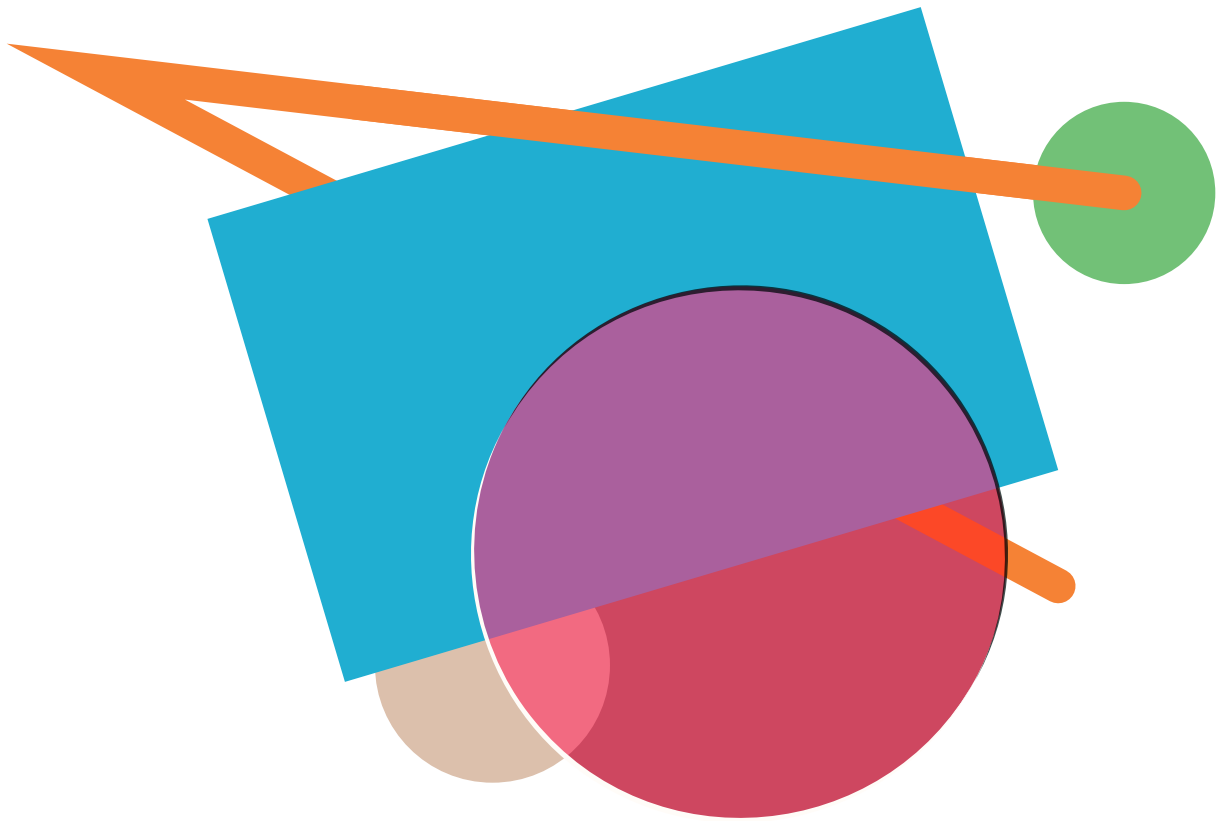


The Field Guide for REAP Grants



A How-To Guide for Applying
for the USDA's Rural Energy for America Program
as a Small Rural Business Looking for
Energy Efficiency Improvements

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Economic Development



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REAP TIME LINE

Preliminary Information

- Verify Eligibility
- Energy Bills
- Project Quotes
- SAM
- UEI
- Organization Structure
- EIN/W-9
- Lease or Ownership

Energy Assessment

- Assessment Documentation
- Auditor Resume
- Technical Report

Form 4280-3

- Budget Forms
- Assurance Forms
- Environmental Checklist

Review and Packaging

- Check Submission Requirements
- Contact Terenc
- Packaging

Submission

- Budget Forms
- Assurance Forms
- Environmental Checklist

Introduction

This guide was developed for Iowa farms and small businesses pursuing REAP funding.

While the program fundamentals apply nationally, this guide includes Iowa-specific links, contacts, and references throughout. Applicants in other states may still find the general guidance useful but should consult their own state's USDA Rural Development office for local requirements and contacts.

The USDA's Rural Energy for America Program (REAP) helps farms and small businesses in rural areas pay for clean energy and energy-saving projects. Much of Iowa qualifies as a REAP-eligible rural area, making the program a strong fit for Iowa agricultural producers and small businesses. To qualify, applicants must be either agricultural producers (with at least half of their income from farming) or small rural businesses in towns with fewer than 50,000 people. Tribal businesses, electric co-ops, and public utilities can also apply. You can verify your location's eligibility using USDA's rural area eligibility mapping tool.

REAP supports two main kinds of projects: renewable energy systems and energy-saving upgrades such as improved HVAC systems, insulation, lighting, and efficient pumps or motors. Grants generally cover up to 25–50% of total project costs, with loans covering even more through guarantees. For most projects, applicants also need to acquire energy audits and technical reports.

To obtain funding, applicants must be in a qualified rural location, submit a complete application (including environmental reviews), and abstain from purchasing or installing the project before being accepted as an applicant. Grants range from a few thousand to \$500,000 for efficiency projects and up to \$1 million for renewable energy systems. Understanding these rules up front will set you up for success as you reference this How-To Guide and build your application.

Current program status (as of June 2026): REAP grant applications are currently paused while USDA rewrites program rules. Guaranteed loan applications continue to be accepted on an ongoing basis. USDA has indicated it intends to reopen grant competitions once new regulations are in effect, and applicants who previously submitted will have an opportunity to reapply. We recommend continuing to prepare your application materials so you are ready when the grant window reopens.

Iowa-Specific Resources:

- **Iowa REAP page:** USDA Rural Development – REAP in Iowa: <https://www.rd.usda.gov/programs-services/energy-programs/rural-energy-america-program-renewable-energy-systems-energy-efficiency-improvement-grants-0>
- **Iowa application submissions:** IowaApps@usda.gov
- **Iowa State Office:** USDA Rural Development, 210 Walnut Street, Room 873, Des Moines, IA 50309 — (515) 284-4663
- **Iowa area offices and contacts:** rd.usda.gov/ia/iowa-contacts
- **Free technical assistance:** <https://www.cleanenergydistricts.org/reap> Clean Energy Districts of Iowa (CEDI) provides free REAP application coaching for farms and rural small businesses in qualifying Iowa counties.
- Before applying, contact your Iowa State Rural Development Energy Coordinator — they can confirm eligibility and help you avoid common application pitfalls.
- Our team at Terenc has a combined 45+ years' experience working with businesses on assembling funding stacks, grant writing, and developing creative solutions. The REAP program is just one example of the opportunities for which we can help.



Preliminary Information

Gathering required information is the most important and time-consuming part of applying for a REAP grant. Therefore, it will make your application process much easier if you take great care during this process. When there are issues, it will often take significant time to have it resolved. Make sure to save your information in an organized manner and name your files in a way you will remember the contents of the documents so that you do not need to redo sections of this process.

How Reimbursement Works

REAP operates on a reimbursement basis, meaning you must pay for your project in full before receiving any grant funds. This means you'll need to secure upfront financing through private funds, other grants, or a loan from your bank or credit union.

There are two structural elements of the reimbursement you must keep in mind before beginning the process:

- Don't purchase anything yet. Any equipment bought or work completed before USDA formally accepts your application is ineligible for reimbursement. Wait until you receive an acceptance notice (not an approval, but an acceptance) which confirms your application is complete. Funding approval is a separate notification that comes later.
- Reimbursement isn't immediate. Even after your project is complete, you must operate it for a minimum of 30 days before funds are disbursed. This timeline is subject to change, so build a financial cushion into your planning to account for potential delays.



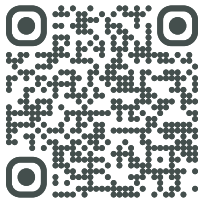
Verify Information

Before starting your REAP application, you must confirm your business is eligible. First, determine if your location is eligible. The USDA has an eligibility map where you can enter your address (<https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?pageAction=sfp>). Upon searching your address, the tool will tell you if your location is eligible.

Next, we must determine if your business is a “small business” as defined by the Small Business Association (SBA). We recommend using the NAICS website to find which code is best for your business (<https://www.naics.com/naics-identification-help/>).

Once you have your NAICS code, enter it into the SBA size standards tool (<https://www.sba.gov/federal-contracting/contracting-guide/size-standards/size-standards-tool>). After following the steps in the tool, you will know whether or not your business is a “small business.”

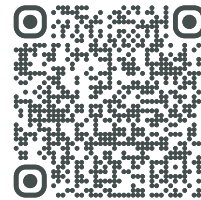
**NAICS
Lookup Tool**



**SBA Size
Standards Tool**



**USDA
Eligibility Map**



Before you can receive any federal funds, your business must be registered in the System for Award Management (SAM). This is a free, government-run database that verifies the identity and eligibility of all federal grant and contract recipients. Registration is required regardless of your project size or grant amount.

Pro Tip: You should begin this process as early as possible. It's not uncommon to have delays, which can cause your SAM registration to take anywhere from a few days to a few weeks.

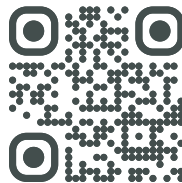
Step 1: Create an Account on Login.gov

Login.gov allows you to safely sign in to many federal government systems with just one account. You must first create an account here before you will be able to be recognized by SAM. You will need:

- A valid email address (a personal email is recommended rather than one associated with your business because the account is attached to the individual not the business)
- A phone number or a two-factor authentication application that is accepted by Login.gov
- A government-issued photo ID such as a passport or driver's license

Once this step is complete, you will sign into sam.gov with these credentials.

SAM.GOV

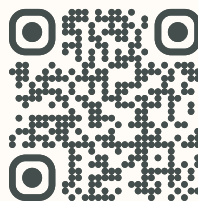


Pro Tip: if you get stuck, call or live chat with the folks at the Federal Service Desk (FSD). Here is the contact information as of the time this guide was written:

Monday - Friday from 8am - 8pm EST

U.S. calls: 866-606-8220

**FSD.Gov
Service Desk**



https://www.fsd.gov/gsafsd_sp



Step 2: Register Your Business Entity

To register your business you must provide:

- Your business legal name as appears on tax documents
- Your Employer Identification Number, or Social Security Number if you are applying as a sole proprietor
- Your business Physical and Mailing Address
- Your NAICS code

Note: The name you enter in SAM must be identical to the name in your IRS records. This includes punctuation, abbreviations, and spacing. An error will cause a delay or being rejected outright.

Step 3: Request Your Unique Entity ID (UEI)

The UEI is the outcome of this process. You will use it to link your SAM account to your application. This 12-character code is unique to your business and is automatically generated in the process of your registration. This is the code you will enter in Section III. of Form 4280-3(A, B, or C). This code will remain invalid until the following step.

Step 4: Wait for Validation

After submitting your registration, SAM will verify your information with the IRS and other records. This will usually take 3-5 Business days, but if there is a discrepancy it may take up to several weeks.

You will receive updates via email as SAM reviews your registration. You will know your registration is complete when your SAM status shows “Active.”

Note: Once your SAM status is active, you may use the UEI in your application. If you wish to continue applying for federal programs, you will need to renew your account every year.



Obtaining Bills

You must gather at least twelve consecutive months of provider-issued energy bills to support your application. These bills must be the actual statements issued by your energy provider; summaries or spreadsheets you created are not accepted. If you already have twelve months of bills in your records, you may simply scan or digitize them for inclusion in your REAP application packet. If not, you will need to request copies directly from your utility provider. Some utilities may be slow to respond or may require formal requests, but they are the only source from which USDA accepts billing records. Because usage and cost details are often spread across multiple pages, make sure to include every page.

Pro Tip: Your energy auditor will use your energy bills for the audit. You will likely not need to deal with the bills very much; however, you must obtain the documentation for your audit and application. The bills will need to be compiled into one PDF for inclusion in your application.

Contractor Quotes

Your project will require a contractor quote—for REAP this quote must include more than basic price information. You will need a detailed cost breakdown and the specifications for the equipment being installed. This may include model numbers, ratings, performance data, and warranty details. The contractor's information must be complete and accurate because you will enter these details directly into your REAP application and they will be used to evaluate your project.

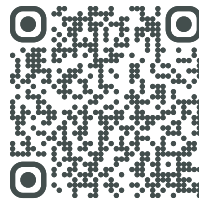
Pro Tip: When selecting your vendors and contractors, be sure to let them know up front that you are applying for a federal grant and, therefore, the decision-making process may take several months. They will be asked to complete a simple form to certify their ability to complete the work. Some contractors may feel hesitant about the certification. To alleviate any concerns a call with the USDA representative or energy auditor may help answer their questions.



Organization Structure

Your application must include documentation describing the structure of your business. One way to meet this requirement is by using the documents you provided when you first registered your business with the state. These documents must clearly identify all business owners and show the percentage of ownership for each person. Searching for your business using the Iowa Secretary of State's website (<https://sos.iowa.gov/search/business/search.aspx>) may help you find these documents.

Business Search



EIN/W-9

The USDA will need to verify your tax identification information to process your grant. If your business operates as an LLC, corporation, or partnership, you will need to provide your Employer Identification Number (EIN). If you are applying as a sole proprietor, your Social Security Number is required. As a sole proprietor, you will provide a completed W-9 Form to certify this information.

Lease or Ownership Documentation

USDA requires proof that your business has the legal right to use the property where your project will be installed. If you rent the space, you must include a copy of your lease showing that your business is authorized to operate there AND documenting that the length of the lease is longterm—a significant portion of the lifespan of the equipment being installed.

If you own the property, you will need to include the deed showing you as the legal owner. The ownership listed on the deed must match the ownership structure included elsewhere in your application. If the property has multiple owners or shared rights, you may need additional documentation, such as a letter of acknowledgment, granting permission to install the project.



Energy Assessment

The energy assessment is the foundation for determining which project is most suitable for your business and whether that project fits the requirements for a REAP application. Involving a reliable professional for this part of the application will help ensure the accuracy and completeness of your evaluation.

Energy Audit

The energy audit will likely need to be performed on site at your place of business. The auditor will consider the whole of your energy usage by reviewing your energy bills and also viewing all the major energy-consuming appliances housed in your building(s). The auditor will then make recommendations for improvements in the final, written report. You will submit the report with your application in its entirety.

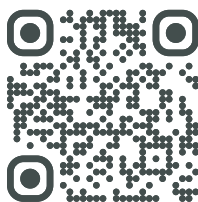
Auditor's Resume

The USDA requires information about the experience of all contractors participating in the project; this includes the energy auditor. If they have performed energy assessments for REAP in the past, they will likely have a resume you can submit with your application. If this is not the case, you will need to obtain answers to the questions found on Form 4280-3, Section G.

Technical Report

Preparing the technical report can be one of the more challenging parts of the application. All the necessary information will be included in the energy audit but assembling it into the format USDA requires can take time. This is an important step that is not necessarily clear on the application forms, but it IS required. The USDA does not provide a template for this section; we have made a template available on our website to help you structure it correctly (terenc.com).

Terenc



The technical report is a standalone document that you prepare and submit alongside your energy audit. While the energy audit is written by your auditor and describes the current state of your facility, the technical report is your opportunity to present the proposed project in the structured format that USDA requires for evaluation.

What the Technical Report Must Include

Your energy auditor's report will contain the underlying data for your technical report; your job is to translate that data into this structure. Your technical report should address each of the following areas.

Project Description

Describe what will be installed, where it will be installed, and what it will replace or improve. Include detailed descriptions of the equipment (model and size or capacity) as well as a description of the contractor(s) installing the equipment. This should align with your contractor quote and the description you will enter in Section VII.E. of Form 4280-3.

Current Energy Consumption Baseline

You energy auditor will have included the data in your audit report. You will use that data to describe the energy usage of your business. You may include a graph like the one below.

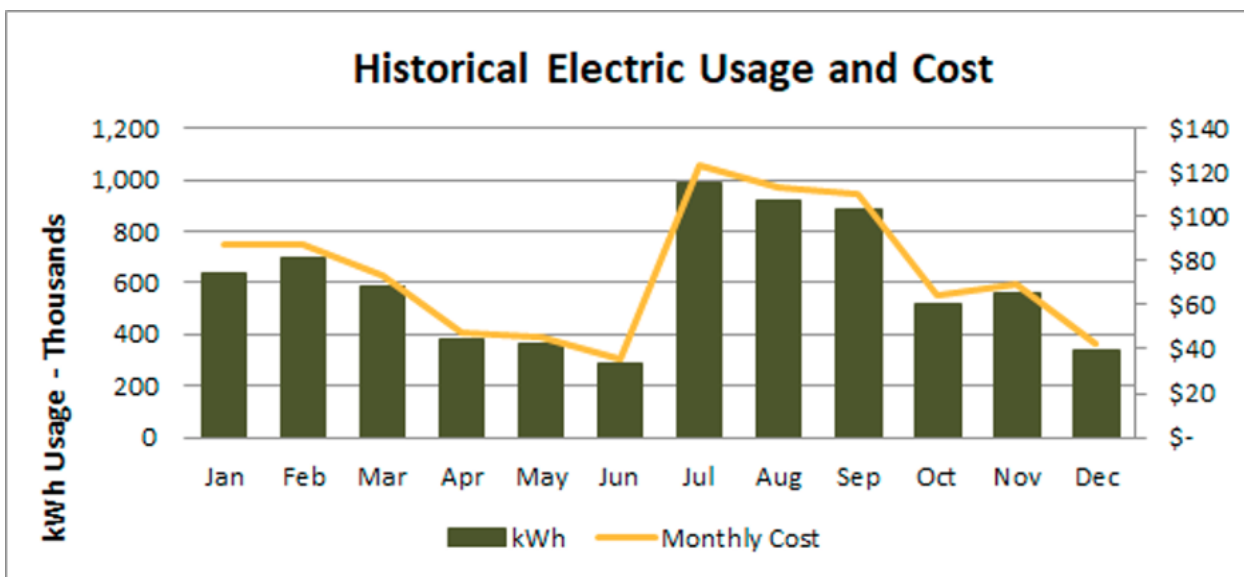


Figure 2.1: This graph shows the energy usage per month over the course of a year.

Projected Energy Savings

Your energy auditor will have completed a prediction of future energy usage after the installation of the project. In this section you will use that data to describe the predicted energy consumption. This should look similar to the previous section but showing less energy consumption after your energy efficiency improvements.



Simple Payback Period

The simple payback period tells USDA how long it will take for your energy savings to offset the cost of the project. It is calculated as follows:

$$\text{Simple Payback Period} = \text{Total Eligible Project Cost} \div \text{Annual Energy Cost Savings}$$

USDA uses this figure to assess whether the project is economically justified. A payback period that is excessively long relative to the expected life of the equipment may raise questions during review. Your auditor can help you confirm this figure is reasonable.

Equipment Specifications

Include the key technical specifications for the equipment being installed. This typically comes directly from the manufacturer's cut sheet or spec sheet, which your contractor should be able to provide. Relevant data points include efficiency ratings (SEER, AFUE, EER, or equivalent), capacity, expected useful life, and any certifications such as ENERGY STAR. You may attach the manufacturer's spec sheet as a supporting document rather than transcribing all of this information by hand.

Vendor and Installer Qualifications

Briefly summarize the qualifications of the contractor performing the installation. Include their license type, years of experience, and the number of similar systems they have installed. This mirrors the information entered in Section VII.G. of Form 4280-3 and may be drawn from the contractor's resume if one is available.

Form RD 4280-3

Form 4280-3 is the core document for the REAP application. All preliminary information related to the business, the project, and the applicant's eligibility is entered into this form. The other forms included in the application act as supporting documents that expand the information entered here.

The main form in the USDA-REAP application is 4280-3. There are 3 versions of 4280: 4280-3A, 4280-3B, and 4280-3C. Which form you fill out depends on the cost of the project.

Form 4280-3A - Total project cost equal to or less than \$80,000

Form 4280-3B - Total project cost greater than \$80,000 and less than \$200,000

Form 4280-3C - Total project cost greater than or equal to \$200,000

There are several forms designated as attachments to Form 4280-3. This section will explore the sections of 4280-3 and some key areas that could cause issues.

Form RD 4280-3A (Rev 3-2023)		Form Approved Expires 11/30/2024 OMB No. 0570-0067	
U.S. DEPARTMENT OF AGRICULTURE Rural Development – Rural Business-Cooperative Service RURAL ENERGY FOR AMERICA PROGRAM APPLICATION FOR RENEWABLE ENERGY SYSTEMS AND ENERGY EFFICIENCY IMPROVEMENT PROJECTS TOTAL PROJECT COSTS OF \$80,000 OR LESS			
NOTE: The following statement is made in accordance with the Privacy Act of 1974 (5 USC 552a) and the Paperwork Act of 1995, as amended. The authority for requesting the following information is Section 9007 of the Agricultural Act of 2014 (Public Law 113-79). This information may be provided to other agencies, Internal Revenue Service, Department of Justice, or other State and Federal law enforcement agencies, and in response to a court magistrate or administrative tribunal. The provisions of criminal and civil fraud statutes, including 18 USC 286, 287, 371, 641, 1001, 1014, 15 USC 714m, and 31 USC 3725, may be applicable to the information provided. SUBMIT THIS COMPLETED FORM TO THE USDA RURAL DEVELOPMENT OFFICE IN THE STATE IN WHICH THE PROJECT IS LOCATED. Attached to this form are detailed instructions for each section. Please refer to the Instructions for guidance when completing this form. Use attachments as necessary.			
I. A. Applicant Legal Name (Block 8a of SF 424):			
** The purpose of these questions is to gather race, ethnicity, and sex information about persons who apply and participate in this USDA program. The information provided will not be used when reviewing the application or when determining eligibility to participate in this program. The answers provided are voluntary and are not required to be considered a complete application. The information provided will be used to improve the operation of this program, to help USDA design additional opportunities for program participation, and to monitor enforcement of laws that require equal access to this program for eligible persons. For entities, check all that apply. The information will be kept private to the extent permitted by law.			
**I. B. What is Applicant's race (check all that apply)? American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White ☐		**I. C. What is Applicant's Sex? Male ☐ Female ☐ **I. D. What is Applicant's Ethnicity? Hispanic or Latino ☐ Not Hispanic or Latino ☐	
		I.E. Is Applicant a Veteran? Yes ☐ No ☐ I.F. Is Applicant a member of a Socially Disadvantaged group? Yes ☐ No ☐	
II. Project Title (Block 15 of SF 424):			
III. System for Awards Management (SAM) Registration: Provide a Unique Entity Identifier (UEI) number upon successful SAM registration. UEI: _____			
IV. Provide the name(s) for the Executive Director and person(s) who will be accepting or distributing Federal funds.			
V. Type of Applicant (check one): Applicant must certify to meeting the definition of either an Agricultural Producer or Rural Small Business, per 7 C.F.R. 4280.103. A. Applicant is applying as and hereby certifies to meeting the definition of (check one): Agricultural Producer ☐ or Rural Small Business ☐ B. Provide primary North American Industry Classification System (NAICS) code for operation: NAICS Code: _____ Corresponding NAICS size limitation: _____			
VI. Applicant Description: Describe the ownership of the applicant, including: A. The project's relationship to the applicant's operations. Describe how the proposed project fits into or operates separately from the applicant's overall business or agricultural production operation:			

A federal agency may not conduct or sponsor, and a person is not required to respond to, nor shall a person be subject to a penalty for failure to comply with a collection of information subject to the requirements of the Paperwork Reduction Act unless that collection of information displays a currently valid OMB Control Number. The OMB Control Number for this information collection is 0570-0067. Public reporting for this collection of information is estimated to be approximately 10 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, completing and reviewing the collection of information.

Figure 3.1: This is the first page for Form RD 4280-3A.



Form RD 4280-3

When you begin filling out this form, read each question carefully. Not every field will apply to your situation, and USDA expects applicants to complete only the sections that are relevant. For example, if your project is focused on improving energy efficiency, you do not need to complete the sections that relate only to renewable energy production. Providing accurate and complete information in the applicable sections will help prevent delays in the review process.

Section I.A.

Enter the full name of the individual applying for the application; they must be the owner (or one of the owners) of your business.

Section I.B.

Enter the information about your race, ethnicity, gender, veteran status, and whether you're part of a socially disadvantaged group.

Section II.

Here you will include the title of your project. It should describe your project in approximately 4 or 5 words. For example: "Replace Inefficient Boiler"

Pro Tip: The Information in Section I.A. and Section II. will match the information on Form SF 424. The information in Section I. A. is the same as in Block 8a on SF 424, while Section II. matches Block 15 on SF-424.

Section III.

Enter your SAM.gov Unique Entity Identification (UEI) number.

Section IV.

Enter all the owners of your business. You must include their full names.

Section V.

Here you must describe what type of applicant you are. If you are not an agricultural producer, you will select Rural Small Business. Then you must include your NAICS code as well as the size limitation you learned in the SBA size limitation tool.

**Section VI.A.**

You must describe the relationship between the applicant and the organization receiving the proposed project. For example, if you are a part owner of the business you must describe what percentage of the business you own. Additionally, you must describe how the project will interact with the business and what benefits will be seen after the project is completed.

Section VI.B.

This can be completed by describing the relationship between the project site and the business. For example, if your business owns the building, you should state that you own the building and describe whether you are going to sell the building soon. If you are renting the business, you must inform who owns the building and describe how long you intend your business to stay there.

Section VI.C.

For this section, you will need to detail the ownership of the business. List each owner along with their percent of ownership and any contact information.

Section VI.D.

Here you will show if you are a tribal entity and/or if the project will exist on tribal land.

Section VII.A.

Check the boxes that best describe your project. If your project is for energy efficiency improvements, you will only check the box in Section A.

Section VII.B.

Renewable energy projects only. Leave empty.

Section VII.C.

Renewable energy projects only. Leave empty.

Section VII.D.

Renewable energy projects only. Leave empty.

Section VII.E.

Describe the components of your project and its intended purpose. Your completed energy assessment should include a description you can use.



Section VII.F.

This whole section is where you will provide the information needed to assess the economic feasibility of the project.

Section VII.F.1a.

Here you will break down the costs of the project. Enter the information given by your contractor on their itemized quote.

Section VII.F.1b.

You must provide the entire project cost. This information should be identical to the total project cost on Form SF-424C.

Section VII.F.1c.

Here you must inform the USDA what project costs are eligible for the grant. You should identify what costs are not eligible and subtract from the project total.

Here is a list of types of costs that are **not** eligible for this grant:

- Costs incurred before the application has been accepted
- Costs associated with residential use
- Used or refurbished equipment (all equipment for your project must be new)
- Land purchases
- Speculative equipment purchases
- Unproven technology
- Third-party project management fees
- Routine maintenance or repairs

Section VII.F.2.

This section is only for use with renewable energy projects. Leave empty.

**Section VII.G.**

Here you will enter the qualifications of the contractor(s) working on your project as well as their contact information. The information you need to enter is as follows:

- Their role in this project
- Name of the company
- Name of the individual working on the project or leading the team
- Their address
- Their phone number
- The number of systems they have worked on that are similar to the system they will be working on
- Years of experience the contractor has
- Professional certificates
- All the licenses the contractor has

If the contractor has a resume that addresses all this, you can submit that with your application and will not need to fill out the Qualifications section.

Section VIII.

This section is only for use with renewable energy projects.

Section VIII.2.

This section is only for use with renewable energy projects.

Section IX.1.

This section pertains to both the Vendor/Installer certification and the technical report. You will ensure that both are completed, then check the box at the end of the section.

Section IX.2.

Once you have completed the energy assessment (audit), attach it to your application, then check the box.

Section IX.A.

In this section, you will reference the current energy consumption data included in your energy audit and enter it into the form.



Section IX.B.

Take the proposed energy consumption data from your energy audit and enter it into the form.

Section IX.C.

This data is automatically completed after filling out the sections IX A and IX B.

Section IX.D.

This data is automatically completed after filling out the sections IX A and IX B.

Section IX.E.

This data is automatically completed after filling out the sections IX A and IX B.

Section IX.F.

This data is automatically completed after filling out the sections IX A and IX B.

Section X.A.

Enter here whether or not you are converting farmland for your project; if so, you need to submit the number of acres being converted.

Section X.B.

You will enter whether your project will affect deforestation or address wildfires. For an energy efficiency project, the answer is likely “No.”

Section X.C.

You will enter whether your project will conserve water. For an energy efficiency project, the answer is likely “No.”

Section X.D.

Enter whether your project complies with the Environmental Protection Agency’s renewable fuel standards. For an energy efficiency project, the answer is likely “Yes (Not Applicable).”

Section X.E.

You will enter whether at least 25% of the project’s components are Biobased. For an energy efficiency project, the answer is likely “No.”

**Section XI.**

Here you will describe where the funds for this project are coming from and how much each source is committing to the project.

Section XII.

In this section, you will declare any relationship you may have with a member of the USDA's Rural Development team. If there is no relationship, you will check the second box and leave the text box empty. If you do have a relationship with an employee, check the first box and write the name of the USDA Rural Development staff person in the text box.

Section XIII.

In this section, you must declare whether or not you have previously received grants or loans from the USDA's REAP program. If you have not had a project accepted in the past, you will select the second box. If you have had a project accepted in the past, you will select the first box and give a description of the project. Below are key points to answer in your project description:

- If your award was for a guaranteed loan or a grant
- When you received the award
- Describe the progress completed on your previous project
- Outline your anticipated project schedule and when your milestones were met

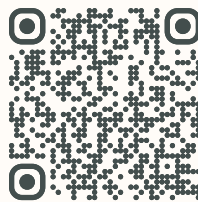
Here is an example of what your description could look like: REAP Grant. Awarded on 10/12/2025. Equipment has been purchased and is on site awaiting installation. Schedule: Arrival of equipment: 10/30/25, Actual 10/29/25; Begin Installation: 11/05/2025; End installation: 11/10/2025.

Section XIV.

In this section, you must answer whether you are in good standing with your local and federal governments. To be considered in good standing you must have paid all taxes and fees on time, submitted all required annual reports and other documents, maintain a registered agent to receive official legal documents from your state, and maintain accurate records of financials, activities, and company registers. If you are in good standing, you will select the first box. If you are not in good standing, you will check the second box. If you are a sole proprietor, you will not be able to answer this question, so you will check the box at the bottom of the section.

Pro Tip: If you are unsure as to whether or not you are in good standing and your business is located within the state of Iowa, you can check on your status via the Iowa Secretary of State's website, using their business entity search. If you are in good standing, the status will be noted as "active" within the summary page. If it shows something different, you should reach out to the Secretary of State's office to remedy the issue. Below is the URL to the Iowa Secretary of State's Business Entity Search:

Business Search



<https://sos.iowa.gov/search/business/search.aspx>

Section XV.

Section XV. requires you to confirm that your project and your business comply with a set of federal laws and program regulations. Each certification is identified by a letter (A through N), and you must agree to each one that applies to your project by checking the corresponding box. For energy efficiency projects, you will agree to all certifications except certification N, which applies only to biological energy systems. Below is an explanation of each of the certifications.

Warning: Do NOT check boxes without reading what you are agreeing to. Certifying something that is not true can disqualify you or result in requirement of paying back the funds you were awarded.



Certification A

What the form says: The applicant meets each of the applicant eligibility criteria found in Title 7 C.F.R. 4280.112.

What it means: To receive a grant under this subpart, the applicant must be an agricultural producer or rural small business, must own or control the project site, must have satisfactory sources of revenue sufficient to operate and maintain the project for its useful life, and must be registered and active in SAM at all times while an application is pending and until final fund disbursement has been made.

**C.F.R.
4280.112**



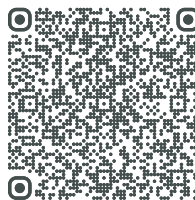
<https://www.ecfr.gov/current/title-7/subtitle-B/chapter-XLII/part-4280/subpart-B/subject-group-EC-FRfed8907e4b2f138/section-4280.112>

Certification B

What the form says: The proposed project meets each of the project eligibility requirements found in Title 7 C.F.R. 4280.113.

What it means for you: You are confirming that the project itself meets REAP's eligibility rules. Your project must use commercially available technology, be in a qualifying rural area, and have no eligible costs incurred before your complete application was received by USDA. This is the legal foundation for the rule that no work or purchases can happen before your application is accepted.

**C.F.R.
4280.113**



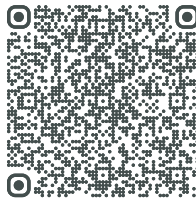
<https://www.ecfr.gov/current/title-7/subtitle-B/chapter-XLII/part-4280/subpart-B/subject-group-EC-FRfed8907e4b2f138/section-4280.113>

Certification C

What the form says: Per Title 7 C.F.R. 4280.113, the applicant acknowledges caution against taking any actions or incurring any obligations prior to the Agency's environmental review that limits the range of alternatives or has an adverse effect on the environment, such initiation of construction. If taken, it could result in project ineligibility.

What it means for you: You are acknowledging that you understand you cannot begin construction, place binding equipment orders, or take any other action that could affect the environment before USDA completes its environmental review of your application. Applicants may not take any action on a project proposal that will have an adverse environmental impact or limit the choice of reasonable project alternatives being reviewed prior to the completion of the Agency's environmental review. If such actions are taken, the Agency has the right to withdraw and discontinue processing the application. Actions that seem minor, like clearing a space for equipment may make your project ineligible. Do not check this box unless you are confident no such actions have been taken.

**C.F.R.
4280.113**



<https://www.ecfr.gov/current/title-7/subtitle-B/chapter-XLII/part-4280/subpart-B/subject-group-EC-FRfed8907e4b2f138/section-4280.113>

Certification D

What the form says: The applicant meets the criteria for submitting an application for projects with Total Project Costs of \$80,000 or less.

What it means for you: This certification confirms that your total project cost falls at or below \$80,000, which is the threshold for using Form 4280-3A and the simplified application procedures that come with it. If your project costs have grown beyond \$80,000 at any point during your planning process, you are not eligible to use this form and must instead use Form 4280-3B or 4280-3C. Confirm your final contractor quote before checking this box.



Certification E

What the form says: The applicant or the applicant's prime contractor assumes all risk and responsibilities of project development, including interim financing, including during construction. The applicant is solely responsible for the execution of all contracts, and Agency review and approval is not required.

What it means for you: The USDA is not a party to your contracts with vendors or contractors, does not review or approve those contracts, and bears no responsibility if something goes wrong during the project. You or your prime contractor are responsible for managing the project from start to finish. This also means that if your project runs over budget or encounters unexpected complications, that financial risk falls entirely to you.

Certification F

What the form says: Construction planning and performing development will be performed in compliance with Title 7 C.F.R. 4280.120(c).

What it means for you: Do not check this box until your entire environmental section is complete and all required PDFs have been generated and saved for attachment. Certifying environmental compliance before completing that section is a common error.

**C.F.R.
4280.120**



<https://www.ecfr.gov/current/title-7/subtitle-B/chapter-XLII/part-4280/subpart-B/subject-group-EC-FRfed8907e4b2f138/section-4280.120>

Certification G

What the form says: The applicant agrees not to request reimbursement from funds obligated under this program until after the project has been completed and is operating in accordance with the information provided in the application for the project.

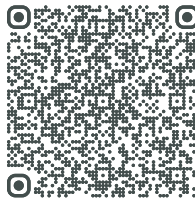
What it means for you: You are agreeing that you will not submit a reimbursement request to USDA until your project is fully installed, operational, and functioning as described in your application. You cannot request partial reimbursement while work is still in progress. This ties directly back to the reimbursement model described at the beginning of this guide; you must carry the full cost of the project until it is complete.

Certification H

What the form says: The applicant will maintain insurance coverage as required under Title 7 C.F.R. 4280.123(b).

What it means for you: You must maintain adequate insurance on the project until at least three (3) years after the USDA has approved the final performance report. If your project is within a flood zone, your project will likely need insurance that covers flood damage. Confirm with your insurance provider that your existing coverage satisfies these requirements before signing.

**C.F.R.
4280.123**



<https://www.ecfr.gov/current/title-7/subtitle-B/chapter-XLII/part-4280/subpart-B/subject-group-EC-FRfed8907e4b2f138/section-4280.123>

Certification I

What the form says: The design, engineering, testing, and monitoring will be sufficient to demonstrate that the proposed project will meet its intended purpose.

What it means for you: You are confirming that your project will deliver the energy savings or energy production it claims. This is not something you certify alone; your energy auditor and contractor are the professionals whose work supports this certification. Make sure both have provided complete, professional documentation before checking this box.

Certification J

What the form says: The equipment required for the project is available, can be procured and delivered within the proposed project development schedule, and will be installed in conformance with manufacturer's specifications and design requirements. This would not be applicable when equipment is not part of the project.

What it means for you: You are confirming that the specific equipment identified in your contractor quote is available in the market today, can realistically be delivered within the timeline you proposed in your application, and will be installed exactly according to the manufacturer's requirements. Before checking this box, confirm with your contractor that there are no known supply chain issues or extended lead times that could affect your schedule.



Certification K

What the form says: The project will be constructed in accordance with applicable laws, regulations, agreements, permits, codes, and standards.

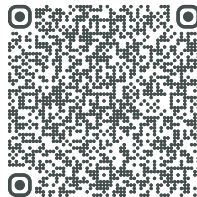
What it means for you: You are confirming that your project will comply with all local, state, and federal laws governing construction. Your contractor should be familiar with and responsible for meeting these requirements.

Certification L

What the form says: The applicant will abide by the open and free competition requirements in compliance with Title 7 C.F.R. 4280.125(a)(1).

What it means for you: All procurement transactions, regardless of procurement method and dollar value, must be conducted in a manner that provides maximum open and free competition. This means you cannot simply award the contract to a friend or family member without giving other qualified contractors a fair opportunity to bid. You do not necessarily need to issue a formal public bid, but you must be able to demonstrate that your contractor selection was reasonable, fair, and not influenced by personal relationships or conflicts of interest. The simplified procedures allowed for projects under \$80,000 are less rigid.

**C.F.R.
4280.125**



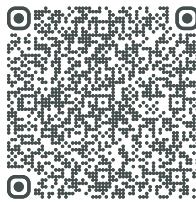
<https://www.ecfr.gov/current/title-7/subtitle-B/chapter-XLII/part-4280/subpart-B/subject-group-EC-FRfed8907e4b2f138/section-4280.125>

Certification M

What the form says: The applicant will abide by the equal employment opportunity requirements in compliance with Title 7 C.F.R. 4280.125(a)(2).

What it means for you: For all construction contracts and grants more than \$10,000, the contractor must comply with Executive Order 11246, as amended by Executive Order 11375 and Executive Order 13672, and as supplemented by applicable Department of Labor regulations (41 C.F.R. part 60). Your contractor is prohibited from discriminating against employees or job applicants based on race, color, religion, sex, sexual orientation, gender identity, or national origin. As the applicant, you are responsible for making sure your contractor is aware of and complying with these rules.

**C.F.R.
4280.125**



<https://www.ecfr.gov/current/title-7/subtitle-B/chapter-XLII/part-4280/subpart-B/subject-group-EC-FRfed8907e4b2f138/section-4280.125>

Certification N (Bioenergy Projects Only)

What the form says: For bioenergy projects only, that any and all woody biomass feedstock from National Forest System land or public lands cannot be used as a higher value wood-based product.

What it means for you: This certification applies only to projects that use woody biomass as a fuel source for energy generation. If your project is an energy efficiency improvement—such as an HVAC upgrade, insulation, or lighting replacement—this certification does not apply to you and should be left unchecked.



Before You Sign

Work through this section last, after every other part of your application is complete. Several certifications can only be checked honestly once your environmental review is finished, your contractor is confirmed, your equipment availability is verified, and your project is fully planned. Your signature in Section XVII. confirms that all information in the application, including these certifications, is true and correct to the best of your knowledge.

Pro Tip: If you are unsure whether a certification applies to your specific situation, contact your USDA Rural Development state office before signing. It is always better to ask than to certify something inaccurate.

Section XVI.

This section serves as a confirmation of attachments to your application. This includes all other forms as well as some of the necessary supplemental documents. You will check these boxes as you complete and attach these files. There are some that you will not need to check if you are working on a project for energy efficiency; these include:

- Renewable Energy Resource documentation,
- RES Replacement-Minimum of 12 months historical utility bills,
- RES Rate & Energy Quantity documentation: PPA/Net metering or crediting policies/Letter from Utility
- Feasibility Study

It is not likely you will need to use the “Other. Describe” box, but this will depend on your application and if USDA asks for anything further. This section will not be complete until all supplemental documents are completed and saved in a place where you can attach them to your application when you are ready to submit them to USDA.

Section XVII.

You will complete this section after your application is complete; this is where you will sign, print your name, include the name of your business, your title within your business, and date.

Budget Form

The budget form is one of the simpler portions of the application. It requires you to outline the costs associated with your project and detail which of those costs you will be responsible for versus the amount USDA-REAP funding is expected to cover. Once the full cost is outlined, the form will help you determine how much you are able to request from USDA based on current REAP funding percentages. To complete this form accurately, you must already have the full cost of your project confirmed through your contractor and/or vendor quote(s).

BUDGET INFORMATION - Construction Programs			
NOTE: Certain Federal assistance programs require additional computations to arrive at the Federal share of project costs eligible for participation. If such is the case, you will be notified.			
COST CLASSIFICATION	a. Total Cost	b. Costs Not Allowable for Participation	c. Total Allowable Costs (Columns a-b)
1. Administrative and legal expenses	\$		\$
2. Land, structures, rights-of-way, appraisals, etc.	\$		\$
3. Relocation expenses and payments	\$	\$	\$
4. Architectural and engineering fees	\$	\$	\$
5. Other architectural and engineering fees	\$	\$	\$
6. Project inspection fees	\$	\$	\$
7. Site work	\$	\$	\$
8. Demolition and removal	\$	\$	\$
9. Construction	\$	\$	\$
10. Equipment	\$ 11,230.00	\$	\$ 11,230.00
11. Miscellaneous	\$	\$	\$
12. SUBTOTAL (sum of lines 1-11)	\$ 11,230.00	\$	\$ 11,230.00
13. Contingencies	\$	\$	\$
14. SUBTOTAL	\$ 11,230.00	\$	\$ 11,230.00
15. Project (program) income	\$	\$	\$
16. TOTAL ELIGIBLE COSTS (Sum of line #14)	\$ 11,230.00	\$	\$ 11,230.00
FEDERAL FUNDING			
17. Federal assistance requested, calculate as follows: (Consult Federal agency for Federal percentage share.) Enter the resulting Federal share.		Enter eligible costs from line 16c Multiply X 25 %	\$ 2,807.50

Figure 3.2: Example of how you may fill out the budget form.



Assurance Form

The assurance form requires a signature confirming that you understand and agree to follow all program requirements. These assurances cover federal regulations, reporting obligations, and use limitations for grant funds. It is important to read this document fully before signing; failing to comply with any assurance may result in disqualification or loss of funding.

View Burden Statement	ASSURANCES - CONSTRUCTION PROGRAMS	OMB Number: 4040-0009 Expiration Date: 02/28/2025
Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503. PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.		
NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified. As the duly authorized representative of the applicant, I certify that the applicant:		
- Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application. - Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives. - Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project. - Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications. - Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State. - Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency. - Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.	- Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F). - Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures. - Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.	
Previous Edition Usable	Authorized for Local Reproduction	Standard Form 424D (Rev. 7-97) Prescribed by OMB Circular A-102

Figure 3.3: This is the first page of the Assurance Form.

Application for Federal Assistance Form

Form SF-424 is the standard federal cover sheet required for all REAP grant applications. It serves as a summary of who you are, what you are applying for, and how much funding you are requesting. Much of the information you enter here will match what you have already entered in Form 4280-3A, so have that form in front of you as you work through this one.

When you begin filling out this form, read each field carefully. Fields marked with an asterisk (*) are required. Fields that are not marked are either optional or will be completed automatically by the agency upon submission.

Expiration Date: 12/31/2022

Application for Federal Assistance SF-424	
* 1. Type of Submission: ☐ Preapplication ☐ Application ☐ Changed/Corrected Application	* 2. Type of Application: * If Revision, select appropriate letter(s): ☐ New ☐ Continuation ☐ Revision * Other (Specify):
* 3. Date Received: Completed by Grants.gov upon submission:	4. Applicant Identifier:
5a. Federal Entity Identifier:	5b. Federal Award Identifier:
State Use Only:	
6. Date Received by State:	7. State Application Identifier:
8. APPLICANT INFORMATION:	
* a. Legal Name:	
* b. Employer/Taxpayer Identification Number (EIN/TIN):	* c. Organizational DUNS:
d. Address:	
* Street1:	
Street2:	
* City:	
County/Parish:	
* State:	
Province:	
* Country: USA: UNITED STATES	
* Zip / Postal Code:	
e. Organizational Unit:	
Department Name:	Division Name:
f. Name and contact information of person to be contacted on matters involving this application:	
Prefix:	* First Name:
Middle Name:	
* Last Name:	
Suffix:	
Title:	
Organizational Affiliation:	
* Telephone Number:	Fax Number:
* Email:	

Figure 3.4: This is the first page of the Application for Federal Assistance Form.



Block 1

Select Application. You will not select Pre-application or Changed/Corrected Application unless USDA specifically asks you to resubmit a corrected version.

Block 2

Select New. This applies to all new applications. If you have previously received a REAP grant and are applying again for another project, this is still a new application.

Block 3

Leave this field blank. USDA will fill this in when they receive your application.

Block 4

Leave this field blank. This will be assigned by USDA if applicable.

Block 5a

Leave this field blank.

Block 5b

Leave this field blank for new applications.

Blocks 6 and 7

Leave both fields blank. They will be completed by the state office if applicable.

Block 8

This block has several sub-fields. Work through each one carefully.

- **8a. Legal Name:** Enter the full legal name of your business exactly as it appears on your EIN documentation and your SAM registration. This must match your SAM records precisely. This field also corresponds to Section I.A. on Form 4280-3A.
- **8b. EIN/TIN:** Enter your Employer Identification Number. If you are a sole proprietor using your Social Security Number, enter that here instead.
- **8c. UEI:** Enter your Unique Entity Identifier you received from SAM.gov.
- **8d. Address:** Enter your business's full mailing address including street, city, county, state, and nine-digit zip code.



- **8e. Organizational Unit:** Enter the name of the department or division within your business that will be managing the grant, if applicable. For most small businesses this can be left blank or filled with your business name.
- **8f. Contact Person:** Enter the name, title, phone number, and email address of the person USDA should contact for questions about the application. This is typically the business owner or the person completing the application.

Block 9

Select the category that best describes your business. For most rural small business REAP applicants the correct selection is R — Small Business.

Block 10

Type “USDA, Rural Business-Cooperative Service” into the field.

Block 11

You may leave this block empty.

Block 12

Email or call your contact with the USDA to get the up-to-date funding opportunity number and title, then enter them into the fields.

Block 13

Leave this blank unless your USDA contact has provided a specific competition number for the current funding window.

Block 14

Enter the city, county, and state where your project will be located. For example: Bloomfield, Davis County, Iowa.



Block 15

Enter a brief title that describes your project in plain terms. This should match the project title you entered in Section II. of Form 4280-3A. Keep it to four or five words. For example: “Replace Inefficient Rooftop HVAC Unit” or “Install High-Efficiency Lighting System.”

Pro Tip: The information in Block 8a and Block 15 of this form must match Section I.A. and Section II. on Form 4280-3A exactly. Review both forms side by side before submitting to confirm they are identical.

Block 16a

Enter the congressional district where your business is located. You can find your congressional district by entering your address at the House of Representatives district finder at <https://www.house.gov/representatives/find-your-representative>. Format as state abbreviation followed by district number. For example: IA01 for Iowa’s First Congressional District.

Block 16b

Enter the same district as 16a unless your project is in a different congressional district.

Block 17a

Enter the date you expect to begin the project. You should enter the date you expect to receive USDA acceptance of your application, or shortly after. Do not enter a date in the past.

Block 17b

Enter the date you expect the project to be fully completed and operational. Confirm a realistic timeline with your contractor before entering this date.

Block 18

This block asks you to break down the total project cost by funding source. The figures here must match Form SF-424C exactly.

- **18a. Federal:** Enter the amount of REAP grant funds you are requesting. It will likely be either 25% or 50% of the entire project cost depending on what percent the USDA is offering.
- **18b. Applicant:** Enter the amount you will be contributing from your own funds.
- **18c. State:** Enter any state grant funds contributing to the project. If none, enter \$0.
- **18d. Local:** Enter any local government funds contributing to the project. If none, enter \$0.
- **18e. Other:** Enter any other funding sources such as a bank loan or another federal grant. If none, enter \$0.
- **18f. Program Income:** Leave as \$0 unless your project will generate revenue during the grant period.
- **18g. Total:** This must equal your total project cost and must match Block F1b. on Form 4280-3A and the total on Form SF-424C.

Block 19

Select c. Program is not covered by E.O. 12372. The REAP program is not subject to state inter-governmental review under Executive Order 12372.

Block 20

Answer honestly. Select No if your business has no delinquent federal debt—this means no overdue taxes, loans, or audit disallowances owed to any federal agency. If you answer Yes, you must attach an explanation. If you are unsure whether your business has any federal debt—check with your accountant or contact the IRS and SBA before certifying.

Block 21

Enter the name, title, phone number, and email of the person who is authorized to sign on behalf of your business, which is typically the owner. This person must physically sign and date the form or sign it with Adobe Acrobat's e-signature function. By signing, you are certifying that everything in the application is true and accurate and that you agree to comply with all terms of the award if funding is granted.

Once this form is complete, set it aside and cross-reference it against Form 4280-3A and Form SF-424C to confirm that all shared fields (like the business name, project title, total project cost, and funding breakdown) are identical across all three documents. Inconsistencies between these forms are one of the most common reasons applications are returned for correction.



Environmental Information

The purpose of the section is to document that your project will not negatively impact the natural environment. If your project involves improving existing systems or replacing outdated equipment, this section is usually straightforward.

Pro Tip: The environmental portion of the application typically takes between three and five hours of focused work; make sure to set aside appropriate time for this task.

July 2023

USDA Rural Development
U.S. DEPARTMENT OF AGRICULTURE

ENVIRONMENTAL INFORMATION

This document is used to collect information to determine what level of environmental review is necessary. The Agency may request additional information if needed. **All answers need to be supported by appropriate documentation when applicable.** Potentially helpful links are provided in blue, though not exhaustive or a comprehensive list of resources. **A complete NEPA review is required prior to award. Construction may jeopardize completion of NEPA - do not begin construction until the Agency has confirmed a complete NEPA review.**

APPLICANT NAME

1.

ADDRESS

Physical location of the project (includes specifics such as longitude and latitude and legal description)

2.

PHOTOS AND MAP

Please provide recent project site photos as well as an aerial map showing the building/lot/exact location of the project. Please indicate in detail on map any potential trenching or other ground disturbance, electrical connections, or other relevant information.

3. Photos and maps are attached. ☐

DETAILED PROJECT DESCRIPTION

Describe how proposed funds will be used. If project involves construction, whether interior or exterior or renovations, please describe in detail. For renewable energy systems such as solar panels be specific on type of system (fixed tilt, tracking, mounting & structure, i.e. ballasted, 3" pile driven, concrete, screws, etc.).

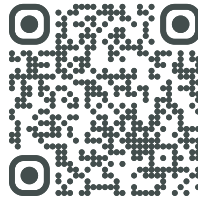
4.

Figure 3.5: This is the first page of the Environmental Form.

Building and Location

You will need to identify the legal description of your property. Your county assessor's website is often the best place to find this information. The assessor's site will also include other property data required for this section. If your assessor does not maintain their records on their own website, you may find the same information through <https://beacon.schneidercorp.com/>, which hosts property data for many counties in both Iowa and nationally.

Beacon



IPaC

The IPaC portion of the environmental review is used to determine whether your project could impact federally listed threatened or endangered species or their habitats. For most energy efficiency projects taking place inside an existing building, the process is straightforward, but it must be completed carefully and documented correctly. The environmental review is not optional; the USDA requires you to complete this evaluation regardless of project size and type.

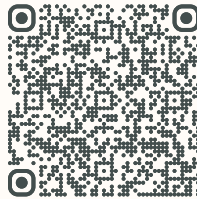
Pro Tip: Set aside two to four hours for this portion of the application. The IPaC website itself moves quickly once you know what you are doing, but writing the narrative takes time to do it well.

Once the IPaC portion is completed, export it as a PDF immediately and save it. You will attach this PDF to your application. If significant time passes between generating your report and submitting your application, USDA may ask you to regenerate it. The species list is not a finding that your project will harm these species. It is simply a list of species that exist in your general area and must be considered. Having species on your list does not disqualify your project.



Pro Tip: Here is an additional page that may help you complete this section. This PDF was produced by the U.S. Fish and Wildlife Service to assist with project reviews using IPaC.

**IPaC
Instructions**



https://www.fws.gov/sites/default/files/documents/2025-01/r8-detailed-ipac-instructions_01282025.pdf

Step 1: Create an Account and Enter Your Project

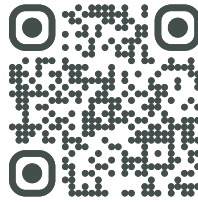
Go to the IPaC homepage and click “Log In,” Utilize the Login.gov account you created earlier. Once logged in:

1. Click “Get started”.
2. Enter the project action area by drawing the area the project will take place on the map. If your project takes place within a building, outline the perimeter of the building.
3. When finished, click continue.
4. Review the preliminary list of species and critical habitats shown for your area. This list is a preview, not your official list.
5. Click “Define Project” on the left-hand side.
6. Enter a name for your project then write a detailed description of your project. Include a summary of the proposed action, the location, size, scope, and timing of the project.
7. After you have finished, click “Save.”

Step 2: Generate Your Species List on IPaC

Visit the IPaC website (<https://ipac.ecosphere.fws.gov/>) and enter the address of your project location. IPaC will generate an official species list identifying all federally protected threatened and endangered species and critical habitats that may be present within the vicinity of your project site. This list is automatically tied to your specific location and is generated by the U.S. Fish and Wildlife Service.

IPaC



Step 3: Review Each Species on the List

This step will likely take time and can be tedious. During this section you will need to go through each vulnerable species within the list generated by IPaC. For each species you will need to tell the USDA how each species may or may not be affected.

For each species consider the following questions:

- Does your project involve any ground disturbance, excavation, or soil disruption?
- Does your project alter, remove, or disturb any vegetation on or around the project site?
- Does your project change water flow, drainage patterns, or water quality in any way?
- Will your project generate significant noise, vibration, or increased human activity during or after construction?
- Does your project involve any exterior structural changes to the building or its surroundings?
- Could any lighting changes associated with your project affect nocturnal species?
- What are the resources this species needs? Will your project affect those resources?
- What is the habitat this species needs? Will your project affect it?

For most energy efficiency projects, the answer to nearly all of these questions will be no, assuming the work takes place entirely within an existing structure, does not disturb the ground, does not alter vegetation, and does not meaningfully change the surrounding environment. This makes the narrative portion relatively straightforward, but you must still write it out explicitly for every species on your list.



Step 4: Analyze Project Impacts

After receiving your species list, click “Next Step: Determination Keys,” or from the Project Home click “Start Review.” Determination Keys are logically structured sets of questions designed to assist users in determining if a project qualifies for a pre-determined consultation outcome. Qualifying projects can generate USFWS concurrence letters instantly through IPaC.

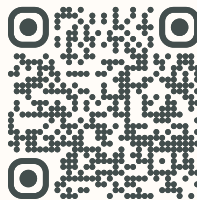
Work through any Determination Keys that apply to your project type and location. These keys walk you through a series of yes/no questions about your project’s potential impacts on each listed species. At the end of each key you will receive one of the following determinations:

- **No Effect (NE):** Your project will have no impact—positive or negative—on the species or its habitat. This is the most common outcome for interior energy efficiency projects.
- **Not Likely to Adversely Affect (NLAA):** Your project may have some minor effect, but it is not expected to be adverse. This outcome may require additional documentation.
- **May Affect:** Further analysis or formal consultation with USFWS may be required. This outcome is uncommon for standard energy efficiency projects but should be taken seriously if it occurs.

Note on the Northern Long-eared Bat: If the Northern long-eared bat appears on your species list, complete the “Northern Long-eared Bat Range-Wide Determination Key” available within IPaC. This bat species appears on many Midwestern species lists and has its own dedicated key. Working through it is straightforward and typically results in a No Effect or NLAA determination for interior projects.

Pro Tip: This video may help you understand determination keys. Note: the video is focused on projects in Louisiana, so not all the information is applicable in the Iowa, but it is still a good example if you qualify for using a determination key.

IPaC
Video



<https://www.youtube.com/watch?v=QkamFZK8EfU>

Step 5: Write Your Narrative

The IPaC report and determination letters alone are not sufficient for your REAP application. The narrative is written in the box of question 14 on the environmental checklist. USDA requires you to accompany them with a written narrative explaining your findings in your own words. This narrative must be specific to your project and directly address why your work does or does not affect each species on your list.

For each species, consider whether your project involves any of the following:

- Ground disturbance, excavation, or soil disruption
- Removal or alteration of vegetation
- Changes to water flow, drainage, or water quality
- Significant noise, vibration, or increased human activity
- Exterior structural changes to the building or its surroundings
- Changes to exterior lighting that could affect nocturnal species

For each question within these species you may need to research the species, their habitat and vital resources. If the species' vital resources or habitat may be affected, you will need to say so within the respective narrative.

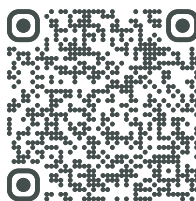
Step 6: Export and Attach Your Documentation

Once your Determination Keys are complete, click the “Document” button on your project home page. This is where all IPaC generated documents (including the project location shapefiles, official species list, and any available Species Guideline documents) will be located and available for download.

Wetlands

You must determine whether your project site falls within or near a designated wetland. The linked website (<https://fwsprimary.wim.usgs.gov/wetlands/apps/wetlands-mapper/>) will help you identify this. Once you confirm the status, you will export the results into a PDF and attach it to your application.

Wetlands Mapper

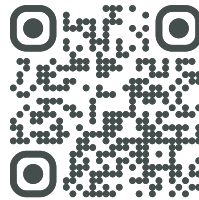




Floodplain

You must also check whether your project lies within a floodplain. The FEMA website linked (<https://msc.fema.gov/portal>) in the application will show your floodplain status. As with wetlands, you will export the results into a PDF and attach it to your submission.

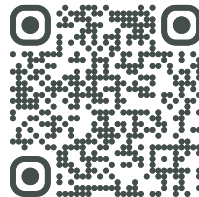
FEMA Portal



Classified Land

This section requires you to determine whether your property falls into any special land classification categories. The provided website link (<https://www.protectedlands.net/map/>) will guide you through this determination. When complete, export your findings as a PDF and attach them to your application.

Protected Lands



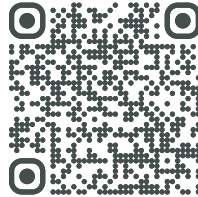
Coastal Resources

The focus of this guide is assisting businesses located in Iowa. Because Iowa has no coastal areas, these projects are automatically exempt from this question. If your business is in Iowa, you may answer “No” for this section.

Farmland

You must determine if your project is on high quality farmland. Like some previous questions, use the linked website (<https://websoilsurvey.sc.egov.usda.gov/App/HomePage.htm>) to assist in your determination. Once complete, you will export the results to PDF and attach them to your application.

Websoil Survey



Storage

This section asks whether hazardous materials or specific storage concerns apply to your project site. These questions are typically easy to answer, as businesses are generally aware if they store chemicals or materials that fall under regulated categories. Check the proper box and explain if needed.

Environmental Justice

At the time this guide was written, the Environmental Justice website required for this section was nonfunctional. Per guidance from USDA, this part of the application should be skipped unless USDA provides updated instructions.

Water and Wastewater

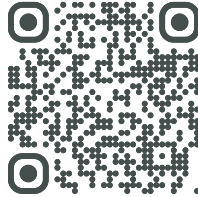
These questions are similar to the storage questions and relate to the presence of water or wastewater treatment concerns on your property. If your business is affected by these conditions, you should be quite knowledgeable about this aspect of your business. Check the proper box and explain if needed.



EPA Air Quality

It is unlikely that your project is in an area designated as a non-attainment zone for air quality. However, you must visit the website linked (<https://www.epa.gov/nepa/nepassist>) in this section to verify. No documentation is required unless your site falls into a special classification. In most cases, you will simply confirm that you are not in a restricted zone and answer the question accordingly.

EPA Assist





Review

It is essential to confirm that your entire application is complete before submitting it to USDA. Every required question must be answered, and all necessary documents must be attached. USDA has specific requirements for how the application should be organized and delivered. This ensures a smooth review process and prevents your application from being returned for corrections. However, it is possible that you may need to secure more information after the submission even if your application is complete; USDA will make you aware of anything further that is needed in this case.

Check Submission Requirements

Before submitting, your application packet must be fully assembled and organized. Ensure that all forms are signed and dated, as incomplete or unsigned forms can delay the application process or result in denial of the application.

Your complete packet for a Form 4280-3A energy efficiency project should include the following documents (it is possible the USDA's requirements change; please contact your state office for up-to-date information):

Core Application Forms

- Form RD 4280-3A: completed, signed, and dated
- Form SF-424: Application for Federal Assistance
- Form SF-424C: Budget Information for Construction Programs
- Form SF-424D: Assurances for Construction Programs



Supporting Documents

- Energy audit or energy assessment
- Technical report
- Twelve consecutive months of utility bills compiled into one PDF
- Contractor's itemized quote including equipment specifications
- Proof of rural eligibility (USDA eligibility map confirmation)
- Proof of small business status (SBA size standards determination)
- Business organization documents showing ownership structure
- EIN documentation or completed W-9 (sole proprietors)
- Lease agreement or property deed
- SAM registration confirmation showing active status
- IPaC official species list and any determination letters
- Environmental review documentation (wetlands, floodplain, farmland, and other applicable PDFs)
- Auditor's resume or completed qualifications section of the form
- Contractor qualifications or resume
- Funding commitment documentation for all non-REAP sources

Review Assistance

Terenc has the experience needed to review your application and ensure it is complete and acceptable. Contact us to review your application before submission so your business has the best possible chance for approval.



Submission

Submitting your REAP application is not as simple as sending an email with attachments. The way your packet is organized, the timing of your submission relative to quarterly competition windows, and your ongoing communication with your USDA state office contact all can determine whether your application is processed smoothly or returned for corrections. This section walks you through each of those pieces.

Note: The USDA does not accept applications year-round. There are windows during which applications are accepted. Make sure to contact your state office before submitting your application to ensure the window is open. Additionally, before starting your application, you should contact your state office so you will know when the window opens and closes.

Contact Your USDA Rural Development State Energy Coordinator Early

Before you finalize or submit anything, reach out to your USDA Rural Development State Energy Coordinator. This is one of the most important steps in the entire process. Each state office is allowed to allocate some of the REAP funds directly, so it is always a good idea to introduce yourself to the energy coordinator and maintain a good relationship with them.

Your energy coordinator can tell you which competition window is currently open, confirm whether your application is complete before you submit, and alert you to any state-specific requirements or preferences that are not published in the general program guidance.

Understand the Competition Windows

REAP is a competitive program in which all projects are scored against one another in each state. Applications are accepted and evaluated based on your competition within your window, meaning your application competes against other applications received during the same window, not against all applications ever submitted.



The complete application date is the date the Agency receives the last piece of information that allows the Agency to determine eligibility and to score and rank the application for funding. This means that if the USDA must contact you for a missing document, your application's "clock" does not start until that document is received. If you do not send that document to them until after the window closes, it is likely that your application will not be accepted.

Pro Tip: Submitting early within a window is always better than submitting close to the deadline. It gives USDA time to identify any missing items and gives you time to respond without losing your place in the current funding round.

How Terenc Can Help

Terenc is committed to strengthening communities across Iowa. Since our founding, we have partnered with community leaders and organizations to improve energy infrastructure and build long-term resilience throughout the state. If you have an idea that could benefit your community, we encourage you to reach out so we can help you move it forward.