:

- Ap1. Ease of explaining program to loan recipient
- Ap2. Ease of submitting application, and amount of paperwork required not being too burdensome
- Ap3. Timeliness of underwriting process
- Ap4. Timeliness of decision process
- Ap5. Required reporting (annual reports, budget info, etc.) for loan servicing
- Ap6. Did you ever lose a loan because the underwriting process took too long?
1. Yes
  2. No
  3. Don't Know

**ASK AP11-AP14 TO ALL RESPONDENTS: Multi-Family Housing (Guaranteed), Business and Industry (Guaranteed) and Water Program and Environmental (Direct)**

- Ap11. Did the USDA RD office communicate with you timely on what items are needed on your application?
1. Yes
  2. No
  3. Don't Know
- Ap12. Have you ever applied in the past for a Rural Development program loan and been rejected?
1. Yes (SKIP TO NEXT SECTION)
  2. No (Continue)
  3. Don't Know (SKIP TO NEXT SECTION)
- Ap13. Why were you rejected? (Open end)
- Ap14. Were you determined to be eligible for the USDA Rural Development program, but funding was not available?

1. Yes
2. No
3. Don't Know

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### Customer Service

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#### **ASK CS1-CS5 TO ALL RESPONDENTS: Multi-Family Housing (Guaranteed), Business and Industry (Guaranteed) and Water Program and Environmental (Direct)**

- CS1. Have you had contact with a representative of the USDA Rural Development program in the past year?
1. Yes (CONTINUE)
  2. No (SKIP TO NEXT SECTION)
  3. Don't Know (SKIP TO NEXT SECTION)

Thinking about the customer service that you received from USDA Rural Development program, please rate the representative on the following using a scale from "1" to "10" where "1" means "poor" and "10" means "excellent." If a particular question does not apply please select N/A.

- CS2. Courtesy and professionalism of the USDA representative
- CS3. Knowledge of USDA representative with respect to laws and regulations of their program
- CS4. Ability to answer your questions regarding other program areas
- CS5. Timeliness in responding to your question or request and providing follow up

#### **ASK C6 TO Multi-Family Housing (Guaranteed) and Business and Industry (Guaranteed) only**

- CS6. Responsiveness of state offices

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### Information/Communications

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#### **ASK I1-I2 TO ALL RESPONDENTS: Multi-Family Housing (Guaranteed), Business and Industry (Guaranteed) and Water Program and Environmental (Direct)**

Thinking about the information that you receive or access concerning programs from USDA Rural Development, please use a scale from "1" to "10" where "1" means "poor" and "10" means "excellent" to rate the information on the following. If a particular question does not apply please select N/A.

- I1. Ease of accessing information from Rural Development
- I2. Clarity and ease of understanding information from Rural Development about the loans program

#### **ASK I3-I5 TO Multi-Family Housing (Guaranteed) and Business and Industry (Guaranteed) only**

- I3. Information regarding changes to Rural Development guidance (e.g. regulations, policies and procedures) being available in a timely manner
- I4. Responsiveness of state offices
- I5. Consistency of communications and information between the state and local offices

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### IT Applications

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**ASK IT1-IT8 to Multi-Family Housing and Business and Industry only**

- IT1. Does your organization use LINC – Lender Interface Network Connection for reporting loan status?
1. Yes (CONTINUE)
  2. No (SKIP TO NEXT SECTION)
  3. Don't Know (SKIP TO NEXT SECTION)

Thinking about the on-line system LINC – Lender Interface Network Connection that you use to report loan status to Rural Development loans, please use a scale from “1” to “10” where “1” means “poor” and “10” means “excellent” to rate the information on the following. If a particular question does not apply please select N/A.

- IT2. Accessibility of system
- IT3. Ease of using system for reporting
- IT4. Functionality of system
- IT5. Does your organization use Pay.gov for making payments to the government?
1. Yes (CONTINUE)
  2. No (SKIP TO NEXT SECTION)
  3. Don't Know (SKIP TO NEXT SECTION)

Thinking about the on-line system Pay.gov that you use make payments, please use a scale from “1” to “10” where “1” means “poor” and “10” means “excellent” to rate the information on the following. If a particular question does not apply please select N/A.

- IT6. Accessibility of system
- IT7. Ease of using system for making payments
- IT8. Functionality of system

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**Comparisons to other programs**


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**ASK OP1-OP3 to Multi-Family Housing and Business & Industry only**

Now think about how the loans you obtain for your customers through USDA Rural Development compare to other loans from FHA, Freddie MAC, Fannie Mae and other sources. Please use a scale from “1” to “10” where “1” means “poor” and “10” means “excellent” to rate the information on the following. If a particular question does not apply please select N/A.

- OP1. Profitability of product compared to other loan products
- OP2. Ease of selling in secondary market
- OP3. Loan program being easy to explain and not overly complex

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**ACSI**


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**ASK ACSI1-ACSI3 to ALL RESPONDENTS: Multi-Family Housing (Guaranteed), Business and Industry (Guaranteed) and Water Program and Environmental (Direct)**

- ACSI1. Overall, how satisfied are you with USDA Rural Development? Please use a scale from 1 to 10, where 1 is *very dissatisfied* and 10 is *very satisfied*?
- ACSI2. How well do the programs and services from USDA Rural Development meet your expectations? Please use a scale from 1 to 10, where 1 means *falls short of expectations* and 10 means *exceeds expectations*.

ACSI3. How does USDA Rural Development compare to the ideal agency or organization that promotes economic opportunity and improvement of the quality of life for in rural Americans? Please use a scale from 1 to 10, where 1 means *not very close to the ideal* and 10 means *very close to the ideal*.

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### Outcomes

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**ASK O1-O3 to ALL RESPONDENTS Multi-Family Housing (Guaranteed), Business and Industry (Guaranteed) and Water Program and Environmental (Direct)**

- O1. Using a 10-point scale where “1” means “Not very likely” and “10” means “Very likely,” please rate how likely are you to recommend programs from the USDA Rural Development to others who might benefit from RD Programs, if you were asked?
- O2. Do you plan to apply to the USDA Rural Development program again in the future?
1. Yes (SKIP TO NEXT SECTION)
  2. No ((CONTINUE)
  3. Don't Know (SKIP TO NEXT SECTION)

(IF NO)

- O3. Why would you choose not to apply again in the future?

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### Marketing

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**ASK M1-M2 to Multi-Family Housing and Business & Industry only**

- M1. What regional banking events do you visit?
- M2. Which regional and local rural development organizations do you work with?

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### Open End

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**ASK OE2 TO ALL RESPONDENTS Multi-Family Housing (Guaranteed), Business and Industry (Guaranteed) and Water Program and Environmental (Direct)**

- OE2. Please share any other comments that you have about programs from USDA Rural Development.
- D2. Do you use secondary markets to sell USDA Rural Development loans?
1. Yes
  2. No
  3. Don't Know
- D3. Do you make loans to business cooperatives?
1. Yes
  2. No
  3. Don't Know
- D4. Do you serve hard to finance areas such as persistent poverty and tribal?
1. Yes
  2. No
  3. Don't Know



- D5. What could the USDA do to collaborate with you and help you better serve hard to finance areas?
- D6. Please indicate any of the following Rural Development Programs with which you are familiar. (Select all that apply.)
1. Electric Programs
  2. Telecom Programs
  3. Distance Learning & Telemedicine Programs
  4. Single Family Housing Programs
  5. Community Facilities Programs
  6. Cooperative Programs
  7. Water and Environmental Programs
  8. Broadband Programs
  9. Multifamily Housing Programs
  10. Business & Industry Programs
  11. Renewable Energy and Energy Efficiency Programs
- D7. Have you ever recommended Rural Development Programs to others?
1. Yes
  2. No
  3. Don't Know
- D8. Please name the organizations to which you recommended Rural Development Program(s).
- D9. Please check the following if you can substantiate your loans or services include:
1. Women Owned Businesses
  2. Small Disadvantaged Businesses
  3. Individuals with Disabilities
  4. Hispanic or Latino
  5. American Indian or Alaska Native
  6. Asian
  7. Black or African American
  8. Native Hawaiian of Other Pacific Islander
  9. White