November 13, 2023

The Honorable Glenn “GT” Thompson, Chair  
House Committee on Agriculture

The Honorable Debbie Stabenow, Chair  
Senate Committee on Agriculture, Nutrition, & Forestry

The Honorable David Scott, Ranking Member  
House Committee on Agriculture

The Honorable John Boozman, Ranking Member  
Senate Committee on Agriculture, Nutrition, & Forestry

Dear Chairman Thompson, Chairwoman Stabenow, Ranking Member Scott, and Ranking Member Boozman:

We, the undersigned organizations, write this letter to express our support for the Rural Microentrepreneur Assistance Act of 2023, which reauthorizes and outlines important updates to the Rural Microentrepreneur Assistance Program (RMAP).

RMAP supports the development and ongoing success of rural small businesses across the country. Through the program, loans and grants are made to Microentrepreneur Development Organizations (MDO), which then provide loans and technical assistance to rural microentrepreneurs, defined as a sole proprietorship or having 10 or fewer employees.

In recent years, rural small business owners and entrepreneurs have faced mounting challenges. In addition to the daily trials of operating a business, loans are difficult to secure and access to essential training is limited. RMAP was designed to meet these needs, however, outdated regulations have kept the program from reaching its full potential. The Rural Microentrepreneur Assistance Act, introduced in the House of Representatives by Reps. Zach Nunn and Angie Craig and in the Senate by Sens. Pete Ricketts and Tina Smith, would address these shortfalls. Specifically, it would:

- **Raise the maximum loan size available to entrepreneurs** from $50,000 to $75,000 to reflect current economic trends and the needs of microentrepreneurs. The $50,000 loan cap set by the original legislation is equivalent to nearly $70,000 today.

- **Provide greater flexibility for microentrepreneurs to renovate their business locations** by modifying the prohibition on new construction to allow for the renovation of existing buildings.
This would allow small business owners a financially expedient path to update and occupy brick-and-mortar locations on rural main streets.

● **Remove unnecessary administrative barriers to lending in rural communities** by allowing MDOs to fully source loans to underserved business owners with RMAP funds. The current requirement states that no more than 75% of a loan be sourced through RMAP.

For decades, small businesses have been the lifeblood of rural communities, and this legislation provides an opportunity for Congress to demonstrate a commitment to their success. Passing this bipartisan, common sense legislation in the next farm bill is one simple action Congress can take that will benefit our rural small businesses, main streets, and communities for years to come.

Thank you for your consideration of our request.

Sincerely,

**Arkansas**
Communities Unlimited, Inc.

**Arizona**
Nogales Community Development Corporation

**Arizona**
Verde Valley Regional Economic Organization

**California**
CAMEO

**California**
Colusa County Partnership

**California**
Community Development Services

**California**
Fruition Sustainability Solutions LLC

**California**
Kitchen Food Ventures
California
Valley Small Business Development Corporation

Hawaii
Feed The Hunger Fund

Hawaii
Pacific Gateway Center

Illinois
Southern Five Regional Planning District & Development Commission

Iowa
IowaMicroLoan

Kentucky
Community Ventures Corporation

Kentucky
Kentucky Highlands Investment Corporation

Maine
Eastern Maine Development Corporation

Maine
Northern Maine Development Commission

Maine
Penquis

Maryland
Maryland Capital Enterprise

Massachusetts
Franklin County Community Development Corporation

Michigan
Northern Initiatives

Minnesota
Southwest Initiative Foundation

Missouri
Green Hills Regional Planning Commission

Montana
Great Northern Development Corporation

Nebraska
Center for Rural Affairs

Nebraska
Native360 Loan Fund

New Mexico
Women’s Economic Self-Sufficiency Team, Corp.

New York
Adirondack Economic Development Corporation

New York
Local Initiatives Support Corporation

North Dakota
Lake Agassiz Development Group

Ohio
ACEnet, Inc.

Oregon
Community LendingWorks

Oregon
Oregon Micro Fund

Pennsylvania
JARI Growth Fund, Inc.

Pennsylvania
Lawrence County Economic Development Corporation
Pennsylvania
Lawrence County Regional Chamber of Commerce

South Carolina
CommunityWorks

South Dakota
GROW South Dakota

South Dakota
Neighborhood Lending Services

Tennessee
Three Roots Capital

Vermont
Brattleboro Development Credit Corporation

Vermont
Community Capital of Vermont, Inc.

Virginia
Shenandoah Community Capital Fund

Washington, DC
National NeighborWorks Association

West Virginia
Woodlands Community Lenders

Wisconsin
Community Assets for People, LLC