



United States Department of Agriculture



# USDA Rural Development

2014 Progress Report





## ***A Strong Rural Economy is the Foundation for a Healthy National Economy***

At the February 2014 ceremony in Michigan to sign the 2014 Farm Bill, President Barack Obama remarked, “We are now better positioned for the 21st century than any other country on earth.” Supporting rural America has been a key goal for President Obama since he took office, as a strong rural economy is the foundation for a healthy American economy. I am proud to chair the White House Rural Council to help carry out President Obama’s vision to strengthen rural communities, and I am proud that the Department of Agriculture (USDA) has made historic investments in rural America designed to drive job growth and ensure the development of a rural economy that is built to last.

USDA Rural Development provides loan and grant financing as well as technical assistance to develop housing, community facilities, businesses, infrastructure, and renewable energy ventures in rural areas. In addition to providing direct loan and grant assistance, USDA Rural Development also partners with private sector lenders and development organizations to carry out local community development projects. Rural Development’s more than 40 financial assistance programs, in addition to its ability to leverage private sector resources, give USDA the flexibility to invest in a wide range of projects that are reinvigorating rural towns and bringing new job opportunities for local residents. In September 2014, for example, USDA Rural Development provided a conditional commitment to guarantee a \$105 million loan from the Bank of America for Fulcrum Sierra Biofuels, LLC, to build a biorefinery in McCarran, NV, that will produce jet fuel from municipal solid waste. This is the first USDA bioenergy investment toward production of bio-jet fuel.

As another example, the Kentucky Highlands Investment Corporation is using a \$500,000 USDA loan to establish a revolving fund that will provide microloans to very small businesses (employing 10 or fewer people) in 19 Kentucky counties designated by the Appalachian Regional Commission as distressed communities. This project reflects the power of our *StrikeForce for Rural Growth and Opportunity Initiative*, an effort to combat poverty and target USDA assistance to the more than 700 persistent poverty counties in rural areas, including parishes, boroughs, Colonias, and tribal reservations in 20 States.

Passage of the 2014 Farm Bill helped ensure that USDA can continue its mission to make strategic investments that bolster the rural economy. The Farm Bill builds on historic economic gains in rural America realized since the beginning of the Obama Administration and expands access to rural credit through USDA Rural Development for housing, community development, infrastructure, and other needs. The Farm Bill is also helping USDA develop new markets for rural-made products and increase rural manufacturing.

In July 2014, the White House hosted a Rural Opportunity Investment Conference in Washington, DC, to promote investment opportunities in rural America. The conference highlighted opportunities in areas such as the bioeconomy, local and regional food systems, and infrastructure. Through this conference and the announcement of the Rural Opportunity Investment Initiative, USDA and other Federal agencies are helping to identify rural projects that could be potential beneficiaries of the fund as well as other private funding sources. Target investments will include rural water and wastewater systems; energy projects; broadband expansion; local and regional food systems; and other rural infrastructure.

USDA Rural Development’s 2014 Progress Report shows the inspiring and innovative work that is going on across rural America to help improve the quality of life for rural residents so that they can continue to thrive and prosper in America’s heartland. Ultimately, USDA Rural Development’s investments on behalf of rural people and places ripple outward to benefit all Americans, no matter where they are, through more abundant goods and services and a stronger economic base.

As I often say, USDA is not just about helping farms and farmers. USDA Rural Development’s mission is a great example of the extraordinary reach of USDA programs throughout the rural economy. I hope you will enjoy learning more about USDA Rural Development’s many successes in fiscal year 2014.

Sincerely,

A handwritten signature in black ink, appearing to read "Thomas J. Vilsack". The signature is fluid and cursive, with a long horizontal stroke at the end.

Thomas J. Vilsack  
Secretary of Agriculture



## Lasting Investments Bring New Economic Opportunities to Rural America

*“Will we accept an economy where only a few of us do spectacularly well? Or will we build an economy where everyone who works hard has a chance to get ahead? ... This country does best when everyone gets their fair shot, everyone does their fair share, and everyone plays by the same set of rules.”*

— President Barack Obama, January 2015

President Barack Obama’s statement about equality and opportunity for all captures the purpose for USDA Rural Development. To make good on this vision, the President and Secretary Vilsack have charged our mission area with investing in rural communities and ensuring rural Americans have the opportunity to climb the economic ladder. I am proud to lead a mission area dedicated to leveraging the strengths of rural areas, building new markets to increase regional competitiveness, and expanding investment opportunities that create prosperous, sustainable communities.

With a total portfolio of more than \$200 billion and investments upwards of \$28 billion in 2014 alone, Rural Development is making lasting investments in rural communities. The mission area has a tremendous set of business, utilities, housing and community development programs designed to ensure that rural Americans have access to safe, affordable homes and community facilities, jobs and business capital, and the benefits of drinking water, broadband, electricity and other essential services.

While the national economy is growing at a good pace, in rural America, there remains a vital need for access to capital as well as for strong Federal, State, local, and private-sector partnerships. Rural Development is responding to that need with our portfolio of loans, loan guarantees, grants, and a network of dedicated field staff that spans more than 400 offices across the country. The Obama Administration is committed to ensuring that rural communities are economically strong, sound, and sustainable. Through initiatives such as the *StrikeForce for Rural Growth and Opportunity* and *Promise Zones*, Rural Development is working with partners across USDA and across government to ensure Federal support is directed to high-need areas, coordinated, and responsive to locally identified community needs. The Investing in Manufacturing Communities Partnership and the Made in Rural America Initiative along with USDA-wide efforts around the bioeconomy and *Know Your Farmer, Know Your Food* build on economic opportunities that rural America is well suited to advance including agriculture, energy, and manufacturing.

There are stories of Rural Development investments changing lives in every State. In my time as Under Secretary, I’ve had the opportunity to see some of them first-hand and to listen to the stories of the people who have become homeowners, accessed the Internet, and expanded their businesses because of the investments provided by USDA Rural Development.

In Brundidge, AL, I toured the Southern Classic Food Group, a condiment manufacturer that is expanding its business and market share with support from Rural Development. In Winona, MS, I announced our investment of \$600,000 to seed a revolving loan fund for north central Mississippi small businesses, and learned about a mental health center in Greenwood, MS, funded by our Community Facilities program that is touching thousands of lives every year. These are small improvements that strengthen and enhance the quality of life in rural communities often left behind.

Rural Development investments are informed by local priorities, focused on building economic growth and opportunity, and dedicated to making lasting impacts both in rural America and for our overall economy.

Since 2009, Rural Development has provided grants and loans to help approximately 89,000 rural small businesses grow, creating or saving more than 420,000 jobs, and has invested in more than 6,600 critical community projects including hospitals, libraries, schools, and public safety facilities. Rural Development has helped more than 900,000 rural families buy, repair or refinance a home, and provided funding for more than 3,000 multi-family housing developments. We have also invested in new and improved broadband service to nearly 1.5 million rural residents, which expands access to state-of-the-art health care, educational and cultural resources, and provides the opportunity for local businesses to compete in the global economy. Additionally, we have helped modernize rural electric infrastructure for about 8.5 million rural residents and businesses, and provided grants and loans for water and waste-water projects to help safeguard the health of approximately 14.5 million rural residents.

At USDA Rural Development, many of our employees live and work in the same rural communities alongside our rural customers and stakeholder and partner organizations. Aside from our commitment solely to rural America, it is this network of staff — in addition to our programs — that makes our mission area unique.

On behalf of USDA Rural Development, I look forward to continuing our mission and supporting investments that create economic prosperity and opportunity for rural Americans in the months and years to come.

Sincerely,

Lisa Mensah  
Under Secretary for Rural Development

# Partners for Prosperity in Rural America

President Obama and Agriculture Secretary Vilsack have long believed that “strong rural communities are key to a stronger rural America.” Research shows that growing and developing regional rural economies is central to a Nation’s overall health. With abundant natural resources and a history of entrepreneurship, collaboration, and resilience, rural America possesses abundant opportunities for economic growth, innovation, and development.

With a mission of improving the economy and quality of life in rural communities and areas, USDA Rural Development is designed to serve as a partner and catalyst for rural growth and opportunity. Through grants, loans, and loan guarantees, Rural Development ensures access to capital and makes credit available at reasonable rates and terms for a wide range of needs in rural places. Importantly, through a network of 400 offices, Rural Development works in partnership with rural leaders at the local level to help them increase opportunities for community development and address any challenges in their communities that may present barriers to growth.

In Fiscal Year (FY) 2014<sup>1</sup>, Rural Development focused on creating opportunity for households across America through community economic development and by directing investments to areas of high need. Rural Development also supported economic opportunities unique to rural communities, specifically developing a strong bio-based economy and supporting local and regional food systems.

The projects Rural Development helped to finance in 2014, and continues to finance, are part of locally led efforts to build self-sustaining and thriving rural communities.

The agency is also focused on increasing outreach to historically underserved populations including minorities and Native Americans. Another way that Rural Development is working to increase investments and create opportunity in poverty-stricken rural communities is the USDA *StrikeForce for Rural Growth and Opportunity* Initiative. Now reaching 20 States and more than 770 persistent poverty areas, *StrikeForce* is ensuring USDA’s work in rural communities is communicated, coordinated, and supportive of locally identified priorities and partnerships. Through these areas of focus and *StrikeForce*, USDA Rural Development made lasting investments that improved the quality of life for millions of rural Americans in 2014.

All told, through more than 40 loan, grant, and technical assistance programs, Rural Development provided *more than \$28 billion in direct and guaranteed loans and grants in 2014 for nearly 170,000 awards* that helped rural individuals, families, business owners, agricultural producers, and communities.

This report illustrates the innovative ways in which Rural Development financing is transforming the landscape of rural America and, most importantly, directly helping to improve the well-being of millions of rural people.

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<sup>1</sup>October 1, 2013 to September 30, 2014

## StrikeForce Results

Today, USDA's *StrikeForce* Initiative — to support rural counties suffering from persistent poverty through coordinated efforts that promote economic development — is active in 770 counties and target areas in 20 States. Since *StrikeForce*'s inception in 2010, USDA has partnered with more than 500 organizations on 109,000 projects ranging from home loans to summer feeding programs that have directed \$13.7 billion in investments to the poorest places in rural America.

In FY 2014, USDA Rural Development created, saved, or retained more than 3,500 jobs in *StrikeForce* areas. For instance, the agency provided Superior Battery, a locally owned and operated manufacturer located in Russell Springs, KY, with a \$10 million Business and Industry program loan guarantee in partnership with local lender Community Trust Bank. Superior Battery is using the funds to make its manufacturing processes more efficient to ensure that the



*Superior Battery used USDA support to make its manufacturing process more efficient and hire new workers at its battery manufacturing plant in Russell Springs, KY.*

company stays competitive, in an industry where hundreds of other battery manufacturers have gone out of business. Superior Battery's improvements are helping the firm save money and increase profits. They have also allowed the company to save more than 160 jobs and create 25 jobs. Russell Springs is the seat of

Russell County, a Kentucky persistent-poverty county included in the USDA *StrikeForce* Initiative.

USDA Rural Development funded more than 1,600 projects in Fiscal Year 2014 in *StrikeForce* communities in the 20 active *StrikeForce* States.

## USDA and USDA Rural Development *StrikeForce* Results

### USDA-Wide Since 2010:

#### USDA has supported over 109,000 projects

- \$13.7 billion in investments
- More than 500 partner organizations
- Active in 770 counties in 20 States

### Rural Development FY 2014 Results:

#### Created or saved over 3,500 rural jobs

- Supported over 1,600 projects
- Investments from all 3 agencies
- Active in 770 counties in 20 States

## Rural Opportunity Investment Initiative

Rural communities have significant infrastructure needs, limited access to credit, and an abundance of investment opportunities. To identify opportunities, reduce barriers to investment, and connect projects with investors, the White House hosted a Rural Opportunity Investment (ROI) Conference in July 2014. USDA subsequently launched the Rural Opportunity Investment Initiative with the purpose of stimulating investment in rural places. This initiative is intended to encourage more private-sector investment in rural infrastructure such as rural water and wastewater systems, energy projects, broadband expansions, and local and regional food systems.

An important tool for increasing private investment in rural communities is Rural Development's Rural Business Investment Program, which supports start-up of venture capital firms. In FY 2014, USDA announced license of a \$150 million Rural Business Investment Corporation (RBIC), and Rural Development is working with partners to create and license additional RBICs in the coming year.

ROI efforts are concentrated in finding innovative ways to leverage private-sector capital through existing activities and the creation of new partnerships, such as connecting business, infrastructure and housing markets in rural communities with this capital, which historically has not been focused in these development areas.

## Help for Veterans

A disproportionate share of our military personnel comes from rural America. When these veterans, who have sacrificed so much for our country, return stateside, USDA Rural Development stands ready to help ensure that they have the support and access to capital that they need. Rural America offers tremendous opportunities for veterans to start or expand a small business, get into farming or ranching, or simply to buy a home and raise a family.

In 2014, for example, the agency provided a Value-Added Producer Grant to help KJ'n Ranch, a veteran-owned sheep and lamb ranch in Helena, MT, expand its business and generate new revenue through cheese-making. Another grant went to a small Nebraska business owned by a former Marine, who served in Iraq and Afghanistan, to begin selling farm fresh eggs. Another example of Rural Development support for our veterans includes financing for improvements to The Bridge House, Inc. The Bridge House is a veterans and homeless advocacy center in Plymouth, NH, that provides job training as well as mental health and onsite nursing services to clients.

## Assistance for Native American Communities

Over the past year, USDA Rural Development helped to usher more than \$290 million into housing, infrastructure, and economic

development projects that directly benefitted Native American tribal communities. The agency helped more than 1,000 people in Indian Country purchase a home or make critical repairs and improvements to their home. Rural Development provided loans that helped tribal-owned businesses create or save more than 150 jobs in Indian Country.

For example, the Passamaquoddy Tribe used a \$99,500 Rural Business Enterprise Grant to establish a loan fund to support tribal-owned maple syrup businesses in Maine. USDA Rural Development provided a Rural Business Opportunity Grant to the United South and Eastern Tribes to develop a comprehensive economic development plan for 26 tribes in the Southern and Eastern United States.

Enterprise grants finance and facilitate small and emerging rural businesses; opportunity grants promote sustainable economic development in rural communities with exceptional needs. (Under the 2014 Farm Bill, Congress consolidated these two USDA business grant programs. The agency is working to develop regulations to implement this change.)

Since the start of the Obama Administration, USDA Rural Development has invested more than \$2.6 billion in housing, business, cooperative, community-based, and rural infrastructure projects benefitting Native Americans and Alaska Native Tribes.



The Passamaquoddy Tribe received a \$99,500 Rural Business Enterprise Grant to support tribal-owned maple syrup businesses in Maine. Karl Nicholas, Passamaquoddy Tribe Forestry Technician, demonstrates proper tapping techniques.

## USDA Rural Development Investments for Native American Communities Fiscal Year 2014 Results



### Over \$290 million for tribal community economic development

- 1,000+ Native Americans got affordable financing to buy or repair their homes
- Tribal-owned small businesses created or saved 150+ rural jobs

#### Rural Housing Service:

#### Over \$162.8 million in assistance

- \$12.1 million for essential community facilities
- 116 direct home loans (7 on tribal lands)
- 961 guaranteed home loans, and
- 229 home repair loans and grants (110 on tribal lands).

#### Rural Business-Cooperative Service:

#### Over \$41.3 million in assistance

- 40 grants to start or expand tribal businesses, and
- 5 grants to add value to tribal farm products.

#### Rural Utilities Service:

#### Over \$86.7 million in assistance

- \$23.4 million for electric utilities
- 26 distance learning and telemedicine grants (for \$9.4 million), and
- \$53.3 million for water and waste treatment systems.

## Support for Local and Regional Food Systems

A surge in consumer demand for locally produced food is creating jobs and opportunity throughout rural America. *Know Your Farmer, Know Your Food* (KYF2) is a USDA-wide effort to carry out President Obama's commitment to strengthening local and regional food systems.

Through the local foods movement, beginning farmers are finding an entry point into agriculture through local markets and experienced farmers are diversifying their sales to capture added value through local branding. Small businesses are developing new packing, processing, distribution, and retail opportunities. Further, consumers are learning more about where their food comes from and are gaining access to fresh, local foods.

Local and regional food is already a multi-billion-dollar market and is growing quickly. Investment in this sector can be a way to provide farmers with a higher share of the food dollar. Additionally, money spent at a local rural business often continues to circulate within the community, creating a multiplier effect and providing greater economic benefits to the area.

To support this effort, USDA Rural Development financed more than 280 local and regional food projects in FY 2014.

More than 200 involved the creation of markets and investments in local food infrastructure. Rural Development's Rural Business-Cooperative Service (RBS) awarded nearly \$77.5 million in grants, guaranteed loans, and direct loans to develop or expand local and regional food businesses. Rural Development's Rural Housing Service (RHS) provided \$5.1 million in Community Facilities funding for 58 projects that support local food systems.

This level of investment was made possible in part through the 2014 Farm Bill, which directed more resources toward local food enterprises. In addition to creating better risk management tools and credit options for small and diversified farms, providing financing options for food hubs and farmers markets, and expanding access to local foods in underserved areas, the Farm Bill increased Rural Development's ability to support local and regional food systems through a set-aside in the RBS Business and Industry (B&I) Guaranteed Loan Program for projects that expand local food business enterprises. It also provided significant funds for the Value-Added Producer Grant program, continued the Community Facilities program, and authorized a new Rural Business Development Grant program, all of which are important tools for communities looking to finance local foods projects.

## Rural Development Programs FY 2009 - FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$6,622,825,389	2,448	\$939,339,929	357	\$1,084,020,173	349	\$8,646,185,491	3,154
IRP	\$103,742,073	229	\$17,420,000	26	\$18,889,403	26	\$140,051,476	281
Renewable Energy	\$600,454,330	9,335	\$119,748,210	2,314	\$117,120,533	1,354	\$837,323,073	13,003
Business Grants	\$181,482,476	2,506	\$25,757,117	425	\$30,423,439	472	\$237,663,032	3,403
REDLG	\$163,069,619	333	\$59,286,938	93	\$94,879,524	107	\$317,236,081	533
VAPG	\$64,841,350	497	\$18,539,434	119	\$16,264,787	146	\$99,645,571	762
SFH Direct	\$5,623,704,080	47,471	\$827,817,571	7,124	\$809,060,301	6,575	\$7,260,581,952	61,170
SFH Guaranteed	\$69,050,868,108	541,618	\$22,350,262,084	162,943	\$19,051,253,068	139,828	\$110,452,383,260	844,389
SFH Repairs	\$218,191,926	38,544	\$41,503,035	7,006	\$42,094,976	7,042	\$301,789,937	52,592
SFH Self-Help Grants	\$125,788,073	235	\$25,654,222	45	\$12,362,875	22	\$163,805,170	302
MFH Direct	\$456,812,407	787	\$49,999,810	74	\$85,143,917	132	\$591,956,134	993
MFH Guaranteed	\$398,830,605	282	\$52,226,602	39	\$136,162,031	98	\$587,219,238	419
Farm Labor Housing	\$137,259,942	151	\$27,721,315	24	\$50,595,384	36	\$215,576,640	211
Rental Assistance	\$3,739,580,129	37,451	\$837,053,728	8,070	\$1,109,913,034	10,311	\$5,686,546,891	55,832
CF Direct	\$4,037,070,776	2,439	\$1,316,695,198	504	\$929,512,201	418	\$6,283,278,175	3,361
CF Guaranteed	\$970,375,234	307	\$101,036,154	35	\$125,610,650	28	\$1,197,022,038	370
CF Grants	\$297,504,094	5,212	\$22,085,066	764	\$33,672,783	900	\$353,261,943	6,876
WWD Direct	\$5,737,312,540	3,235	\$876,811,549	553	\$824,364,570	542	\$7,438,488,659	4,330
WWD Guaranteed	\$52,933,714	25	\$18,010,350	6	\$7,248,840	5	\$78,192,904	36
WWD Grants	\$3,115,545,220	3,447	\$422,489,290	596	\$656,417,510	780	\$4,194,452,020	4,823
Telecom	\$6,054,710,573	1,190	\$308,445,180	35	\$285,612,608	195	\$6,648,768,361	1,420
Electric	\$23,348,421,889	629	\$4,910,308,000	136	\$2,768,319,938	97	\$31,027,049,827	862
Other Programs	\$1,249,196,381	1,383	\$66,871,149	233	\$240,490,709	287	\$1,556,558,239	1,903
<b>Grand Total</b>	<b>\$132,350,520,927</b>	<b>699,754</b>	<b>\$33,435,081,931</b>	<b>191,521</b>	<b>\$28,529,433,254</b>	<b>169,750</b>	<b>\$194,315,036,112</b>	<b>1,061,025</b>

## Rural Development Loan Portfolio as of September 30, 2014

Loan Portfolio	# of Loans	Amount of Principal Outstanding
<b>DIRECT PORTFOLIO</b>		
<b>Housing and Community Facilities</b>		
Single-Family Housing	291,968	\$15,415,802,962
Multi-Family Housing	24,716	\$10,914,281,000
Community Facility	5,970	\$5,049,715,000
<b>Total Housing &amp; Community Facilities</b>	<b>322,654</b>	<b>\$31,379,798,962</b>
<b>Utilities</b>		
Water & Waste	16,676	\$12,425,766,000
Electric	2,978	\$46,431,536,087
Telecommunications	1,525	\$4,411,669,475
<b>Total Utilities</b>	<b>21,179</b>	<b>\$63,268,971,562</b>
<b>Business and Cooperative</b>		
Business and Industry	40	\$23,569,000
RMAP	84	\$23,914,016
Intermediary Relending Program	1,061	\$422,227,000
Rural Economic Development	379	\$158,214,456
<b>Total Business &amp; Cooperative</b>	<b>1,564</b>	<b>\$627,924,472</b>
<b>Total Direct Portfolio</b>	<b>345,397</b>	<b>\$95,276,694,996</b>
<b>GUARANTEED PORTFOLIO</b>		
<b>Housing and Community Facilities</b>		
Single-Family Housing	873,186	\$102,281,768,559
Multi-Family Housing	648	\$785,939,681
Community Facility	684	\$1,247,462,398
<b>Total Housing &amp; Community Facilities</b>	<b>874,518</b>	<b>\$104,315,170,638</b>
<b>Utilities</b>		
Water & Waste	74	\$96,223,011
Electric/Other	17	\$247,912,430
<b>Total Utilities</b>	<b>91</b>	<b>\$344,135,441</b>
<b>Business and Cooperative</b>		
Business and Industry	3,331	\$6,298,413,586
<b>Total Business &amp; Cooperative</b>	<b>3,331</b>	<b>\$6,298,413,586</b>
<b>Total Guaranteed Portfolio</b>	<b>877,940</b>	<b>\$110,957,719,665</b>
<b>TOTAL LOAN PORTFOLIO</b>	<b>1,223,337</b>	<b>\$206,234,414,661</b>

Data tables in the report reflect funding levels for USDA Rural Development programs as of Sept. 30, the close of each respective fiscal year. These figures can be subject to change based on de-obligations or other adjustments that may occur after the close of the fiscal year.

## Key to Table Categories and Abbreviations

<b>B&amp;I</b>	Business and Industry Loan Guarantees <sup>1</sup>
<b>IRP</b>	Intermediary Relending Program
<b>Renewable Energy</b>	Renewable Energy Grants and Loans <sup>2</sup>
<b>Business Grants</b>	Rural Business Enterprise and Rural Business Opportunity Grants
<b>REDLG</b>	Rural Economic Development Loans and Grants
<b>VAPG</b>	Value-Added Producer Grants
<b>SFH Direct</b>	Single-Family Housing Direct Loans
<b>SFH Guaranteed</b>	Single-Family Housing Loan Guarantees
<b>SFH Repairs</b>	Single-Family Housing Repair Loans and Grants
<b>SFH Self-Help</b>	Single-Family Housing Self-Help Technical Assistance Grants
<b>MFH Direct</b>	Multi-Family Rural Rental Housing Direct Loans
<b>MFH Guaranteed</b>	Multi-Family Housing Rural Rental Housing Loan Guarantees
<b>Farm Labor Housing</b>	Farm Labor Housing Loans and Grants
<b>Rental Assistance</b>	Rental Assistance
<b>CF Direct</b>	Community Facilities Direct Loans
<b>CF Guaranteed</b>	Community Facilities Loan Guarantees
<b>CF Grants</b>	Community Facilities Grants
<b>WWD Direct</b>	Water and Waste Disposal Direct Loans
<b>WWD Guaranteed</b>	Water and Waste Disposal Loan Guarantees
<b>WWD Grants</b>	Water and Waste Disposal Grants
<b>Telecom</b>	Telecom Loans and Grants <sup>3</sup>
<b>Electric</b>	Electric Direct Loans and Loan Guarantees
<b>All Other Programs</b>	All other funding <sup>4</sup>

## Supplemental Information

- 1 For all loan guarantee programs, Rural Development backs the loans, which are made by private-sector lenders that partner with USDA to participate in the programs.
- 2 Renewable energy awards include Rural Energy for America Program guaranteed loans and grants, Biorefinery Assistance Program loans, and payments made under the Repowering Assistance and Advanced Biofuels programs.
- 3 Telecom includes Farm Bill broadband loans, Recovery Act broadband loans, Community Connect grants, Distance Learning and Telemedicine grants, Public Television Digital Transition grants, Telecommunications Infrastructure loans, and 911 access loans.
- 4 All other refers to smaller scale programs: RHS Rural Housing Site Loans, Housing Application Packaging, Individual Water and Waste, Technical and Supervisory Assistance, and Housing Preservation Grants, Multi-Family Housing Preservation and Revitalization Loans and Grants; RBS Rural Business Investment and Rural Microentrepreneur Assistance Programs, Rural Cooperative Development and Small Socially Disadvantaged Producer Grants; and RUS Bulk Fuel, High Energy Cost Grant, Rural Alaska Village Grant, and Circuit Rider Technical Assistance Programs.

# Rural Housing Service: Essential Community-Focused Investment in the Rural America Heartland

USDA Rural Development's Rural Housing Service (RHS) makes investments that are essential to the continued success and prosperity of rural residents and the small communities in which they live. The agency helps individuals and rural communities through loans, grants, and technical assistance to develop rural single- and multi-family housing properties, and essential community facilities such as schools, health clinics, or fire stations. RHS's affordable housing programs for very low- and low-income families — and its financing to develop and equip essential community facilities — are an important part of the Federal Government's social safety net that protects economically vulnerable individuals and groups, especially in remote and under-served locales.

## Single-Family Housing Investments

In FY 2014, RHS helped more than 153,430 families with modest incomes buy or repair their homes through its direct and guaranteed single-family housing loan programs, including more than 32,400 low- and very low-income borrowers. More than 6,500 families received affordable home loans through the Single-Family Housing Direct Loan Program, which awarded more than \$808 million during the fiscal year. Almost 870 families helped to construct their own homes through the Mutual Self-Help Housing Program, one of RHS's single-family housing programs. Under this program, groups of families work together to build each other's homes, with guidance from a qualified construction supervisor. Their labor helps to reduce the overall cost of each participant's mortgage loan. The 870 families that participated in self-help housing projects in 2014 each built about \$25,000 in equity in their brand-new homes.

Additionally, nearly 7,000 rural homeowners were able to repair their homes in 2014 through RHS's Single-Family Housing Repair Loan and Grant Program. The agency provided more than \$28.2 million in grants to help 4,670 very low-income, elderly rural residents remove health and safety hazards from their homes.

Through the Guaranteed Single-Family Housing Loan Program, RHS guarantees home loans made by private-sector lenders for rural families with moderate incomes. In 2014, the agency helped almost 140,000 individuals and families become homeowners through the program, providing more than \$19 billion in loan guarantees. This included assisting more than 1,750 economically distressed families stay in their homes by refinancing their USDA home loans through the guaranteed loan program at more favorable rates and terms.

## RHS Streamlines Single-Family Guaranteed Loan Delivery

During FY 2014, RHS made several improvements to the single-family housing guaranteed loan program to better serve the private-sector lenders participating in the program and the millions of rural Americans who are the ultimate beneficiaries of the loans. RHS has developed an Automated Loan Closing system to accelerate application processing and loan closings by eliminating outdated, cumbersome paper-based handling.

Last spring and summer, RHS launched a coordinated outreach and communication strategy to encourage more lenders to begin using the automated system. Between the third and fourth quarter of FY 2014, the number of lenders who switched to the automated system rose 76 percent. Today, about 90 percent of all loan closings are being handled through automation.

The agency plans to implement additional automation improvements in 2015, such as accepting electronic signatures for conditional commitments and loan note guarantees. RHS estimates that, when all the automation enhancements are complete, private lenders and the public will save about \$7.5 million each year. Eliminating paper-based transactions will save lenders an average of \$25 on each loan they process. Therefore, applicants also will benefit from lower fees for processing their applications. This is a great example of the Obama Administration's commitment to process improvements and greater efficiency in delivering Federal assistance programs.

## **First Native American Self-Help Project in New Mexico Breaks Ground**

USDA Rural Development awarded the Zuni Pueblo Housing Authority, in Zuni Pueblo, NM, a \$279,000 self-help housing technical assistance grant to start and oversee the State's first-ever Native American self-help housing project. The authority used the funds to launch the project and supervise the construction of 12 self-help homes that are being built by very low-income Zuni Pueblo residents in the Bluebird housing subdivision. None of these Native American families have ever owned their own homes before, and many have been renters for 15 years or more.

Homeownership will help these families achieve greater financial prosperity in the future by building credit and increasing their equity in their homes. Additionally, because of this project's success, the Zuni Pueblo Housing Authority plans to build 138 more homes for very low-income families in the Bluebird subdivision, for a total of 150 properties, through USDA's Mutual Self-Help housing program.

## **Multi-Family Housing Investments**

In addition to homeownership opportunities, the Rural Housing Service provides safe, decent, affordable rental housing opportunities for families, the elderly, people with disabilities, and veterans in rural America through its suite of multi-family housing direct loans, guaranteed loans and grants. In FY 2014, the agency helped more than 10,000 families by building or revitalizing 4,000 multi-family housing apartment complexes in rural areas through more than \$272 million in direct loans, guaranteed loans, and grants.

USDA provides rental assistance to the landlords of USDA-financed multi-family housing properties to help very low-income residents at the complexes afford their monthly rent. In 2014, RHS provided a record \$1.1 billion in rental assistance that helped 270,000 rural families with limited means pay the rent.

Rural Development also partnered with USDA's Food and Nutrition Service (FNS) and participated in the 2014 FNS Summer Food Program to provide nutritious meals to low-income children who require food assistance while school is not in session. Food delivery services were provided for these nutritionally at-risk children through the Summer Food Program at 144 rural multi-family housing properties.

RHS's Farm Labor Housing Program provides loans and grants to develop multi-family housing for farm laborers and their families who, despite being essential to the agriculture industry, have historically struggled with severe poverty and extremely substandard housing conditions. In 2014, RHS helped more than 615 farmworker families obtain safe, attractive rental housing through \$48 million in Farm Labor Housing financing.



USDA provided a \$145,300 Native American Community Facilities grant to the Tohono O'odham Community College in Arizona to construct a new 1,800-square-foot building.

### Modern, Attractive Housing for California Migrant Workers

USDA Rural Development provided a \$3.3 million low-interest Farm Labor Housing loan to build Coachella Valley Villa Hermosa — apartment-style housing for migrant workers — in Indio, CA. Construction began in 2012. The complex is adjacent to the Fred Young Labor Camp, which opened in the late 1930s as one-room, dirt-floor wooden shacks. The shacks were converted in the 1960s to small, cinder-block apartments without heat or air conditioning.

RHS provided a second \$3 million loan in FY 2014 to finance a second phase of construction at Villa Hermosa. It will finance 68 more apartments for the remaining people who still live at the nearby Fred Young camp. The new building will have spacious units with heat and air conditioning, private patios, washer/dryers, dishwashers, a community center, a garden, playgrounds, and a computer lab. For some residents, this will be their first home with carpets.

### Community Facilities Investments

RHS Community Facilities direct loans, guaranteed loans, and grants finance essential facilities in rural areas. Priority for funding is given for health care, education, and public safety projects. Community Facilities assistance supports hospitals, health care clinics, schools, police and fire stations, food banks, community centers, and many other community-based initiatives. The agency's Community Facilities program is a key part of Rural Development's overall community economic development efforts. In FY 2014, RHS helped hundreds of rural communities buy or build essential community facilities.

Agriculture Secretary Tom Vilsack has made access to quality health care for rural Americans a top priority at USDA. Through RHS's Community Facilities program, the agency helped provide health care services for nearly 4 million rural residents in FY 2014 in facilities ranging from mental health clinics to hospitals. The agency invested \$85 million for 34 rural mental health care projects in 23 States.

RHS's Community Facilities financing also helped more than 2 million rural Americans access fire, rescue, and other critical public safety programs that protect their communities. Additionally, the program helped provide more than 3.6 million rural residents with access to education and cultural infrastructure, including schools, college dormitories, libraries, museums, and child care centers.

RHS funded 58 local and regional food systems projects in FY 2014 through \$5.1 million in Community Facilities assistance, as part of USDA's *Know Your Farmer, Know Your Food* Initiative to increase consumers' access to fresh, nutritious, locally produced foods. RHS awarded more than \$4.1 million to help tribal colleges develop or improve their educational facilities for Native American community members. The funds supported 29 tribal colleges in rural areas.

All told, RHS helped 14 million rural residents in FY 2014 through new or improved access to essential health care, public safety, and educational facilities. More than 1,000 rural communities were served, and thousands of essential community facilities were developed through \$1.09 billion in Community Facilities direct loans, guaranteed loans, and grants.

## USDA Helps One of Georgia's Largest Food Banks Expand

Second Harvest of South Georgia Inc., in Thomasville, is the State's largest food bank outside of the Atlanta metro area, serving 30 southern Georgia counties. More than 90 percent of its service area, a region spanning 23 counties, has experienced high poverty in recent years. USDA Rural Development provided Second Harvest with a \$5.2 million Community Facilities loan to build a 30,000-square-foot food warehouse and 65,000-square-foot regional food distribution center that includes a commercial kitchen and an indoor/outdoor marketplace.

The Community Facilities assistance helped Second Harvest position itself as a food hub. Through its expanded facilities, Second Harvest is providing local farmers and ranchers with cold storage space, hosting a weekend farmers market, and purchasing food from local producers. It is able to store up to 5 million pounds of food. Second Harvest provides more than 16 million pounds of food each year to Georgia non-profit agencies and other food banks.

The Community Facilities financing for Second Harvest supported USDA's *Know Your Farmer, Know Your Food* and *StrikeForce* Initiatives to combat the effects of rural poverty. Twenty-three of the 30 counties served by Second Harvest are *StrikeForce* counties that USDA has targeted for priority assistance.

## Rural Housing Service Fiscal Year 2014 Results

### Single-Family Housing:

**Over 153,430 families served**  
\$19.9 billion to build, repair and refinance

### Multi-Family Housing:

**Over 266,600 families served**  
\$1.39 billion to build, renew and refinance

### Community Facilities:

**Over 1,000 communities served**  
\$1.09 billion to build, equip and modernize



# Rural Business-Cooperative Service: Reinvigorating Rural America Through Business, Cooperative, and Renewable Energy Development

USDA Rural Development's Rural Business-Cooperative Service (RBS) creates jobs and stimulates economic development by funding the growth and creation of rural businesses and cooperatives. In FY 2014, RBS helped more than 9,800 rural small businesses, agricultural producers, and cooperative organizations through \$1.5 billion in loans, loan guarantees, and grants. As of September 30, 2014, RBS administered a \$6.9 billion portfolio of direct and guaranteed loans.

RBS is the primary Federal agency that provides financing, technical assistance, and other resources to support the start-up or expansion of rural businesses. RBS funds and cooperative agreements — along with a wide array of educational and research materials — also support cooperative business enterprises. Thanks to new authorities provided under the 2008 and 2014 Farm Bills, RBS's mission has expanded to include developing new sources of renewable energy and advanced biofuels, and helping agricultural producers and rural businesses make their operations more energy- and cost-efficient.

## Made in Rural America Initiative

In February 2014, President Obama launched a new "*Made in Rural America*" Initiative to help rural businesses and leaders take advantage of emerging investment opportunities, new customers, and markets outside the United States by promoting rural-produced goods and services.

RBS played a major role in helping Agriculture Secretary Tom Vilsack and the Obama Administration carry out the *Made in Rural America* Initiative's objectives in 2014. During the year, USDA and RBS hosted a series of regional forums with partners such as the National Association of Counties, the Delta Regional Authority, and the Appalachian Regional Commission. USDA and RBS officials informed rural business owners and community leaders about this new initiative and Federal resources that can increase rural business activity.

A Rural Opportunity Investment Conference that USDA hosted in July was part of this effort to increase awareness of the role that the rural economy has in ensuring a strong national economy — and the great opportunities that there are for investment in rural communities across the country. In October, USDA released a *Made in Rural America* report highlighting rural business, manufacturing, and infrastructure development investments in each State.

For example, in Oregon, since the start of the Obama Administration, USDA loans and grants including \$277.7 million in rural manufacturing investments, have helped more than 390 businesses and supported 26,180 jobs.

In FY 2014, USDA Rural Development provided Sustainable Northwest, a non-profit in Portland, OR, with a \$64,990 Rural Business Enterprise Grant to find commercial uses and markets for Western Juniper, a widespread

but often unwanted and problematic species in central and eastern parts of the State. The project will help create timber and forestry jobs in rural Oregon and contribute to ecosystem restoration by identifying additional uses for Western Juniper wood products.

USDA, RBS, and other partners also licensed a \$150 million investment fund in 2014 that will help propel small-business growth across rural America. This Rural Business Investment Company, or RBIC, will allow private equity investments in agriculture-related businesses, including bio-manufacturing, advanced energy production, local and regional food systems, improved farming technologies, and other cutting-edge fields.

## RBS Investments in Renewable Energy

USDA Rural Development's Rural Business-Cooperative Service provided more than \$117 million in guaranteed loans and grants in 2014 for projects to develop renewable energy sources such as advanced biofuels and to make rural farms, ranches, dairies, and rural businesses more energy efficient. Renewable energy projects help create jobs in rural areas, promote U.S. energy independence, and lead to further expansion of the growing and increasingly significant bioeconomy.

Through RBS's Rural Energy for America Program (REAP), the agency awarded \$68 million in loan guarantees and grants to help 540 agricultural



*Derek Phillips (center) with RBS Administrator Lillian Salerno and North Carolina State Director Randall Gore discusses how the REAP grant made it possible to upgrade his poultry houses and save on energy costs.*

producers and rural business owners reduce their energy costs and environmental impact. For instance, in North Carolina, Broadway Solar Center, LLC received a \$3 million REAP loan guarantee to help finance a 5-megawatt solar array in Columbus County, a \$4.9 million loan guarantee for a solar project in Hertford County, and a \$2.1 million guarantee for one in Warren County.

In Union County, NC, Derek Phillips, owner of Phillips Poultry Farm, used a \$40,000 REAP grant to lower his monthly utility bills by installing attic insulation and sidewall enclosures in his three poultry houses that shelter 240,000 chickens. The improvements are helping him save more than more than \$4,000 per year. They are also saving 187 million BTUs and 12,000 kilowatts of energy annually.

“These are older poultry houses, and replacement was not an affordable option for us,” Phillips said. “With the

assistance provided by USDA, I was able to upgrade and improve the existing houses rather than replace them.”

#### *Assistance for Biorefineries, Biofuels Development*

RBS provided a \$91 million loan guarantee through the Biorefinery Assistance Program to help finance Cool Planet, an innovative advanced biofuel plant in Rapides Parish, LA. USDA is backing a loan from Silicon Valley Bank that will help the company finish construction on a biofuel plant at Louisiana’s Port of Alexandria. USDA biorefinery assistance financing supports new and emerging technologies to develop advanced biofuels.

At full capacity, Cool Planet’s facilities will produce 8 to 10 million gallons of reformate per year. Often referred to as a “drop-in” fuel, reformate is an ingredient in gasoline and jet fuel that can be added during the regular refinery process. Reformate enhances the energy content of gasoline, diesel,

and jet fuel. Cool Planet will use pine chips as its feedstock source, but the company can use almost any renewable cellulosic material. Cool Planet’s facility will produce biochar, a bioenergy byproduct that can sequester carbon and potentially reduce atmospheric greenhouse gasses.

RBS has awarded a conditional commitment on a \$105 million loan guarantee to Fulcrum Sierra Biofuels, LLC, a biorefinery in Nevada, to produce renewable jet fuel from municipal solid waste, and has outstanding conditional commitments for plants in Florida, Iowa, Michigan, North Carolina, and Oregon.

The 2014 Farm Bill expanded the Biorefinery Assistance Program to include bio-based renewable chemicals and bio-based product manufacturing. This year, RBS is developing regulations to implement the new requirements.

#### **USDA Invests in Cooperatives**

The Rural Business-Cooperative Service is a major source of information about cooperatives, a business model that can increase community wealth through member-ownership and decision-making. In addition to information and technical assistance for rural residents who are looking to form new cooperatives or improve the operation of existing ones, Rural Development provides access to capital through a number of grant and loan programs.

For example, in FY 2014, RBS provided \$5.8 million to 32 non-profit groups and higher education institutions through

the Rural Cooperative Development Grant (RCDG) program. These funds can be used to conduct feasibility studies, create and implement business plans, offer technical assistance, establish low-interest loans, and help rural businesses develop new markets for products and services. Additional support for cooperatives is available through many other Rural Development programs including the Value-Added Producer Grant program, the Small Socially Disadvantaged Producer Grant program, and the Rural Utilities Service, which has a history of partnership with the Nation's rural electric cooperatives that spans nearly a century.

Several grants to cooperatives made through the RCDG program were used to support local and regional food projects. For example, the Virginia Foundation for Agriculture, Innovation and Rural Sustainability is using its \$200,000 technical assistance grant to help meat-processing cooperatives link producers with local and regional consumers and to provide education and training. The Cooperative Network in Wisconsin is using its \$200,000 grant to help establish cooperatives focusing on health care, local foods, and senior housing. It will also use the funds to help Native American tribal members in Wisconsin form a cooperative.

Since the beginning of the Obama Administration, USDA has assisted more than 2,500 businesses through 200 cooperative development grants totaling approximately \$38.4 million. In addition to financial support, USDA

Rural Development maintains a library of publications on cooperatives; a directory of rural farmer, rancher, and fishery co-ops; and statistical data on cooperative performance and trends. This information is accessible through Rural Development's Website.

### RBS Investments in Regional and Local Foods

The Rural Business-Cooperative Service provided major support for local and regional food systems in FY 2014. Using a combination of grants, guaranteed loans, and direct loans, RBS awarded nearly \$77.5 million for 231 projects to develop or expand local and regional food businesses.



*The Cellars at Jasper Hill, a cheese-maker in rural Greensboro, VT, expanded its facility, grew its business, and reached new markets thanks to a Business and Industry Guaranteed Loan.*

RBS supported a wide array of local foods activities, including meat processing, value-added products, commercial and community kitchens, farmers markets, food hubs, community-supported agriculture, cooperative development, and energy-efficiency improvements.

### *Value-Added Producer Grants Bolster Local Foods Projects*

RBS's Value-Added Producer Grant Program helps agricultural producers increase their on-farm income by adding value to their products. For example, producers can use USDA Value-Added Producer Grants to create or study the feasibility of new product lines. They also may use the funds to find new markets for their value-added commodities.

RBS helped 84 agricultural producers carry out local foods projects in Fiscal Year 2014 through almost \$8.9 million in Value-Added Producer Grant awards. For instance, in Arizona, North Leupp Family Farms received \$26,270 to determine the feasibility of producing blue cornmeal from Navajo corn and starting a mobile market to sell products on the Navajo Nation. In Georgia, the owners of B.J. Reese Orchards, LLC are using a \$200,000 grant to process their apples into home-made apple pies and other value-added apple products. The Jason Wiebe Dairy Farm in Durham, KS, is using a \$120,000 Value-Added Producer Grant to make farmstead cheeses from cows' milk and expand sales into new area markets.

## Rural Business-Cooperative Service

Loan and Grant Assistance for Local and Regional Food Systems  
Fiscal Year 2014

	Businesses or Producers Assisted	Amount Awarded
Business and Industry Guaranteed Loans	23	\$59,765,927
Value-Added Producer Grants	84	\$8,896,939
Renewable Energy for America Program Grants	24	\$486,081
Rural Business Enterprise Grants	89	\$6,067,167
Rural Cooperative Development Grants	4	\$799,995
Small Socially Disadvantaged Producer Grants	3	\$498,427
Rural Business Opportunity Grants	2	\$121,921
Rural Economic Development Loans	2	\$850,000
<b>Total</b>	<b>231</b>	<b>\$77,486,457</b>

### USDA Helps Small, Socially Disadvantaged and Minority Producers

RBS awarded 17 grants in 12 States during Fiscal Year 2014 to help small, socially disadvantaged agricultural producers expand their operations and create jobs.

The Small Socially Disadvantaged Producer Grant Program helps small producers and other business owners who often lack access to the capital and technical assistance they need to grow and prosper. The program funds technical assistance and other services to help producers develop new markets and business opportunities. By supporting small and diverse producers, USDA is expanding healthy food options in the markets these producers serve. Additionally, many of these grants will allow even the smallest producers to take advantage of the latest innovations in agricultural production.

USDA provided \$3 million in grants during FY 2014. For example, the Mississippi Association of Cooperatives received \$200,000 to train co-op members on recordkeeping, business planning, and marketing. The University of Texas-Pan American was selected for a \$197,300 grant to help small-scale Hispanic producers market their food to local businesses and consumers.

## Rural Business-Cooperative Service Fiscal Year 2014 Results

### Business Assistance:

**Over 5,600 rural businesses assisted**  
\$1.2 billion for business start-up, expansion

### Energy Assistance:

**Over 760 energy projects supported**  
\$278.1 million for renewable energy  
& energy efficiency

### Local Foods Assistance:

**Over 230 producers, others assisted**  
\$77.4 million for local and regional food systems

### Co-op Assistance:

**Over 200 co-op, ag projects supported**  
\$30.3 million to grow co-ops, value-added products

# Rural Utilities Service: Investing in the Foundation and Future of Rural Communities

USDA Rural Development's Rural Utilities Service (RUS) administers infrastructure programs that fund electric, telephone, broadband, and water and waste disposal systems for rural communities. RUS helps rural utilities expand and keep their technology up to date and helps establish new and vital services such as distance learning and telemedicine and high-speed Internet connectivity.

## Investments in Rural Electric Utilities

RUS direct and guaranteed electric loans finance electric distribution, transmission, and generation facilities, including making system improvements for better energy efficiency or to enable the use of renewable energy sources. System improvements can also include implementation of smart-grid technologies to strengthen the electric grid. The program helps to provide reliable, cost-effective, and state-of-the-art electric service to millions of electric utility customers in rural areas.

## New Energy Efficiency Loans

In Fiscal Year 2014, RUS funded the first two loans under USDA's new Energy Efficiency and Conservation Loan Program (EECLP). In partnership with traditional USDA RUS borrowers, EECLP is designed to help consumers reduce energy bills through energy efficiency improvements and renewable energy systems. It promotes rural economic

growth while reducing greenhouse gases. It also supports President Obama's Climate Action Plan and reduces barriers to investment in energy efficiency, cutting business and residential energy use.

The new program enables RUS borrowers — typically utility providers — to loan money to their customers for energy audits and energy efficiency upgrades including weatherization, HVAC improvements, high-efficiency lighting, and conversions to more efficient or renewable energy sources, such as consumer-scale solar power and ground-source heat pumps.

North Carolina's Roanoke Electric Membership Corporation is using a \$6 million loan for improvements to HVAC systems, appliance replacements, and improvements that will help about 800 of its residential customers during the next 4 years. The loan will help reduce energy costs and improve the services within Roanoke's service territory, which includes poverty and out-migration counties.

The North Arkansas Electric Cooperative, Inc. will use a \$4.6 million loan to fund geothermal and air source installations, energy-efficient lightning, and weatherization measures including Energy Star® windows and doors, insulation, efficient water heaters and roofing. The financing will reduce energy costs for the electric co-op's customers and improve services within its service area.

## USDA Funds Electric Utility Renewable Energy Ventures

RUS provided more than \$6.6 million in electric loans to help three rural electric power providers — Rockwell Solar, LLC, a 4.25 MW solar farm in Rockwell, NC, Western Iowa Power Co-op in Denison, IA, and Springer Electric Co-op, in Springer, NM — install solar photovoltaic renewable energy systems. Overall, the agency awarded \$2.24 billion in electric loans in 2014 to provide 4.6 million rural consumers with improved electric service.

## Funding for Rural Water Systems and Rural Alaska Native Villages

In FY 2014, RUS invested more than \$1.5 billion in rural water and wastewater projects. Thanks to the 2014 Farm Bill, USDA received an additional \$150 million in grant dollars and moved quickly to combine this support with regular water and wastewater funding. As a result, for Earth Day 2014, USDA water and waste loans and grants funded 116 projects in 40 States and Puerto Rico. The nearly \$387 million in funds was USDA's largest Earth Day investment in rural water and wastewater systems and was completed 72 days from enactment of the Farm Bill. Of the 116 Earth Day projects announced in April 2014, 16 were in persistent-poverty areas and 29 were in *StrikeForce* communities.

The agency continues to focus its efforts on areas of high poverty where higher levels of grant funds are required, in addition to increased outreach and technical assistance.

For example, after the Earth Day 2014 round of investments, later in the fiscal year, USDA awarded more than \$352 million in loans and grants to upgrade rural water and wastewater systems nationwide and make infrastructure improvements in rural Alaska villages. The projects will not only help ensure that rural places have access to clean water, but will also create jobs and help communities retain and attract new businesses and families.

The investments protect rural residents' health and safety and help ensure long-term sustainable economic development in the communities in which they are located. Water infrastructure investments also address the impact of climate change on U.S. water supplies by ensuring that rural families have access to clean water. Climate change is putting more stress on municipal water systems. Many areas around the country have seen changes in rainfall, resulting in more floods and droughts, declines in snowpack, and intense rain, as well as more frequent and severe heat waves. All of these are placing fiscal strains on communities and causing more frequent and often costly repairs and upgrades.

Additionally, USDA provided assistance to ease drought conditions in California and elsewhere through Emergency Community Water Assistance Grant (ECWAG) funding. Nationwide, a total of \$14.7 million in ECWAG grants were awarded to assist rural communities without sufficient quantities of water.

Rural California communities received 25 grants to help 74,000 residents in the drought-affected areas of rural California. Many of these communities are also agricultural communities with significant farm worker populations and high poverty rates.

For instance, the California community of Cameron Creek Colony was among those struggling due to severe drought. About 10 percent of residents had no access to water because their wells had run dry. Others had only intermittent

access. A \$500,000 grant to construct pipelines to Cameron Creek Colony linked residents to a nearby Farmersville system. The completed project provides much-needed relief throughout the community.

Since the start of the Obama Administration, Rural Development has helped more than 410,000 Californians receive improved water or wastewater services.

Water quality is an issue in many rural communities. In Alaska, the city of Buckland received a \$45,000 grant to conduct a cost analysis for preliminary engineering and environmental reports for a proposed solid waste site. Edgerton, WI, received a \$7.8 million loan and \$2.5 million grant to upgrade its 31-year-old water treatment facility. The city is under a schedule of compliance with the Wisconsin Department of Natural Resources. The new facility will allow the city to meet newly imposed discharge limits.

In FY 2014, RUS provided 8 grants totaling \$21 million to help rural Alaskan villages make infrastructure improvements. RUS provided the Alaska Native Tribal Health Consortium with a \$5 million grant to improve sanitation conditions in the community of Akiachak. Many residents there lack indoor plumbing and must haul water and use "honey buckets" to dispose waste. The consortium will use the grant to construct sewer mains, build a lift station, and bury water mains. Akiachak is targeted for special assistance through the USDA *StrikeForce* Initiative.

Since 2009, RUS has invested nearly \$11 billion in new and improved water and wastewater infrastructure that has benefited nearly 15 million rural residents and almost 6 million households and businesses.

## Broadband Grants Help Communities With the Greatest Need

RUS provides Community Connect grants to establish broadband service in under-served rural areas to boost economic growth and offer educational, health care, social, and public safety benefits.



*A Matanuska Telephone Association lineman is at work bringing high-speed broadband to Chickaloon and Glacier View. Photo courtesy MTA.*

For example, in 2014, the agency provided the North Central Telephone Cooperative (NCTC) in Lafayette, TN, with a \$1.7 million Community Connect broadband grant.

This rural town on the Tennessee/Kentucky border has seen its share of businesses closing and families moving away. Many long-time residents understand why their children and grandchildren felt isolated and decided to move. But they, along with community and business leaders, hope the improvements that NCTC is making with USDA Rural Development funding will draw businesses and people back to the area.

When the project is completed, NCTC's customers will have access to Internet speeds up to a Gigabit per second (Gbps). Local businesses will be able to capitalize off of e-commerce business strategies and offer telework to employees. Additionally, Lafayette residents will have more efficient and reliable access to commercial and emergency services.

RUS provided a total of \$13.6 million in Community Connect broadband grants in 2014.

In Alaska, the Matanuska Telephone Association (MTA), a telephone cooperative, is using a Community Connect grant to add Glacier View, Chickaloon, and other towns to its growing list of communities with access to high-speed broadband.

MTA's service area covers more than 10,000 square miles — an area larger than the State of Vermont. With the USDA grant and local investment from MTA, residents, businesses, and Alaska Native communities throughout this vast region will have access to upload and download speeds greater than 10 Megabits per second (Mbps) that will allow everyone to connect globally.

Additionally, thanks to the USDA grant, people who live along the Glenn Highway between Chickaloon and Glacier View will have access to a new Community Connect Center providing free broadband access for the next 2 years.

## USDA Helps New York Migrant Farmworkers Get Quality Health Care

Thirteen rural health care clinics in 10 of the most medically under-served counties in New York's Finger Lakes Region needed help expanding health care coverage to migrant workers. They also needed help providing a telehealth network for the region so medical providers in remote facilities could communicate with one another to treat patients.

USDA Rural Development in New York helped launch a health project for migrant farmworkers and their families several years ago through several Distance Learning and Telemedicine (DLT) grants. This RUS program helps rural communities acquire distance learning and telemedicine technologies so local teachers and medical service providers serving rural residents can establish interactive video conferencing links to teachers, medical professionals, and other needed expertise that is inaccessible otherwise. USDA grants were used to build and equip the telehealth network, including building links to medical professionals at Cornell University for consultations.

In 2014, the Finger Lakes Migrant Health Care Project received a fourth USDA DLT grant for \$178,500 to expand dental and wellness screenings for migrant children and improve educational opportunities for K-12 students and young adults within the migrant community.

## Rural Utilities Service Fiscal Year 2014 Results

### Electric Utilities:

**Over 4.6 million rural customers served**

\$2.24 billion for utility system upgrades, improvements

### Telecom Systems:

**Over 83,000 rural subscribers served**

\$228 million for telecom & broadband service

### Water and Waste Disposal Systems:

**Over 1.9 million rural residents served**

\$1.5 billion for safe water and sanitary waste systems

# ALABAMA

## Community Economic Development

### Water Treatment Plant Provides Ample Water and Sparks Community Development

City of Thomasville leaders were buying water from a nearby town because of problems with their local drinking water source. Further, limited water supplies meant that water usage restrictions were often imposed on residents, even during the winter. Residents twice endured week-long water outages. The lack of a local water source also made it very difficult for the city to grow its economy and retain jobs.

USDA provided the city with \$14.6 million in loans and grants in 2009 to build a water treatment plant, and \$5 million in 2014 to complete the system.

Today, Thomasville, AL, has a state-of-the-art water treatment plant that provides customers with reliable, abundant water. The system is also helping the city boost economic development. In



Components of the Thomasville, AL, water treatment system.

the last 5 years, city leaders have brought new industries to the area. More than \$700 million has been invested in projects that have created 1,500 jobs within a 5-mile radius of Thomasville.

## Alabama Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$130,440,284	36	\$24,062,000	11	\$16,685,350	6	\$171,187,634	53
IRP	\$1,171,000	4	\$0	0	\$0	0	\$1,171,000	4
Renewable Energy	\$3,048,572	49	\$150,061	8	\$221,493	15	\$3,420,126	72
Business Grants	\$3,844,371	42	\$522,000	6	\$691,052	9	\$5,057,423	57
REDLG	\$2,740,000	7	\$0	0	\$1,900,000	4	\$4,640,000	11
VAPG	\$259,773	5	\$0	0	\$300,000	1	\$559,773	6
SFH Direct	\$93,060,893	864	\$17,216,449	160	\$13,559,151	130	\$123,836,493	1,154
SFH Guaranteed	\$1,702,730,150	14,126	\$528,188,765	4,222	\$432,632,326	3,551	\$2,663,551,241	21,899
SFH Repairs	\$6,933,770	1,156	\$1,335,497	218	\$1,604,568	255	\$9,873,835	1,629
SFH Self-Help Grants	\$333,916	1	\$0	0	\$0	0	\$333,916	1
MFH Direct	\$287,932	2	\$0	0	\$8,598,000	8	\$8,885,932	10
MFH Guaranteed	\$0	0	\$0	0	\$2,493,000	4	\$2,493,000	4
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$106,529,832	1,149	\$22,175,800	248	\$29,500,800	323	\$158,206,432	1,720
CF Direct	\$17,976,032	42	\$8,431,100	11	\$1,131,300	7	\$27,538,432	60
CF Guaranteed	\$0	0	\$9,360,000	1	\$0	0	\$9,360,000	1
CF Grants	\$3,905,663	60	\$281,550	8	\$335,400	8	\$4,522,613	76
WWD Direct	\$85,097,187	61	\$10,658,900	14	\$20,834,000	12	\$116,590,087	87
WWD Guaranteed	\$1,260,630	1	\$0	0	\$0	0	\$1,260,630	1
WWD Grants	\$43,237,623	41	\$10,183,000	11	\$12,240,000	9	\$65,660,623	61
Telecom	\$58,629,157	15	\$900,000	1	\$854,098	3	\$60,383,255	19
Electric	\$274,059,000	8	\$77,900,000	3	\$0	0	\$351,959,000	11
Other Programs	\$90,657,221	22	\$355,450	4	\$687,061	6	\$91,699,731	32
<b>ALABAMA TOTAL</b>	<b>\$2,626,203,006</b>	<b>17,691</b>	<b>\$711,720,572</b>	<b>4,926</b>	<b>\$544,267,599</b>	<b>4,351</b>	<b>\$3,882,191,176</b>	<b>26,968</b>

# ALASKA

## Community Economic Development

### Water Treatment Plant and Washeteria for Old Kasigluk

Many Alaskan villages turn to USDA Rural Development’s Rural Alaska Village Grants (RAVG) program when they need help upgrading their water and waste disposal systems.

That is exactly what the small community of Old Kasigluk did. It used a \$4 million RAVG grant to build a water treatment plant, and a “washeteria,” a laundry/shower facility for residents. The new water plant was complete in 2014 and replaced a system that was so dilapidated it could no longer be used.

Before the upgrades, village residents had been hauling water from a well, and were using “honey buckets” to dispose of waste, carrying them from home to a common collection site. These RAVG grants are crucial to help alleviate the dire sanitation conditions that exist in these extremely remote, rural villages.



The Kasigluk waste treatment plant’s local work crew is with USDA officials.

The drinking water and waste disposal upgrades will improve the health of children and families in Old Kasigluk and alleviate the severe sanitation conditions that existed in the community for many years.

### Alaska Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$67,693,916	44	\$11,893,750	9	\$3,727,500	3	\$83,315,166	56
IRP	\$350,000	2	\$0	0	\$1,000,000	1	\$1,350,000	3
Renewable Energy	\$1,335,353	61	\$199,649	11	\$143,504	10	\$1,678,506	82
Business Grants	\$2,766,058	27	\$617,800	4	\$456,449	6	\$3,840,307	37
REDLG	\$300,000	1	\$0	0	\$0	0	\$300,000	1
VAPG	\$131,749	1	\$49,689	1	\$91,100	1	\$272,538	3
SFH Direct	\$54,082,069	314	\$8,947,089	52	\$10,848,503	56	\$73,877,661	422
SFH Guaranteed	\$244,385,711	1,270	\$81,489,975	410	\$67,730,368	346	\$393,606,054	2,026
SFH Repairs	\$639,436	80	\$82,646	13	\$167,790	20	\$889,872	113
SFH Self-Help Grants	\$1,585,808	3	\$0	0	\$944,014	2	\$2,529,822	5
MFH Direct	\$2,950,000	1	\$0	0	\$0	0	\$2,950,000	1
MFH Guaranteed	\$10,450,000	7	\$0	0	\$0	0	\$10,450,000	7
Farm Labor Housing	\$93,602	1	\$0	0	\$0	0	\$93,602	1
Rental Assistance	\$19,811,520	94	\$3,953,664	21	\$6,966,432	31	\$30,731,616	146
CF Direct	\$86,611,200	20	\$0	0	\$0	0	\$86,611,200	20
CF Guaranteed	\$10,200,000	3	\$0	0	\$0	0	\$10,200,000	3
CF Grants	\$5,222,149	50	\$259,519	5	\$344,802	7	\$5,826,470	62
WWD Direct	\$1,716,000	2	\$0	0	\$0	0	\$1,716,000	2
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$172,234,517	146	\$31,048,186	31	\$24,481,932	23	\$227,764,635	200
Telecom	\$143,218,388	30	\$2,941,246	1	\$3,248,905	9	\$149,408,539	40
Electric	\$225,928,000	3	\$206,423,000	4	\$0	0	\$432,351,000	7
Other Programs	\$35,449,442	22	\$6,425,000	5	\$5,239,486	4	\$47,113,928	31
<b>ALASKA TOTAL</b>	<b>\$1,087,154,918</b>	<b>2,182</b>	<b>\$354,331,213</b>	<b>567</b>	<b>\$125,390,785</b>	<b>519</b>	<b>\$1,566,876,916</b>	<b>3,268</b>

# ARIZONA

## Local and Regional Food Systems

### USDA Grant Helps Community Garden Grow

The Graham County Interfaith Care Alliance, in Safford, AZ, helps feed its neighbors living in this small southeast Arizona rural community. With just two employees, the Alliance serves as a food bank and operates a community farm and garden to provide fresh produce, nutrition education, and education on sustainable gardening methods.

USDA Rural Development gave the Alliance a \$12,110 Community Facilities grant to help install a greenhouse and upgrade the irrigation system at the community garden. Alliance raised additional funds for the project through donations and in-kind contributions.

The improvements helped the Alliance increase activity at the community garden. By February 2014, third graders were clearing dried plants from the last growing season and planting new trays of seedlings for spring.

The Alliance food bank program distributes food to nearly 2,000 customers and delivers vegetables grown on its farm to local



*New under-bench hot water heating for the greenhouse was funded by a grant from USDA Rural Development.*

non-profits who serve the elderly and at-risk populations and to other food banks.

Though small, the USDA grant — coupled with local community funding for the rest of the \$85,000 total project cost — was the impetus needed to launch this worthwhile project. USDA Rural Development programs help communities help themselves.

### Arizona Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$81,409,818	33	\$21,570,880	8	\$25,158,000	8	\$128,138,698	49
IRP	\$488,000	2	\$0	0	\$0	0	\$488,000	2
Renewable Energy	\$6,250,946	54	\$274,512	13	\$195,930	11	\$6,721,388	78
Business Grants	\$2,649,515	29	\$535,987	7	\$421,000	6	\$3,606,502	42
REDLG	\$0	0	\$0	0	\$0	0	\$0	0
VAPG	\$39,500	1	\$0	0	\$209,206	2	\$248,706	3
SFH Direct	\$86,673,875	817	\$8,160,876	78	\$10,457,188	95	\$105,291,939	990
SFH Guaranteed	\$1,451,998,881	11,588	\$451,571,475	3,205	\$382,668,867	2,589	\$2,286,239,223	17,382
SFH Repairs	\$3,641,462	537	\$444,549	64	\$567,908	80	\$4,653,919	681
SFH Self-Help Grants	\$6,929,093	10	\$3,154,720	6	\$297,000	1	\$10,380,813	17
MFH Direct	\$2,936,922	6	\$25,000	1	\$0	0	\$2,961,922	7
MFH Guaranteed	\$5,647,071	6	\$0	0	\$968,300	2	\$6,615,371	8
Farm Labor Housing	\$599,001	2	\$127,910	1	\$0	0	\$726,911	3
Rental Assistance	\$52,564,116	357	\$11,002,320	80	\$16,803,360	108	\$80,369,796	545
CF Direct	\$62,681,834	25	\$7,754,073	1	\$0	0	\$70,435,907	26
CF Guaranteed	\$26,840,296	9	\$0	0	\$0	0	\$26,840,296	9
CF Grants	\$2,229,573	32	\$373,965	8	\$290,604	2	\$2,894,142	42
WWD Direct	\$22,026,436	13	\$4,812,000	2	\$9,700,000	2	\$36,538,436	17
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$70,876,310	248	\$17,792,268	22	\$6,184,329	7	\$94,852,907	277
Telecom	\$45,784,674	22	\$0	0	\$637,493	3	\$46,422,167	25
Electric	\$320,425,742	8	\$167,779,000	1	\$0	0	\$488,204,742	9
Other Programs	\$3,257,385	16	\$50,250	2	\$293,575	3	\$3,601,210	21
<b>ARIZONA TOTAL</b>	<b>\$2,255,950,450</b>	<b>13,815</b>	<b>\$695,429,785</b>	<b>3,499</b>	<b>\$454,852,760</b>	<b>2,919</b>	<b>\$3,406,232,995</b>	<b>20,233</b>

# ARKANSAS

## Community Economic Development

### USDA Helps Formerly Homeless Woman Become a Homeowner

For the past 2 years, Brenda Gray, a resident of Greenwood, AR, was a renter. Before that, she was homeless. Her living situation changed after her friends, John and Kim Wentz, suggested she contact Clements Homes to find out if she would be qualified for a USDA Rural Development Single-Family Housing Direct Loan.

Gray subsequently qualified for and received a loan to buy her own home. USDA's Single-Family Housing Direct Loan program offers affordable home mortgages at reasonable rates and terms for very low- and low-income individuals and families in rural areas. These USDA-financed homes also strengthen rural economies by providing a tax base to fund local schools and other infrastructure — projects that help create jobs.

Clements Homes, Inc. of Greenwood, a construction firm that builds USDA-financed homes in the Fort Smith area, built Gray's energy-efficient home. It has Energy Star® water-efficient appliances and energy-efficient materials that are helping her save money on utility costs.

Gray told USDA she is excited about being a homeowner. She is looking forward to planting blueberry bushes and working in her own yard.



*Brenda Gray cuts the ribbon to her new home surrounded by the USDA staff, realtors and contractors who helped her dream come true.*

### Arkansas Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$84,507,000	27	\$6,413,550	3	\$33,531,357	6	\$124,451,907	36
IRP	\$1,344,000	4	\$0	0	\$0	0	\$1,344,000	4
Renewable Energy	\$6,202,273	138	\$1,532,530	34	\$596,077	14	\$8,330,880	186
Business Grants	\$3,335,703	28	\$463,000	5	\$509,000	6	\$4,307,703	39
REDLG	\$500,000	1	\$0	0	\$0	0	\$500,000	1
VAPG	\$233,000	3	\$50,000	1	\$30,000	1	\$313,000	5
SFH Direct	\$119,768,871	1,289	\$18,038,624	177	\$11,447,486	113	\$149,254,981	1,579
SFH Guaranteed	\$1,765,698,203	16,575	\$464,511,940	4,126	\$392,006,726	3,538	\$2,622,216,869	24,239
SFH Repairs	\$6,042,888	1,061	\$762,482	129	\$517,652	89	\$7,323,022	1,279
SFH Self-Help Grants	\$6,042,469	20	\$1,630,229	4	\$486,984	2	\$8,159,682	26
MFH Direct	\$3,043,805	3	\$0	0	\$0	0	\$3,043,805	3
MFH Guaranteed	\$3,845,391	3	\$0	0	\$0	0	\$3,845,391	3
Farm Labor Housing	\$3,069,900	36	\$533,300	4	\$281,800	3	\$3,885,000	43
Rental Assistance	\$78,606,304	916	\$16,721,460	198	\$22,269,060	264	\$117,596,824	1,378
CF Direct	\$62,001,000	32	\$20,560,000	6	\$92,000	1	\$82,653,000	39
CF Guaranteed	\$4,000,000	3	\$0	0	\$0	0	\$4,000,000	3
CF Grants	\$12,321,505	281	\$942,450	38	\$1,732,784	53	\$14,996,739	372
WWD Direct	\$122,049,500	114	\$15,953,700	21	\$16,538,900	19	\$154,542,100	154
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$89,193,742	96	\$6,513,737	12	\$11,415,698	20	\$107,123,177	128
Telecom	\$242,990,846	41	\$11,631,000	1	\$25,150,709	3	\$279,772,555	45
Electric	\$1,552,353,000	23	\$32,437,000	3	\$72,270,000	3	\$1,657,060,000	29
Other Programs	\$1,505,008	19	\$65,214	3	\$241,022	4	\$1,811,245	26
<b>ARKANSAS TOTAL</b>	<b>\$4,168,654,408</b>	<b>20,713</b>	<b>\$598,760,216</b>	<b>4,765</b>	<b>\$589,117,255</b>	<b>4,139</b>	<b>\$5,356,531,880</b>	<b>29,617</b>

# CALIFORNIA

## Community Economic Development

### Homeowners Struggle in Midst of California Drought

Carlen Overby's days were filled with worry because her well went dry and later collapsed. She and her husband hauled 5-gallon jugs of water to flush toilets or wash dishes. They connected their water tank to a neighbor's outdoor hose so they could take showers. When they started having trouble with their well, her husband got a second job so they could save enough money to drill a new one. Wells cost around \$20,000 but, even then, in California, there's a waiting list almost a year long.

"You wake up and you just expect that there will be water when you turn on the faucet," she said. "Who knows how long it will be until our neighbor runs out of water, and then what will we do?"

Overby's not alone either: in Cameron Creek Colony, the small Tulare County community where she lives, about 10 percent of the homeowners have wells that have gone dry. Others, like her neighbor, have just a few feet of well water left.

But there was light at the end of the tunnel for Overby and 73,000 other Californians struggling with water issues. USDA



Overby connects a hose from her neighbor's house so she and her husband will have water for showers.

Rural Development provided \$9.7 million in emergency water assistance to 25 communities across California whose water systems have been impacted by the State's devastating drought. The USDA assistance gave Overby and her neighbors in Cameron Creek Colony the option to connect to the working water system at nearby Farmersville.

### California Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$414,707,072	185	\$47,244,548	25	\$57,007,695	22	\$518,959,315	232
IRP	\$7,660,000	16	\$1,200,000	3	\$1,000,000	1	\$9,860,000	20
Renewable Energy	\$8,882,875	176	\$2,176,712	81	\$5,280,143	73	\$16,339,730	330
Business Grants	\$7,803,711	86	\$645,920	13	\$914,816	11	\$9,364,447	110
REDLG	\$0	0	\$0	0	\$0	0	\$0	0
VAPG	\$4,533,281	30	\$1,500,000	8	\$200,000	1	\$6,233,281	39
SFH Direct	\$326,806,291	2,127	\$70,279,051	471	\$65,241,381	396	\$462,326,723	2,994
SFH Guaranteed	\$2,677,152,169	16,188	\$892,191,008	4,879	\$658,140,936	3,485	\$4,227,484,113	24,552
SFH Repairs	\$1,594,113	232	\$457,165	59	\$482,009	72	\$2,533,287	363
SFH Self-Help Grants	\$27,872,583	22	\$8,236,000	5	\$737,804	1	\$36,846,387	28
MFH Direct	\$15,836,439	19	\$0	0	\$0	0	\$15,836,439	19
MFH Guaranteed	\$164,976,903	98	\$21,239,745	17	\$18,833,471	15	\$205,050,119	130
Farm Labor Housing	\$57,432,081	29	\$10,846,425	4	\$20,994,943	10	\$89,273,448	43
Rental Assistance	\$259,913,197	1,333	\$64,977,424	305	\$85,547,808	386	\$410,438,429	2,024
CF Direct	\$102,183,890	47	\$33,675,721	16	\$10,902,542	5	\$146,762,153	68
CF Guaranteed	\$9,036,600	10	\$854,655	2	\$0	0	\$9,891,255	12
CF Grants	\$12,995,837	232	\$509,815	20	\$1,492,302	31	\$14,997,954	283
WWD Direct	\$257,037,400	74	\$29,298,728	14	\$10,627,844	8	\$296,963,972	96
WWD Guaranteed	\$346,100	1	\$0	0	\$0	0	\$346,100	1
WWD Grants	\$78,829,533	95	\$9,218,346	17	\$22,279,745	44	\$110,327,624	156
Telecom	\$44,663,899	22	\$0	0	\$1,501,905	5	\$46,165,804	27
Electric	\$78,960,000	3	\$0	0	\$8,000,000	1	\$86,960,000	4
Other Programs	\$17,804,740	71	\$8,306,099	14	\$9,003,759	32	\$35,114,598	117
<b>CALIFORNIA TOTAL</b>	<b>\$4,577,028,714</b>	<b>21,096</b>	<b>\$1,202,857,362</b>	<b>5,953</b>	<b>\$978,189,103</b>	<b>4,599</b>	<b>\$6,758,075,178</b>	<b>31,648</b>

# COLORADO

Local and Regional Food Systems • StrikeForce Initiative

## San Luis Valley Potato Packaging Business Expands

Colorado's San Luis Valley has plenty of potato growers, but, in recent years, has lacked potato processors. White Rock Specialties, LLC wanted to start an organic specialty potato processing and packaging facility in Mosca, CO, to help meet this need.

USDA Rural Development partnered with the First Southwest Bank of Colorado to provide White Rock with a Business and Industry (B&I) Guaranteed Loan in 2013. The company used the loan to purchase an old school building in Mosca, retrofit it, and buy equipment.

Mosca is in Alamosa County — an economically challenged, persistent poverty county. USDA is targeting assistance to the area through its *StrikeForce for Rural Growth and Opportunity* Initiative to combat rural poverty.

The Mosca community welcomed White Rock with open arms. During the first year of operations, the facility was so busy managers had to turn down contracts because the plant was already at capacity. The company hired 15 workers to increase production. By 2014, though, in just a year, White Rock was



Organic potatoes being processed by White Rock Specialties, LLC in Mosca, CO.

ready to expand. Rural Development and First Southwest partnered again through another B&I loan guarantee to help the company buy additional equipment.

The expansion will allow White Rock to meet demand and process organic specialty potatoes more efficiently. In the future, in addition to packaging, company managers hope that the Mosca plant can become a food hub to distribute and process more locally grown San Luis Valley potatoes.

## Colorado Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$69,192,138	24	\$27,077,058	8	\$16,354,108	8	\$112,623,304	40
IRP	\$2,003,296	6	\$795,000	1	\$0	0	\$2,798,296	7
Renewable Energy	\$3,103,812	67	\$401,857	13	\$257,036	16	\$3,762,705	96
Business Grants	\$1,898,360	38	\$230,000	6	\$318,000	8	\$2,446,360	52
REDLG	\$2,060,000	4	\$0	0	\$550,000	1	\$2,610,000	5
VAPG	\$1,001,614	9	\$517,300	3	\$110,800	2	\$1,629,714	14
SFH Direct	\$86,622,083	626	\$12,287,433	90	\$17,944,440	117	\$116,853,956	833
SFH Guaranteed	\$921,997,094	5,439	\$318,659,681	1,741	\$313,382,316	1,704	\$1,554,039,091	8,884
SFH Repairs	\$1,377,389	200	\$143,000	20	\$304,830	50	\$1,825,219	270
SFH Self-Help Grants	\$3,631,760	7	\$0	0	\$539,990	1	\$4,171,750	8
MFH Direct	\$3,163,799	5	\$0	0	\$0	0	\$3,163,799	5
MFH Guaranteed	\$2,004,874	2	\$0	0	\$0	0	\$2,004,874	2
Farm Labor Housing	\$0	0	\$3,000,000	2	\$5,424,076	4	\$8,424,076	6
Rental Assistance	\$41,084,032	384	\$10,742,000	93	\$13,334,400	115	\$65,160,432	592
CF Direct	\$13,386,810	25	\$20,432,000	7	\$10,158,923	3	\$43,977,733	35
CF Guaranteed	\$2,674,837	3	\$0	0	\$0	0	\$2,674,837	3
CF Grants	\$3,898,510	104	\$178,200	13	\$362,977	16	\$4,439,687	133
WWD Direct	\$46,067,300	29	\$7,507,000	5	\$1,253,000	4	\$54,827,300	38
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$18,834,633	31	\$2,167,603	8	\$1,541,400	9	\$22,543,636	48
Telecom	\$84,806,955	26	\$0	0	\$965,450	3	\$85,772,405	29
Electric	\$960,857,000	22	\$542,238,000	8	\$260,346,000	2	\$1,763,441,000	32
Other Programs	\$2,388,101	24	\$200,000	1	\$580,000	5	\$3,168,101	30
<b>COLORADO TOTAL</b>	<b>\$2,272,054,397</b>	<b>7,075</b>	<b>\$946,576,132</b>	<b>2,019</b>	<b>\$643,727,746</b>	<b>2,068</b>	<b>\$3,862,358,275</b>	<b>11,162</b>

# CONNECTICUT

Community Economic Development

## Safe, Affordable Rental Housing for Rural Connecticut Families

Sharon, CT, a small but growing town of just over 3,000 people, needed more housing for low- and moderate-income families. USDA Rural Development partnered with two State agencies, the Connecticut Department of Housing and the Small Town Assistance Program, to finance an expansion of Sharon Ridge, a local multi-family housing complex. Prior to the expansion, Sharon Ridge had just 20 apartments.

USDA Rural Development provided a \$1 million low-interest multi-family housing direct loan to help finance construction of 12 apartments at Sharon Ridge. State grants supported the bulk of the project. The new apartments were ready for occupancy in June 2014.

In addition to loan financing for construction, USDA is also providing ongoing rental assistance to ensure the low-income families living in the complex are able to afford their monthly rent.



Twelve new apartments at Sharon Ridge Apartments were built through a financing partnership between USDA and the State of Connecticut.

Today, 12 families live in the new apartments. Eight of the new units are one-bedrooms and four are two-bedroom apartments. Two of the new units are accessible for use by people with disabilities; five more can be adapted with accessibility modifications if needed.

## Connecticut Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$27,830,000	10	\$9,396,500	4	\$0	0	\$37,226,500	14
IRP	\$500,000	1	\$1,000,000	1	\$0	0	\$1,500,000	2
Renewable Energy	\$1,559,046	38	\$226,319	12	\$182,202	17	\$1,967,567	67
Business Grants	\$1,051,329	18	\$142,000	2	\$257,609	5	\$1,450,938	25
REDLG	\$0	0	\$0	0	\$0	0	\$0	0
VAPG	\$334,000	2	\$0	0	\$0	0	\$334,000	2
SFH Direct	\$22,262,356	115	\$4,178,728	26	\$3,199,824	19	\$29,640,908	160
SFH Guaranteed	\$370,562,477	2,019	\$168,069,242	920	\$139,033,797	762	\$677,665,516	3,701
SFH Repairs	\$444,720	79	\$188,743	33	\$130,004	23	\$763,467	135
SFH Self-Help Grants	\$0	0	\$0	0	\$0	0	\$0	0
MFH Direct	\$5,988,754	11	\$2,662,054	3	\$673,044	2	\$9,323,852	16
MFH Guaranteed	\$4,179,250	2	\$0	0	\$0	0	\$4,179,250	2
Farm Labor Housing	\$250,000	1	\$0	0	\$0	0	\$250,000	1
Rental Assistance	\$27,198,096	233	\$5,311,488	42	\$7,381,920	57	\$39,891,504	332
CF Direct	\$84,333,420	26	\$13,460,000	12	\$21,386,000	5	\$119,179,420	43
CF Guaranteed	\$27,027,600	5	\$0	0	\$0	0	\$27,027,600	5
CF Grants	\$1,400,905	32	\$154,110	6	\$309,692	7	\$1,864,707	45
WWD Direct	\$49,377,000	17	\$8,719,000	5	\$11,915,000	4	\$70,011,000	26
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$30,633,405	23	\$3,182,200	6	\$7,951,300	8	\$41,766,905	37
Telecom	\$0	0	\$0	0	\$0	0	\$0	0
Electric	\$0	0	\$0	0	\$0	0	\$0	0
Other Programs	\$199,890	6	\$50,000	1	\$50,000	1	\$299,890	8
<b>CONNECTICUT TOTAL</b>	<b>\$655,132,248</b>	<b>2,638</b>	<b>\$216,740,384</b>	<b>1,073</b>	<b>\$192,470,392</b>	<b>910</b>	<b>\$1,064,343,024</b>	<b>4,621</b>

# DELAWARE

## Community Economic Development

### Self-Help Housing Program Makes Homeownership a Reality for Delaware Family

A stormy sky didn't dampen the mood as Michelle Mosely and others gathered together this past June to celebrate National Homeownership Month 2014 at a self-help housing site in Lincoln, DE, managed by Milford Housing Development Corporation (MHDC). MHDC, Delaware's first and only self-help grantee, is now in its 18th year of operating USDA self-help housing programs.

Through self-help technical assistance grants, MHDC helps applicants apply for USDA loans, supervises construction, counsels participants, and manages housing projects like the one underway in Lincoln.

Mosely and the other families in her group worked side by side to construct their homes through the self-help housing program, which offers families with modest means a hands-on approach to achieve homeownership.

Mosely, a youth rehabilitation counselor, described the program as hard work, but fun. She says showing her children that



Mosely (center) is with Rural Housing Service Chief of Staff David Lipsetz and USDA Rural Development Office of the Under Secretary Chief of Staff Katharine Ferguson. USDA officials visited the Lincoln, DE, construction site to help the self-help participants build their homes.

dedication, determination and hard work pay-off gives her satisfaction and pride.

She is one of 164 families in Kent and Sussex counties who have built their homes through self-help. Each Delaware participant's "sweat equity" is equivalent to about \$35,000 in savings on their mortgages.

### Delaware Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$7,493,627	7	\$0	0	\$0	0	\$7,493,627	7
IRP	\$1,020,437	3	\$0	0	\$0	0	\$1,020,437	3
Renewable Energy	\$358,695	16	\$0	0	\$142,000	4	\$500,695	20
Business Grants	\$637,790	17	\$96,000	3	\$141,800	4	\$875,590	24
REDLG	\$0	0	\$0	0	\$593,120	1	\$593,120	1
VAPG	\$0	0	\$41,000	1	\$0	0	\$41,000	1
SFH Direct	\$50,933,339	284	\$5,967,934	37	\$6,288,961	37	\$63,190,234	358
SFH Guaranteed	\$344,352,119	1,874	\$158,840,964	828	\$124,315,662	661	\$627,508,745	3,363
SFH Repairs	\$340,868	50	\$53,600	9	\$36,000	6	\$430,468	65
SFH Self-Help Grants	\$1,516,000	3	\$1,580,000	2	\$0	0	\$3,096,000	5
MFH Direct	\$1,000,000	1	\$0	0	\$0	0	\$1,000,000	1
MFH Guaranteed	\$1,273,086	2	\$0	0	\$0	0	\$1,273,086	2
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$25,416,377	138	\$4,971,408	27	\$8,265,120	42	\$38,652,905	207
CF Direct	\$14,671,000	10	\$16,550,000	5	\$18,100,000	4	\$49,321,000	19
CF Guaranteed	\$500,000	1	\$0	0	\$0	0	\$500,000	1
CF Grants	\$2,082,692	36	\$378,940	9	\$277,292	6	\$2,738,924	51
WWD Direct	\$85,345,065	27	\$4,897,000	4	\$7,481,000	5	\$97,723,065	36
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$20,109,791	18	\$2,248,700	4	\$3,977,000	6	\$26,335,491	28
Telecom	\$0	0	\$0	0	\$0	0	\$0	0
Electric	\$49,300,000	2	\$0	0	\$36,000,000	1	\$85,300,000	3
Other Programs	\$3,227,000	9	\$877,500	2	\$1,507,300	4	\$5,611,800	15
<b>DELAWARE TOTAL</b>	<b>\$609,577,886</b>	<b>2,498</b>	<b>\$196,503,046</b>	<b>931</b>	<b>\$207,125,255</b>	<b>781</b>	<b>\$1,013,206,187</b>	<b>4,210</b>

# FLORIDA

## Community Economic Development

### USDA Rural Development Helps Expand Educational Opportunities in Rural Florida Communities

Berkley Accelerated Middle School is a non-profit K-8 charter school that started in 2004 and is funded through the Polk County school district. It serves students primarily from the unincorporated parts of Auburndale, Polk City and Lake Alfred, FL.

The school became so successful that school officials eventually had a waiting list of about 250 students they couldn't accommodate due to limited space on campus. School leaders realized that without adequate classroom and operating space, Berkley Accelerated wouldn't be able to meet existing and future educational needs of the children in the school district.

USDA Rural Development partnered with the 1st Manatee Bank in Bradenton, FL, to provide a \$3 million Community Facilities Guaranteed Loan to fund an expansion of the school. Berkley Accelerated is using the loan to construct a two-story school building with nine classrooms, two computer labs, a science lab, restrooms, storage space, and a covered outdoor area for gatherings/events. The expanded facilities will allow the school to serve up to 600 students during the school year.



*USDA helped finance construction of a new school building that will increase educational opportunities for rural Polk County, FL, middle-schoolers.*

### Florida Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$188,639,809	51	\$34,996,400	10	\$56,280,788	11	\$279,916,997	72
IRP	\$618,000	2	\$0	0	\$0	0	\$618,000	2
Renewable Energy	\$2,626,493	46	\$1,366,055	23	\$831,879	28	\$4,824,427	97
Business Grants	\$3,450,239	22	\$546,000	4	\$811,000	5	\$4,807,239	31
REDLG	\$0	0	\$0	0	\$0	0	\$0	0
VAPG	\$1,033,560	6	\$299,809	1	\$0	0	\$1,333,369	7
SFH Direct	\$170,401,983	1,518	\$20,773,520	181	\$24,767,174	223	\$215,942,677	1,922
SFH Guaranteed	\$3,254,088,481	25,954	\$817,891,214	5,890	\$666,418,147	4,705	\$4,738,397,842	36,549
SFH Repairs	\$6,234,831	1,147	\$1,119,191	197	\$796,205	153	\$8,150,227	1,497
SFH Self-Help Grants	\$9,129,640	5	\$2,045,070	1	\$0	0	\$11,174,710	6
MFH Direct	\$36,125,033	54	\$3,306,937	5	\$0	0	\$39,431,970	59
MFH Guaranteed	\$8,348,000	7	\$0	0	\$0	0	\$8,348,000	7
Farm Labor Housing	\$6,000,000	4	\$0	0	\$7,000,000	6	\$13,000,000	10
Rental Assistance	\$185,816,500	1,303	\$42,186,684	266	\$54,871,741	343	\$282,874,925	1,912
CF Direct	\$37,214,350	21	\$20,265,200	6	\$671,200	5	\$58,150,750	32
CF Guaranteed	\$11,300,000	4	\$3,000,000	1	\$860,000	1	\$15,160,000	6
CF Grants	\$3,059,000	29	\$396,400	8	\$544,400	8	\$3,999,800	45
WWD Direct	\$112,367,800	40	\$4,878,000	2	\$9,784,100	5	\$127,029,900	47
WWD Guaranteed	\$200,000	1	\$0	0	\$0	0	\$200,000	1
WWD Grants	\$55,156,140	43	\$3,261,230	3	\$6,318,670	12	\$64,736,040	58
Telecom	\$49,414,932	6	\$0	0	\$0	0	\$49,414,932	6
Electric	\$597,872,000	14	\$164,484,000	4	\$110,000,000	1	\$872,356,000	19
Other Programs	\$80,904,745	21	\$1,084,522	2	\$1,135,655	2	\$83,124,922	25
<b>FLORIDA TOTAL</b>	<b>\$4,820,001,536</b>	<b>30,298</b>	<b>\$1,121,900,232</b>	<b>6,604</b>	<b>\$941,090,959</b>	<b>5,508</b>	<b>\$6,882,992,728</b>	<b>42,410</b>

# GEORGIA

Local and Regional Food Systems • StrikeForce Initiative

## Georgia's Largest Food Bank Expands With USDA's Help

Second Harvest of South Georgia, a non-profit based in Valdosta that feeds hungry people in 30 Georgia counties, is the State's largest food bank outside the Metro Atlanta area. In May 2014, USDA representatives joined elected officials and supporters to celebrate the opening of Second Harvest's regional food distribution facility in Thomasville.

USDA Rural Development provided Second Harvest with a \$5.2 million in Community Facilities loan to build the Thomasville facility. Its commercial kitchen can produce up to 10,000 meals a day. At capacity, the facility can store 5 million pounds of food for South Georgia residents in need.

This project will significantly help South Georgia communities that need food assistance. This facility is another example of how financing from Rural Development's Community Facilities program helps provide rural residents with essential goods and services.



The food distribution facility under construction in Thomasville, GA. The 65,000-square-foot building will include a dry warehouse, a cooler/freezer and cold dock space, a kids' café and kitchen, administrative space, an indoor/outdoor marketplace, and a multi-purpose room for use by community organizations.

Second Harvest and its more than 400 partner agencies distribute about 18.5 million pounds of food annually to needy families, children, and seniors. Twenty-three of the counties in Second Harvest's service area are low-income areas that USDA has targeted for help through the *StrikeForce* initiative to reduce rural poverty.

## Georgia Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$337,721,649	92	\$72,823,968	20	\$9,096,100	4	\$419,641,717	116
IRP	\$1,339,000	3	\$0	0	\$500,000	1	\$1,839,000	4
Renewable Energy	\$13,731,069	305	\$1,689,548	86	\$503,864	37	\$15,924,481	428
Business Grants	\$6,897,130	89	\$779,000	9	\$983,879	12	\$8,660,009	110
REDLG	\$5,990,000	10	\$1,000,000	1	\$3,081,616	3	\$10,071,616	14
VAPG	\$3,466,701	17	\$1,200,000	4	\$1,194,385	8	\$5,861,086	29
SFH Direct	\$119,824,874	1,097	\$11,456,247	120	\$10,820,211	104	\$142,101,332	1,321
SFH Guaranteed	\$1,906,727,856	16,535	\$560,286,629	4,777	\$525,813,246	4,351	\$2,992,827,731	25,663
SFH Repairs	\$8,187,060	1,186	\$1,456,502	210	\$1,220,634	179	\$10,864,196	1,575
SFH Self-Help Grants	\$0	0	\$0	0	\$0	0	\$0	0
MFH Direct	\$6,208,293	10	\$0	0	\$6,595,712	10	\$12,804,005	20
MFH Guaranteed	\$6,843,982	5	\$0	0	\$15,824,700	19	\$22,668,682	24
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$93,424,608	1,147	\$20,596,452	246	\$29,814,396	334	\$143,835,456	1,727
CF Direct	\$48,694,753	114	\$14,913,050	17	\$82,931,515	29	\$146,539,318	160
CF Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
CF Grants	\$5,233,119	127	\$610,300	15	\$678,200	24	\$6,521,619	166
WWD Direct	\$89,831,880	39	\$5,854,000	5	\$10,365,000	5	\$106,050,880	49
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$62,779,463	27	\$5,800,150	6	\$11,245,800	13	\$79,825,413	46
Telecom	\$95,417,944	18	\$0	0	\$16,994,727	2	\$112,412,671	20
Electric	\$2,460,531,000	37	\$537,973,000	9	\$434,752,000	11	\$3,433,256,000	57
Other Programs	\$87,040,894	34	\$1,009,000	7	\$71,840,140	13	\$159,890,034	54
<b>GEORGIA TOTAL</b>	<b>\$5,359,891,275</b>	<b>20,892</b>	<b>\$1,237,447,846</b>	<b>5,532</b>	<b>\$1,234,256,125</b>	<b>5,159</b>	<b>\$7,831,595,246</b>	<b>31,583</b>

# HAWAII

The Bioeconomy • Local and Regional Food Systems

## Hawaii Organic Business Benefits From Renewable Energy Grant

Mari's Gardens, LLC in Mililani, Oahu, is a Hawaii-certified organic business that supplies customers with fresh organic produce, nursery plants, garden accessories, and Chinese catfish and tilapia through its aquaponic operation. USDA Rural Development gave the company a \$123,300 Rural Energy for America Program grant in 2014 to buy 90 photovoltaic solar panels to reduce energy costs associated with the company's growing use of aquaponic food production. Aquaponics combines conventional aquaculture — raising aquatic animals like shrimp or fish — with hydroponics, a method of growing plants in water.

When owner Fred Lau and his son started aquaponic production, it increased Mari's Gardens' energy use and costs. For example, in 2013, despite having two smaller solar panel systems to generate power, the company's gas and electric costs were about \$34,000, or nearly 35 percent of its overall annual expenses.

The expanded, 675 kW solar array includes battery storage and a propane-fueled backup generator.



*With USDA's help, Mari's Gardens is meeting all of its power needs through renewable, solar energy.*

Today, thanks in part to the USDA grant, Mari's Gardens' pesticide- and fertilizer-free sustainable agriculture is completely self-sufficient and "off-the-grid." All of its energy needs are met through the solar system. Lau plans to double his aquaponic production. Additionally, the clean, renewable solar energy is helping to protect the local environment in Mililani.

## Hawaii Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$48,985,000	10	\$5,000,000	1	\$4,460,000	2	\$58,445,000	13
IRP	\$180,000	1	\$0	0	\$0	0	\$180,000	1
Renewable Energy	\$1,545,372	40	\$226,794	12	\$159,938	6	\$1,932,104	58
Business Grants	\$1,202,302	20	\$99,000	2	\$154,297	4	\$1,455,599	26
REDLG	\$0	0	\$0	0	\$0	0	\$0	0
VAPG	\$293,530	6	\$207,044	1	\$42,322	2	\$542,896	9
SFH Direct	\$63,541,844	295	\$12,020,046	55	\$10,626,202	44	\$86,188,092	394
SFH Guaranteed	\$791,442,516	2,515	\$326,976,476	965	\$223,246,628	692	\$1,341,665,620	4,172
SFH Repairs	\$1,725,087	245	\$386,765	58	\$241,876	37	\$2,353,728	340
SFH Self-Help Grants	\$2,552,788	6	\$1,383,302	2	\$0	0	\$3,936,090	8
MFH Direct	\$1,624,990	3	\$0	0	\$0	0	\$1,624,990	3
MFH Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
Farm Labor Housing	\$6,561,428	3	\$0	0	\$0	0	\$6,561,428	3
Rental Assistance	\$23,676,612	83	\$5,418,000	18	\$7,056,000	24	\$36,150,612	125
CF Direct	\$119,204,922	25	\$20,696,568	5	\$1,000,000	1	\$140,901,490	31
CF Guaranteed	\$23,065,000	7	\$0	0	\$0	0	\$23,065,000	7
CF Grants	\$1,831,707	28	\$120,970	5	\$275,092	4	\$2,227,769	37
WWD Direct	\$10,533,100	9	\$6,663,000	3	\$1,037,000	1	\$18,233,100	13
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$4,736,074	8	\$7,919,100	4	\$864,880	1	\$13,520,054	13
Telecom	\$559,634	2	\$0	0	\$1,165,831	3	\$1,725,465	5
Electric	\$182,851,000	2	\$0	0	\$0	0	\$182,851,000	2
Other Programs	\$3,081,419	14	\$401,913	3	\$1,109,856	6	\$4,593,188	23
<b>HAWAII TOTAL</b>	<b>\$1,289,194,325</b>	<b>3,322</b>	<b>\$387,518,978</b>	<b>1,134</b>	<b>\$251,439,922</b>	<b>827</b>	<b>\$1,928,153,225</b>	<b>5,283</b>

# IDAHO

## Community Economic Development

### Idaho Investments Help Rural Communities and Businesses Grow

USDA Rural Development partnered with Zions First National Bank to award a Business and Industry guaranteed loan to the High Country Fusion Company in Fairfield, ID. The company manufactures high-density polyethylene piping, custom fittings, and containers for industrial use. It used the funds to expand the business and begin international sales. The assistance from USDA is paying dividends: High Country Fusion received a Small Business Administration Top Exporter of the Year award in 2013 and honors at the Idaho Governor's 2014 Trade and Business Conference.

In June 2014, new homeowners Alfred and Malina Jackson welcomed USDA Deputy Secretary Krysta Harden to their home in Middleton, ID, to celebrate National Homeownership Month. The Jacksons bought their house through USDA's Single-Family Housing Direct Loan program. Today, they are paying less for their mortgage than they had been paying in monthly rent.



Groundbreaking ceremony for the new Shoshone Paiute Indian Tribes of the Duck Valley headquarters building in Owyhee County, ID.

USDA Rural Development provided the Shoshone Paiute Indian Tribes of the Duck Valley Indian Reservation with a Community Facilities loan and grant for a new headquarters building. Tribal council members were working in cramped, temporary office space after their old headquarters was condemned due to mold. Tribal leaders broke ground for their state-of-the-art headquarters in 2014.

### Idaho Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$135,047,715	97	\$19,773,616	14	\$30,077,255	15	\$184,898,586	126
IRP	\$690,000	3	\$0	0	\$0	0	\$690,000	3
Renewable Energy	\$6,370,114	175	\$885,238	57	\$200,811	34	\$7,456,163	266
Business Grants	\$1,467,555	77	\$261,000	14	\$349,611	17	\$2,078,166	108
REDLG	\$0	0	\$0	0	\$2,000,000	1	\$2,000,000	1
VAPG	\$1,365,450	11	\$300,000	1	\$0	0	\$1,665,450	12
SFH Direct	\$115,781,736	860	\$10,861,551	95	\$7,574,619	60	\$134,217,906	1,015
SFH Guaranteed	\$834,002,164	6,214	\$252,744,855	1,752	\$220,310,574	1,524	\$1,307,057,593	9,490
SFH Repairs	\$1,815,539	310	\$204,645	34	\$222,116	36	\$2,242,300	380
SFH Self-Help Grants	\$1,442,165	5	\$0	0	\$379,899	1	\$1,822,064	6
MFH Direct	\$13,274,655	27	\$0	0	\$0	0	\$13,274,655	27
MFH Guaranteed	\$3,215,000	5	\$2,250,000	2	\$0	0	\$5,465,000	7
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$51,825,701	477	\$10,464,768	106	\$16,528,896	139	\$78,819,365	722
CF Direct	\$20,055,700	26	\$6,465,000	6	\$3,307,000	4	\$29,827,700	36
CF Guaranteed	\$2,541,000	10	\$0	0	\$300,000	1	\$2,841,000	11
CF Grants	\$1,369,406	38	\$187,520	11	\$380,492	7	\$1,937,418	56
WWD Direct	\$81,778,000	41	\$8,963,000	7	\$3,742,000	6	\$94,483,000	54
WWD Guaranteed	\$1,285,000	1	\$0	0	\$0	0	\$1,285,000	1
WWD Grants	\$29,125,476	59	\$5,087,690	17	\$5,788,609	19	\$40,001,775	95
Telecom	\$49,828,449	21	\$0	0	\$1,517,215	5	\$51,345,664	26
Electric	\$85,932,000	4	\$0	0	\$0	0	\$85,932,000	4
Other Programs	\$1,799,590	11	\$104,443	2	\$0	0	\$1,904,033	13
<b>IDAHO TOTAL</b>	<b>\$1,440,012,415</b>	<b>8,472</b>	<b>\$318,553,326</b>	<b>2,118</b>	<b>\$292,679,097</b>	<b>1,869</b>	<b>\$2,051,244,838</b>	<b>12,459</b>

# ILLINOIS

## Community Economic Development

### USDA Funds Services for Elderly and People With Disabilities in Rural Illinois

#### ***Innovative Care for Special-Needs Seniors***

Rural Development helped the Hancock County Senior Services Association build a “memory care” facility in Carthage, IL, to serve patients with dementia or other cognitive issues.

Maple Grove Apartments uses a “small house” design, a new concept in assisted living to make facilities more home-like and family-oriented. Small house facilities have a small number of residents per building and central, common areas for socializing and eating meals.

At Maple Grove, staff members can cook and serve family-style meals around a single table, while residents chat at the counter as they are prepared. Diagnosis and medical treatment areas are discretely located on the periphery of the complex.



*Connie and Harold Becker have been married for almost 40 years. She has ALS (Amyotrophic Lateral Sclerosis) and he has progressive dementia, but they are able to stay together as a couple thanks to USDA funding for Maple Grove Apartments.*

Rural Development gave the senior services association a \$1 million Rural Economic Development loan, a \$300,000 Rural Economic Development grant, and a \$2.2 million Community Facilities loan to help complete the project.

Maple Grove provides a safe environment for seniors whose cognitive issues could make them vulnerable in a larger, institutional venue. Also, small home care is less expensive than traditional nursing home care.

#### ***More Treatment Options for Brain Injuries***



*Patients and staff at Winning Wheels. The expansion is boosting Prophetstown's economy through construction and lending activity and new jobs at the short-term care facility.*

Winning Wheels is a traumatic brain injury rehabilitation center in Prophetstown, IL, that attracts clients from across the United States. It is one of very few facilities offering rehab services and skilled nursing care. Most patients are permanent residents, but the center's administrators wanted to start a short-term care program for clients who would return home after treatment.

USDA Rural Development provided a \$3.9 million Community Facilities loan for a new, 1,600-square-foot wing with 16 private rooms for short-term patients.

Winning Wheels is the largest employer in this very small town of about 2,000 people. What's most important, though, is the treatment outcome for clients: results which are simply life-changing.

#### ***Recycling Facility Provides Job Training for People with Disabilities***

USDA Rural Development gave FAYCO Enterprises a Community Facilities loan in 2013 to buy a new, larger building to accommodate its booming recycling business; the only one in the region.

FAYCO Enterprises is a non-profit organization in Vandalia, IL, whose mission is to serve people with disabilities.

The organization administers programs that help people with developmental disabilities increase their social and daily living skills, gain work experience, and find jobs in their local communities. As part of its work development program, FAYCO runs the recycling center in Vandalia and contracts with local businesses to manufacture custom-made industrial products.

FAYCO carefully selects certain clients for work at its recycling or manufacturing facility based on their aptitude and ability and helps them hone their skills to increase their chances of outside employment.

FAYCO Enterprises has helped more than 200 adults with developmental disabilities in three Illinois counties get jobs.

FAYCO's new, fully accessible recycling center is open, and seven area drop-off sites, available 24-7, ensure that business is steady. In 2014, USDA Rural Development helped FAYCO again: the agency gave the organization a \$25,000 Community Facilities grant for two forklifts to transport recyclables at the plant.



FAYCO Executive Director Kim Taylor operates one of the non-profit's new forklifts at the recycling center in Vandalia.

## Illinois Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$150,795,863	49	\$11,995,000	4	\$11,158,750	5	\$173,949,613	58
IRP	\$4,405,000	7	\$0	0	\$0	0	\$4,405,000	7
Renewable Energy	\$26,984,139	438	\$4,294,874	68	\$2,029,158	25	\$33,308,171	531
Business Grants	\$4,356,589	51	\$446,000	7	\$605,000	8	\$5,407,589	66
REDLG	\$5,810,000	10	\$4,600,000	6	\$11,809,502	8	\$22,219,502	24
VAPG	\$1,107,681	11	\$300,000	1	\$341,079	2	\$1,748,760	14
SFH Direct	\$108,829,040	1,369	\$21,190,391	281	\$18,604,300	241	\$148,623,731	1,891
SFH Guaranteed	\$1,841,864,620	19,780	\$461,360,667	4,753	\$369,391,929	3,910	\$2,672,617,216	28,443
SFH Repairs	\$9,986,341	2,044	\$1,813,342	365	\$2,038,020	420	\$13,837,703	2,829
SFH Self-Help Grants	\$283,140	1	\$0	0	\$0	0	\$283,140	1
MFH Direct	\$6,573,711	24	\$255,366	1	\$2,614,427	4	\$9,443,504	29
MFH Guaranteed	\$30,650,650	8	\$0	0	\$0	0	\$30,650,650	8
Farm Labor Housing	\$187,650	1	\$1,455,541	1	\$0	0	\$1,643,191	2
Rental Assistance	\$88,569,884	1,456	\$19,408,888	320	\$24,129,216	383	\$132,107,988	2,159
CF Direct	\$37,410,154	32	\$47,166,400	8	\$10,862,500	6	\$95,439,054	46
CF Guaranteed	\$12,436,000	7	\$9,679,000	2	\$0	0	\$22,115,000	9
CF Grants	\$3,014,073	107	\$320,517	19	\$511,175	25	\$3,845,765	151
WWD Direct	\$143,156,650	123	\$27,845,000	27	\$25,104,000	23	\$196,105,650	173
WWD Guaranteed	\$0	0	\$756,750	1	\$0	0	\$756,750	1
WWD Grants	\$46,308,272	94	\$6,292,000	17	\$11,567,890	28	\$64,168,162	139
Telecom	\$152,650,999	26	\$1,185,020	2	\$2,005,013	5	\$155,841,032	33
Electric	\$98,085,000	7	\$7,750,000	1	\$27,305,000	2	\$133,140,000	10
Other Programs	\$3,761,254	26	\$451,210	5	\$3,672,075	7	\$7,884,540	38
<b>ILLINOIS TOTAL</b>	<b>\$2,777,226,710</b>	<b>25,671</b>	<b>\$628,565,966</b>	<b>5,889</b>	<b>\$523,749,034</b>	<b>5,102</b>	<b>\$3,929,541,711</b>	<b>36,662</b>

# INDIANA

The Bioeconomy

## Technology Company Adopts Solar Technology To Reduce Its Energy Costs

Headsight, Inc., in Bremen, IN, manufactures technologically advanced header control systems for corn and grain harvesters and combines.

Owner Rich Gramm grew up on the family farm in Bremen. The company was established in the mid-1990s when a neighboring farmer talked with Gramm about shortcomings with his corn header equipment. Gramm sat down at the kitchen table with scratch paper and mapped out a solution for his neighbor. Today, Headsight control systems are sold at authorized dealerships across the country.

USDA Rural Development gave Headsight a \$19,800 Rural Energy for America Program (REAP) grant for a photovoltaic solar panel array. Through the REAP program, USDA provides loans and grants to agricultural producers and rural small businesses to



Headsight, Inc., in Bremen, IN, is using a USDA Rural Energy for America Program grant to install a solar panel system that will reduce its energy costs.

purchase or install renewable energy systems or make energy efficiency improvements.

Headsight's new solar array will generate about 26,900 kWh of energy each year, helping the company cut its energy costs.

## Indiana Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$97,419,255	38	\$4,530,338	5	\$4,235,000	3	\$106,184,593	46
IRP	\$350,000	2	\$0	0	\$0	0	\$350,000	2
Renewable Energy	\$23,361,156	354	\$5,339,780	96	\$2,041,698	37	\$30,742,634	487
Business Grants	\$3,042,380	51	\$526,000	7	\$543,000	9	\$4,111,380	67
REDLG	\$2,100,000	4	\$1,404,000	3	\$0	0	\$3,504,000	7
VAPG	\$611,795	8	\$308,500	4	\$130,000	1	\$1,050,295	13
SFH Direct	\$172,827,565	1,611	\$23,865,092	217	\$20,876,351	174	\$217,569,008	2,002
SFH Guaranteed	\$1,957,239,666	18,854	\$594,027,793	5,381	\$540,934,430	5,001	\$3,092,201,889	29,236
SFH Repairs	\$5,420,139	1,068	\$1,023,761	181	\$1,058,433	183	\$7,502,333	1,432
SFH Self-Help Grants	\$954,132	4	\$0	0	\$0	0	\$954,132	4
MFH Direct	\$1,636,449	8	\$1,001,640	3	\$1,538,176	4	\$4,176,265	15
MFH Guaranteed	\$6,816,000	9	\$224,000	1	\$0	0	\$7,040,000	10
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$71,107,572	1,240	\$15,618,144	259	\$20,818,272	342	\$107,543,988	1,841
CF Direct	\$156,462,681	34	\$2,439,000	3	\$2,184,390	2	\$161,086,071	39
CF Guaranteed	\$19,524,999	5	\$0	0	\$2,000,000	1	\$21,524,999	6
CF Grants	\$3,676,303	62	\$165,200	8	\$337,604	7	\$4,179,107	77
WWD Direct	\$181,091,100	79	\$12,621,000	7	\$39,520,000	11	\$233,232,100	97
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$70,200,558	45	\$5,629,900	5	\$31,410,500	12	\$107,240,958	62
Telecom	\$127,461,982	13	\$0	0	\$715,080	1	\$128,177,062	14
Electric	\$631,126,000	17	\$128,340,000	3	\$20,056,000	3	\$779,522,000	23
Other Programs	\$1,421,424	32	\$260,894	5	\$267,190	5	\$1,949,508	42
<b>INDIANA TOTAL</b>	<b>\$3,533,851,156</b>	<b>23,538</b>	<b>\$797,325,042</b>	<b>6,188</b>	<b>\$688,666,124</b>	<b>5,796</b>	<b>\$5,019,842,322</b>	<b>35,522</b>

# IOWA

Local and Regional Food Systems

## USDA Helps New Iowa Food Processing Company Get Started

In August 2014, Agriculture Secretary Tom Vilsack visited Iowa Choice Harvest, a fruit and vegetable processing plant in Marshalltown, IA, that started earlier with help from USDA Rural Development.

“While we’re extremely proud of our corn and soybean growers, we also want to make sure fruit and vegetable producers have access to processing facilities — such as Iowa Choice Harvest — that can link them to grocery stores and restaurants interested in locally grown products,” Vilsack told the owners and employees during his tour.

USDA Rural Development provided Iowa Choice Harvest with \$662,000 in Business and Industry Guaranteed Loan and Value-Added Producer Grant funds. The loan helped start and equip the business, and the grant was used for marketing materials.



*Iowa Choice Harvest GM Craig Shultz shows Secretary Vilsack processing equipment at the Marshalltown plant. The central Iowa farmers who started the company developed processes to freeze fruits and vegetables and then created a distribution network for them.*

Frozen sweet corn and apples were the first products the company brought to market, and Aronia berries and Bolero carrots came next.

Iowa Choice Harvest is one of the projects financed by Rural Development through USDA’s *Know Your Farmer, Know Your Food* Initiative to increase consumers’ access to fresh, nutritious, locally produced foods.

## Iowa Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$228,704,996	76	\$29,076,745	8	\$41,776,500	8	\$299,558,241	92
IRP	\$2,345,219	7	\$0	0	\$500,000	1	\$2,845,219	8
Renewable Energy	\$109,423,069	1,654	\$8,068,799	191	\$2,138,911	68	\$119,630,779	1,913
Business Grants	\$3,690,374	53	\$306,000	7	\$519,999	9	\$4,516,373	69
REDLG	\$21,148,000	54	\$6,491,000	12	\$12,886,000	21	\$40,525,000	87
VAPG	\$5,002,174	29	\$958,487	5	\$397,056	5	\$6,357,717	39
SFH Direct	\$104,762,618	1,217	\$8,535,919	105	\$6,029,043	71	\$119,327,580	1,393
SFH Guaranteed	\$834,268,143	8,663	\$269,085,610	2,559	\$240,684,746	2,339	\$1,344,038,499	13,561
SFH Repairs	\$4,729,897	1,127	\$742,671	165	\$739,653	162	\$6,212,221	1,454
SFH Self-Help Grants	\$0	0	\$0	0	\$0	0	\$0	0
MFH Direct	\$2,264,474	12	\$263,191	2	\$167,172	3	\$2,694,837	17
MFH Guaranteed	\$7,606,600	4	\$0	0	\$0	0	\$7,606,600	4
Farm Labor Housing	\$1,038,091	7	\$0	0	\$0	0	\$1,038,091	7
Rental Assistance	\$73,747,660	948	\$16,936,788	208	\$20,476,368	249	\$111,160,816	1,405
CF Direct	\$184,457,645	59	\$51,912,054	12	\$24,080,200	9	\$260,449,899	80
CF Guaranteed	\$58,474,287	22	\$3,000,000	1	\$0	0	\$61,474,287	23
CF Grants	\$14,850,396	291	\$798,650	35	\$1,479,976	53	\$17,129,022	379
WWD Direct	\$82,082,660	76	\$21,715,000	15	\$12,175,000	12	\$115,972,660	103
WWD Guaranteed	\$5,300,000	1	\$0	0	\$0	0	\$5,300,000	1
WWD Grants	\$52,847,923	74	\$7,615,300	17	\$11,981,250	22	\$72,444,473	113
Telecom	\$267,087,603	49	\$7,648,000	1	\$15,480,350	3	\$290,215,953	53
Electric	\$248,182,000	22	\$58,800,000	6	\$11,500,000	2	\$318,482,000	30
Other Programs	\$27,407,884	28	\$37,830	3	\$291,741	5	\$27,737,455	36
<b>IOWA TOTAL</b>	<b>\$2,339,421,713</b>	<b>14,473</b>	<b>\$491,992,044</b>	<b>3,352</b>	<b>\$403,303,965</b>	<b>3,042</b>	<b>\$3,234,717,722</b>	<b>20,867</b>

# KANSAS

Community Economic Development

## New Farm Bill and USDA Help a Kansas Mom Become a Homeowner

Megan Estrada and her three children are excited to spend time on their front porch — they just moved into their new home over the summer. For the last 9 years, the family lived in an apartment in Dodge City, KS.

Estrada tried to buy a home 4 years ago, but was turned down because of her credit history. Afterwards, she worked to build up her credit. In May 2014, she heard that USDA would be offering home loans in Dodge City and called her bank to find out how to apply.

Dodge City became eligible for USDA's housing programs through the 2014 Farm Bill, which designated certain areas with populations up to 35,000 as rural for assistance from USDA.

Estrada was approved for a USDA Rural Development Guaranteed Rural Housing Loan and was the first Dodge City resident to get a home through the program. USDA partnered



Megan Estrada and her children enjoying the swing on the porch of their new home, financed by a USDA Rural Development home loan guarantee.

with Landmark National Bank on the loan for her new three-bedroom house.

“The kids enjoy having a backyard to play in,” she said. “And I like letting them play outside where I know they’re safe.”

Since 2009, USDA Rural Development has helped more than 11,000 Kansas residents purchase a home.

## Kansas Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$98,656,041	44	\$9,659,300	6	\$13,043,200	6	\$121,358,541	56
IRP	\$425,000	2	\$0	0	\$0	0	\$425,000	2
Renewable Energy	\$39,182,465	265	\$5,046,356	85	\$2,988,062	56	\$47,216,883	406
Business Grants	\$2,401,265	33	\$229,000	2	\$257,000	3	\$2,887,265	38
REDLG	\$18,891,556	36	\$2,887,020	5	\$10,295,000	7	\$32,073,576	48
VAPG	\$999,183	6	\$25,000	1	\$384,397	7	\$1,408,580	14
SFH Direct	\$60,939,497	723	\$9,601,105	114	\$7,690,932	86	\$78,231,534	923
SFH Guaranteed	\$805,575,687	7,983	\$216,158,027	2,022	\$147,276,293	1,359	\$1,169,010,007	11,364
SFH Repairs	\$3,714,481	687	\$567,254	103	\$405,095	75	\$4,686,830	865
SFH Self-Help Grants	\$1,073,000	4	\$677,000	3	\$0	0	\$1,750,000	7
MFH Direct	\$19,177,547	45	\$0	0	\$924,241	3	\$20,101,788	48
MFH Guaranteed	\$2,447,108	2	\$0	0	\$500,000	1	\$2,947,108	3
Farm Labor Housing	\$3,000,000	2	\$1,465,223	2	\$0	0	\$4,465,223	4
Rental Assistance	\$37,074,220	689	\$7,733,084	138	\$9,672,397	169	\$54,479,701	996
CF Direct	\$46,571,155	40	\$23,415,400	8	\$25,601,800	9	\$95,588,355	57
CF Guaranteed	\$29,360,067	10	\$0	0	\$0	0	\$29,360,067	10
CF Grants	\$18,494,925	73	\$379,800	12	\$205,550	7	\$19,080,275	92
WWD Direct	\$123,792,470	94	\$38,330,600	18	\$32,494,000	22	\$194,617,070	134
WWD Guaranteed	\$4,200,000	2	\$0	0	\$0	0	\$4,200,000	2
WWD Grants	\$57,570,262	63	\$8,617,000	11	\$24,523,600	24	\$90,710,862	98
Telecom	\$371,790,330	43	\$0	0	\$1,273,970	4	\$373,064,300	47
Electric	\$405,251,000	30	\$89,095,000	6	\$46,251,938	4	\$540,597,938	40
Other Programs	\$1,170,263	14	\$50,000	2	\$35,199	1	\$1,255,462	17
<b>KANSAS TOTAL</b>	<b>\$2,151,757,522</b>	<b>10,890</b>	<b>\$413,936,169</b>	<b>2,538</b>	<b>\$323,822,674</b>	<b>1,843</b>	<b>\$2,889,516,365</b>	<b>15,271</b>

# KENTUCKY

Community Economic Development

• StrikeForce Initiative

## Rural Manufacturer Gets Boost From USDA

Randy Hart — an Air Force veteran and tool-and-die enthusiast — started Superior Battery, a manufacturing business in Russell Springs, KY, with his wife and four nephews more than 30 years ago. Superior Battery has battled fierce competition, a disastrous plant fire, and a severe economic recession in an area that struggles with persistent poverty.

Today though, through Hart’s leadership, Superior is a major player in an industry where more than 90 percent of his competitors went bust. About 30 percent of company revenue comes from exports to dozens of countries around the world.

USDA Rural Development partnered with Community Trust Bank to provide Superior Battery with a \$10 million Business and Industry Guaranteed Loan for improvements that saved money, increased profits, and saved more than 160 jobs and created 25 new ones.



Rural Development KY State Director Thomas Fern (left) and Superior Battery’s owner, Randy Hart (right), discuss plant operations as they watch a brand-new battery come off the assembly line.

These jobs are vital to the community. In early 2014, Fruit of the Loom closed its local plant and 600 people lost their jobs. The closure was devastating: the county population is less than 18,000 and there are few meaningful employment opportunities. However, the USDA investment will help Superior Battery grow its business and improve the economic climate. USDA is targeting assistance to the county through its *StrikeForce* Initiative to help economically distressed rural communities.

## Kentucky Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$214,391,677	44	\$16,980,000	6	\$27,950,000	5	\$259,321,677	55
IRP	\$2,626,000	5	\$1,000,000	1	\$500,000	1	\$4,126,000	7
Renewable Energy	\$10,737,207	201	\$2,267,719	75	\$957,850	32	\$13,962,776	308
Business Grants	\$5,517,050	39	\$571,000	8	\$919,918	14	\$7,007,968	61
REDLG	\$6,483,100	14	\$4,000,000	4	\$0	0	\$10,483,100	18
VAPG	\$1,496,710	13	\$161,630	2	\$212,065	2	\$1,870,405	17
SFH Direct	\$172,618,931	1,714	\$26,339,449	306	\$25,828,023	287	\$224,786,403	2,307
SFH Guaranteed	\$1,436,336,448	12,814	\$532,569,837	4,550	\$492,923,634	4,254	\$2,461,829,919	21,618
SFH Repairs	\$10,867,760	1,948	\$2,570,013	419	\$2,796,983	476	\$16,234,756	2,843
SFH Self-Help Grants	\$550,000	2	\$450,000	1	\$0	0	\$1,000,000	3
MFH Direct	\$5,544,666	15	\$703,447	1	\$3,262,907	3	\$9,511,020	19
MFH Guaranteed	\$3,726,193	5	\$2,814,000	2	\$0	0	\$6,540,193	7
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$65,082,936	1,043	\$14,628,936	229	\$20,125,560	312	\$99,837,432	1,584
CF Direct	\$241,447,032	68	\$49,630,000	11	\$72,088,400	18	\$363,165,432	97
CF Guaranteed	\$34,339,406	2	\$0	0	\$0	0	\$34,339,406	2
CF Grants	\$9,533,756	155	\$809,487	21	\$1,086,239	26	\$11,429,482	202
WWD Direct	\$193,882,100	108	\$43,178,000	28	\$49,307,000	27	\$286,367,100	163
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$72,357,339	103	\$13,722,300	27	\$27,080,000	27	\$113,159,639	157
Telecom	\$286,962,101	36	\$24,020,000	1	\$10,879,841	5	\$321,861,942	42
Electric	\$886,772,000	22	\$81,011,000	4	\$114,940,000	5	\$1,082,723,000	31
Other Programs	\$21,089,383	70	\$4,695,160	19	\$3,529,076	15	\$29,313,619	104
<b>KENTUCKY TOTAL</b>	<b>\$3,682,361,795</b>	<b>18,421</b>	<b>\$822,121,978</b>	<b>5,715</b>	<b>\$854,387,496</b>	<b>5,509</b>	<b>\$5,358,871,269</b>	<b>29,645</b>

# LOUISIANA

Community Economic Development

• StrikeForce Initiative

## USDA Helps Family Support Services Agency

Coastal Communities Consulting, Inc. in Gretna, LA, is a non-profit that serves economically disadvantaged rural residents in coastal southeast Louisiana. Coastal Communities provides family support services, financial planning assistance, computer and technology classes, and help with U.S. immigration and tax systems. Its clients include Cambodian- and Vietnamese-origin fishers working along the coast.

USDA Rural Development gave a \$200,000 grant to Coastal Communities that it used to provide technical and multi-lingual assistance to small, socially disadvantaged commercial fishers, farmers, and other small rural business owners in the region.

These hard working entrepreneurs often face social, financial, and language barriers that make it difficult to access government



Agriculture Deputy Secretary Krysta Harden (front row, right) and other USDA officials met with Coastal Communities employees to discuss USDA financial programs that can support the non-profit's service mission.

resources. The owners of these coastal businesses have been underserved for years even though their businesses — mainly growing and harvesting seafood — are vital to Louisiana's economy.

USDA is helping to reverse this trend by targeting assistance to the region through its *StrikeForce* Initiative to increase investments in rural places with persistent poverty.

## Louisiana Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$334,540,577	72	\$60,908,742	16	\$89,983,000	17	\$485,432,319	105
IRP	\$750,000	1	\$0	0	\$0	0	\$750,000	1
Renewable Energy	\$2,920,760	45	\$326,322	14	\$1,010,088	14	\$4,257,170	73
Business Grants	\$3,073,594	22	\$379,000	3	\$559,520	7	\$4,012,114	32
REDLG	\$0	0	\$0	0	\$0	0	\$0	0
VAPG	\$342,340	3	\$0	0	\$200,000	1	\$542,340	4
SFH Direct	\$145,332,213	1,195	\$16,180,931	134	\$21,739,411	174	\$183,252,555	1,503
SFH Guaranteed	\$3,075,815,178	21,897	\$820,275,355	5,560	\$694,736,759	4,711	\$4,590,827,292	32,168
SFH Repairs	\$7,342,703	1,035	\$1,343,905	172	\$1,471,230	204	\$10,157,838	1,411
SFH Self-Help Grants	\$972,150	3	\$367,650	2	\$279,000	1	\$1,618,800	6
MFH Direct	\$9,420,119	13	\$0	0	\$6,640,692	13	\$16,060,811	26
MFH Guaranteed	\$3,347,088	4	\$0	0	\$1,160,000	1	\$4,507,088	5
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$131,037,557	1,005	\$28,852,488	214	\$36,585,108	277	\$196,475,153	1,496
CF Direct	\$43,695,684	33	\$39,182,300	7	\$17,575,000	2	\$100,452,984	42
CF Guaranteed	\$1,526,500	2	\$0	0	\$8,000,000	1	\$9,526,500	3
CF Grants	\$3,934,706	66	\$355,280	13	\$369,800	14	\$4,659,786	93
WWD Direct	\$88,877,200	58	\$20,557,071	10	\$18,239,400	9	\$127,673,671	77
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$53,853,665	46	\$5,985,000	7	\$6,631,832	8	\$66,470,497	61
Telecom	\$51,691,543	13	\$351,989	1	\$2,785,024	2	\$54,828,556	16
Electric	\$412,690,000	8	\$0	0	\$200,698,000	1	\$613,388,000	9
Other Programs	\$2,097,359	13	\$89,493	2	\$91,298,745	5	\$93,485,597	20
<b>LOUISIANA TOTAL</b>	<b>\$4,373,260,936</b>	<b>25,534</b>	<b>\$995,155,526</b>	<b>6,155</b>	<b>\$1,199,962,609</b>	<b>5,462</b>	<b>\$6,568,379,071</b>	<b>37,151</b>

# MAINE

The Bioeconomy

## Preserving Maine's Great Outdoors Through Renewable Energy

Mt. Abram, a ski area in Maine's western mountains, is the first solar-powered ski area in the State that uses renewable energy.

To help the resort further its dedication to sustainability, USDA Rural Development gave Mt. Abram a \$235,000 Rural Energy for America Program (REAP) grant to help purchase an 803-panel solar photovoltaic system. Construction was completed in 2014. The solar array will generate 280,000 kWh in energy each year and meet about 70 percent of the resort's power needs.

Mt. Abram uses low-energy snow guns to provide snow cover and a wood pellet boiler to heat its lodge. It calls itself the "World's Largest Snow Making Site." It also has two electric car chargers for customers. Mt. Abram received a "Golden Eagle Award for Environmental Excellence" for its reduced use of fossil fuels.



Rural Development Maine State Director Virginia Manuel (center) stands in front of Mt. Abram's solar array with the owner, local community leaders, and other public officials who helped make this unique project a reality.

Mt. Abram is the second-largest solar-powered ski area in the country. It typically draws about 40,000 skiers during the season. Ski and nature enthusiasts enjoy this beautiful recreational facility as much as they do its commitment to preserving the environment.

## Maine Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$31,331,545	24	\$13,413,493	5	\$18,248,851	6	\$62,993,889	35
IRP	\$1,584,000	4	\$1,000,000	1	\$0	0	\$2,584,000	5
Renewable Energy	\$4,892,174	84	\$447,017	29	\$269,348	28	\$5,608,539	141
Business Grants	\$5,862,153	48	\$381,400	7	\$473,900	8	\$6,717,453	63
REDLG	\$0	0	\$0	0	\$0	0	\$0	0
VAPG	\$54,201	2	\$349,770	2	\$471,571	5	\$875,542	9
SFH Direct	\$151,865,452	1,081	\$22,197,384	155	\$27,622,493	181	\$201,685,329	1,417
SFH Guaranteed	\$1,031,491,946	7,446	\$322,933,661	2,238	\$268,786,078	1,904	\$1,623,211,685	11,588
SFH Repairs	\$4,517,178	851	\$909,311	160	\$764,446	129	\$6,190,935	1,140
SFH Self-Help Grants	\$2,180,000	3	\$0	0	\$0	0	\$2,180,000	3
MFH Direct	\$16,836,750	29	\$503,755	1	\$590,416	2	\$17,930,921	32
MFH Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$111,535,062	1,024	\$22,837,320	199	\$31,539,960	269	\$165,912,342	1,492
CF Direct	\$26,419,650	42	\$9,281,000	4	\$768,500	6	\$36,469,150	52
CF Guaranteed	\$16,230,900	9	\$5,040,000	2	\$3,472,724	2	\$24,743,624	13
CF Grants	\$4,074,153	67	\$350,975	11	\$385,492	9	\$4,810,620	87
WWD Direct	\$51,884,374	75	\$13,651,000	11	\$21,645,000	14	\$87,180,374	100
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$59,976,812	92	\$8,524,004	18	\$19,291,500	22	\$87,792,316	132
Telecom	\$20,772,645	36	\$0	0	\$2,692,611	8	\$23,465,256	44
Electric	\$12,248,000	4	\$5,900,000	1	\$593,000	1	\$18,741,000	6
Other Programs	\$9,941,666	38	\$663,633	7	\$1,162,639	5	\$11,767,938	50
<b>MAINE TOTAL</b>	<b>\$1,563,698,661</b>	<b>10,959</b>	<b>\$428,383,723</b>	<b>2,851</b>	<b>\$398,778,529</b>	<b>2,599</b>	<b>\$2,390,860,913</b>	<b>16,409</b>

# MARYLAND

## Community Economic Development

### USDA Helps Animal Rescue Agency Expand Operations

HART for Animals, Inc. is a Maryland non-profit that rescues homeless pets and helps place them in new homes. When HART outgrew its old space, workers there turned to USDA Rural Development for help to expand and continue serving the community.

USDA Rural Development awarded \$1.7 million in Community Facilities loan and grant funds for a new, 12,000-square-foot facility with a veterinary clinic, boarding and grooming areas, an adoption wing for up to 100 animals, and office space. The HART Animal Center grand opening was in May 2014.

HART, based in Accident, MD, has an impressive network of supporters and volunteers. Garrett County donated 6.85 acres for the center and HART staff raised almost \$262,000 in private donations for the project.

Since 2003, HART has rescued more than 6,000 homeless pets in Western Maryland.



USDA and other Federal, State, and county leaders, join HART executives to celebrate the new HART Animal Center. Front and center is José, a special friend of HART for Animals.

Thanks to the new, larger center, HART has already expanded its animal care and rescue activities. It has increased full-time staff from 3 to 22 employees. Center leaders expect to support a total of 50 jobs once the facility is operating at full capacity.

### Maryland Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$38,956,485	18	\$8,615,000	3	\$8,944,000	4	\$56,515,485	25
IRP	\$1,669,000	3	\$1,000,000	1	\$0	0	\$2,669,000	4
Renewable Energy	\$1,459,327	40	\$1,105,188	20	\$292,706	10	\$2,857,221	70
Business Grants	\$5,563,684	32	\$1,358,389	7	\$1,395,000	7	\$8,317,073	46
REDLG	\$0	0	\$0	0	\$0	0	\$0	0
VAPG	\$1,471,326	13	\$255,875	3	\$430,226	5	\$2,157,427	21
SFH Direct	\$61,158,312	320	\$3,713,723	21	\$7,277,912	41	\$72,149,947	382
SFH Guaranteed	\$1,307,833,802	6,510	\$550,401,635	2,640	\$450,629,713	2,197	\$2,308,865,150	11,347
SFH Repairs	\$1,073,946	155	\$228,224	34	\$318,525	48	\$1,620,695	237
SFH Self-Help Grants	\$0	0	\$0	0	\$319,995	1	\$319,995	1
MFH Direct	\$1,258,323	2	\$1,880,391	2	\$1,901,318	4	\$5,040,032	8
MFH Guaranteed	\$6,559,000	3	\$1,420,000	1	\$4,495,676	2	\$12,474,676	6
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$59,099,204	458	\$13,096,080	97	\$16,378,560	122	\$88,573,844	677
CF Direct	\$27,420,400	19	\$9,148,000	4	\$7,933,600	5	\$44,502,000	28
CF Guaranteed	\$2,500,000	1	\$5,092,000	1	\$0	0	\$7,592,000	2
CF Grants	\$4,311,897	73	\$521,190	14	\$652,584	11	\$5,485,671	98
WWD Direct	\$83,697,010	39	\$14,598,000	10	\$16,761,000	18	\$115,056,010	67
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$66,023,218	50	\$12,010,013	10	\$26,592,700	26	\$104,625,931	86
Telecom	\$73,570,487	29	\$0	0	\$840,998	2	\$74,411,485	31
Electric	\$227,623,000	4	\$0	0	\$0	0	\$227,623,000	4
Other Programs	\$5,032,967	30	\$318,402	4	\$2,046,897	11	\$7,398,266	45
<b>MARYLAND TOTAL</b>	<b>\$1,976,281,388</b>	<b>7,799</b>	<b>\$624,762,110</b>	<b>2,872</b>	<b>\$547,211,410</b>	<b>2,514</b>	<b>\$3,148,254,908</b>	<b>13,185</b>

# MASSACHUSETTS

## Local and Regional Food Systems

### Greenhouse Helps Massachusetts Middle Schoolers Learn About Nutrition

Educators at the Nauset Regional Middle School in Cape Cod, MA, wanted to expand students' opportunities to learn about nutrition, healthy food choices and food systems. Although the school had a small greenhouse, students could only use it during the warmer months of the school year.

USDA Rural Development gave the school a \$34,000 Community Facilities grant to help build a new free-standing, atrium-style polycarbonate greenhouse. School fundraisers helped raise about \$100,700 to meet the total project costs.

The greenhouse will help students get hands-on learning during and after school. Science classes will use the greenhouse as a lab to study indigenous Cape Cod plant life. Health classes will explore the use of pesticides and the benefits of organic farming. Students will also learn about topics such as solar energy, protecting the environment,



*Nauset Regional Middle School students help prepare the grounds for construction and installation of the school's new greenhouse.*

and the origins of food. They will grow food for the school cafeteria and get direct experience about the importance of locally grown foods and beneficial food choices.

### Massachusetts Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$52,669,750	17	\$0	0	\$4,450,000	3	\$57,119,750	20
IRP	\$1,311,000	3	\$0	0	\$1,000,000	1	\$2,311,000	4
Renewable Energy	\$6,910,105	74	\$260,832	25	\$159,942	12	\$7,330,879	111
Business Grants	\$1,165,101	33	\$228,000	5	\$202,000	6	\$1,595,101	44
REDLG	\$0	0	\$0	0	\$0	0	\$0	0
VAPG	\$363,000	3	\$48,000	1	\$0	0	\$411,000	4
SFH Direct	\$64,914,787	330	\$6,034,957	32	\$7,923,065	42	\$78,872,809	404
SFH Guaranteed	\$596,880,112	3,065	\$272,537,700	1,351	\$217,582,874	1,059	\$1,087,000,686	5,475
SFH Repairs	\$1,040,226	173	\$212,526	35	\$188,082	29	\$1,440,834	237
SFH Self-Help Grants	\$0	0	\$0	0	\$0	0	\$0	0
MFH Direct	\$6,888,210	8	\$2,081,990	2	\$1,593,548	3	\$10,563,748	13
MFH Guaranteed	\$3,801,905	1	\$0	0	\$0	0	\$3,801,905	1
Farm Labor Housing	\$1,844,383	5	\$0	0	\$0	0	\$1,844,383	5
Rental Assistance	\$34,864,761	218	\$7,916,160	46	\$10,558,848	63	\$53,339,769	327
CF Direct	\$40,429,400	34	\$20,438,600	9	\$6,174,000	3	\$67,042,000	46
CF Guaranteed	\$11,532,500	10	\$1,865,000	3	\$0	0	\$13,397,500	13
CF Grants	\$2,563,256	36	\$216,520	5	\$484,084	8	\$3,263,860	49
WWD Direct	\$66,404,785	42	\$7,540,000	8	\$11,343,000	10	\$85,287,785	60
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$55,500,813	58	\$3,181,000	12	\$9,423,500	16	\$68,105,313	86
Telecom	\$499,970	1	\$0	0	\$0	0	\$499,970	1
Electric	\$0	0	\$0	0	\$0	0	\$0	0
Other Programs	\$3,322,160	19	\$369,173	4	\$935,931	4	\$4,627,264	27
<b>MASSACHUSETTS TOTAL</b>	<b>\$952,906,224</b>	<b>4,130</b>	<b>\$322,930,458</b>	<b>1,538</b>	<b>\$272,018,874</b>	<b>1,259</b>	<b>\$1,547,855,556</b>	<b>6,927</b>

# MICHIGAN

## Community Economic Development

### USDA Helps Small Michigan Community Expand and Renovate the Library

USDA Rural Development provided a \$625,000 Community Facilities loan to help renovate and expand the library in Lake Odessa, MI. A local capital campaign for the expansion raised another \$350,000. The groundbreaking was in August 2014.

The new library, which will serve Lake Odessa, Odessa Township, and Sebewa Township, will include a reading room for children and teenagers, a larger space for computer equipment and a community meeting room.

Libraries play a central role in helping people learn and communicate in today's knowledge-based economy. They are especially important in communities where residents lack access to the Internet. Public libraries can help bridge the digital



USDA and Village of Lake Odessa officials at the groundbreaking ceremony for the new, larger community library.

divide and bring new cultural, technological, and economic opportunities to rural customers.

The expansion of the Lake Odessa Community Library is an investment in new economic opportunities for this small, rural community of just over 2,000 people in western Michigan.

## Michigan Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$209,299,355	83	\$9,037,475	4	\$20,922,000	6	\$239,258,830	93
IRP	\$752,000	3	\$500,000	1	\$0	0	\$1,252,000	4
Renewable Energy	\$8,096,381	272	\$1,483,380	105	\$479,051	45	\$10,058,812	422
Business Grants	\$5,169,158	128	\$688,000	20	\$985,000	22	\$6,842,158	170
REDLG	\$900,000	2	\$300,000	1	\$0	0	\$1,200,000	3
VAPG	\$1,833,166	13	\$1,200,000	4	\$1,206,171	10	\$4,239,337	27
SFH Direct	\$150,476,597	1,564	\$22,553,474	239	\$23,352,155	246	\$196,382,226	2,049
SFH Guaranteed	\$2,681,150,514	26,925	\$769,361,880	7,140	\$719,647,544	6,447	\$4,170,159,938	40,512
SFH Repairs	\$7,068,379	1,448	\$1,616,375	320	\$1,541,477	314	\$10,226,231	2,082
SFH Self-Help Grants	\$572,900	3	\$239,200	2	\$0	0	\$812,100	5
MFH Direct	\$16,604,936	36	\$3,137,619	9	\$1,408,908	3	\$21,151,463	48
MFH Guaranteed	\$1,512,000	2	\$3,150,000	2	\$650,000	1	\$5,312,000	5
Farm Labor Housing	\$1,098,798	8	\$1,342,916	2	\$146,800	1	\$2,588,514	11
Rental Assistance	\$116,564,216	1,473	\$22,132,488	270	\$33,455,352	391	\$172,152,056	2,134
CF Direct	\$110,144,140	93	\$34,195,000	30	\$65,016,000	22	\$209,355,140	145
CF Guaranteed	\$26,597,000	6	\$0	0	\$0	0	\$26,597,000	6
CF Grants	\$9,081,626	333	\$1,081,868	62	\$1,257,006	53	\$11,420,500	448
WWD Direct	\$372,928,000	170	\$55,021,000	26	\$49,466,000	34	\$477,415,000	230
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$131,589,813	111	\$14,379,000	19	\$19,619,500	22	\$165,588,313	152
Telecom	\$126,201,929	21	\$0	0	\$625,300	3	\$126,827,229	24
Electric	\$173,912,000	5	\$106,759,000	2	\$7,000,000	1	\$287,671,000	8
Other Programs	\$15,491,785	43	\$345,451	6	\$292,733	6	\$16,129,969	55
<b>MICHIGAN TOTAL</b>	<b>\$4,167,044,693</b>	<b>32,742</b>	<b>\$1,048,524,126</b>	<b>8,264</b>	<b>\$947,070,997</b>	<b>7,627</b>	<b>\$6,162,639,816</b>	<b>48,633</b>

# MINNESOTA

Community Economic Development

• Local and Regional Food Systems

## USDA Helps Boost Economic Development in Rural Minnesota

Minnesota's Region Five Development Commission (R5DC) provides technical assistance for economic development projects for communities within its five-county service area in north central Minnesota. Its goal is to help area residents prosper through sustainable, long-term economic growth.

USDA Rural Development is a key partner helping R5DC achieve its vision and the lead Federal agency working to improve the quality of life in rural America.

With the help of a \$200,000 USDA Rural Development Rural Community Development Initiative (RCDI) grant, R5DC is supporting 10 essential community-based projects boosting local growth and tackling a variety of local development needs.



A USDA grant is helping a regional food hub distribute fresh, local produce in rural Minnesota.

Projects receiving funding include a pilot quick-turn, short-term home loan program; the preservation of a 102-year-old building for conversion into a railroad history museum; and helping a non-profit regional food hub widen the distribution of fresh, local produce to a public school district and community college and provide a weekly farmers market at a local area hospital.

## Minnesota Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$79,689,198	40	\$19,608,000	4	\$25,614,000	10	\$124,911,198	54
IRP	\$2,944,563	6	\$0	0	\$292,596	1	\$3,237,159	7
Renewable Energy	\$30,775,376	751	\$4,103,301	122	\$1,549,672	45	\$36,428,349	918
Business Grants	\$4,620,577	49	\$579,568	8	\$670,000	7	\$5,870,145	64
REDLG	\$12,518,588	24	\$3,300,000	4	\$633,000	2	\$16,451,588	30
VAPG	\$2,669,900	12	\$1,226,835	5	\$993,642	7	\$4,890,377	24
SFH Direct	\$112,977,167	940	\$13,286,332	112	\$13,479,563	120	\$139,743,062	1,172
SFH Guaranteed	\$1,587,115,551	13,507	\$575,272,373	4,487	\$502,958,121	3,893	\$2,665,346,045	21,887
SFH Repairs	\$4,348,414	783	\$1,057,166	178	\$713,746	133	\$6,119,326	1,094
SFH Self-Help Grants	\$0	0	\$0	0	\$0	0	\$0	0
MFH Direct	\$13,409,624	26	\$0	0	\$0	0	\$13,409,624	26
MFH Guaranteed	\$2,326,174	2	\$0	0	\$0	0	\$2,326,174	2
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$68,708,000	1,234	\$15,735,408	261	\$19,543,008	350	\$103,986,416	1,845
CF Direct	\$171,397,200	107	\$66,931,000	21	\$95,318,500	19	\$333,646,700	147
CF Guaranteed	\$45,400,000	12	\$4,750,000	1	\$7,580,800	2	\$57,730,800	15
CF Grants	\$8,235,061	119	\$561,178	17	\$891,448	20	\$9,687,687	156
WWD Direct	\$132,721,000	86	\$21,495,000	14	\$28,384,000	19	\$182,600,000	119
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$73,502,866	103	\$12,894,000	19	\$37,852,000	32	\$124,248,866	154
Telecom	\$317,030,881	55	\$0	0	\$10,362,466	8	\$327,393,347	63
Electric	\$561,215,000	37	\$143,239,000	13	\$62,998,000	5	\$767,452,000	55
Other Programs	\$29,296,851	30	\$1,037,661	8	\$802,114	5	\$31,136,626	43
<b>MINNESOTA TOTAL</b>	<b>\$3,260,901,990</b>	<b>17,923</b>	<b>\$885,076,822</b>	<b>5,274</b>	<b>\$810,636,676</b>	<b>4,678</b>	<b>\$4,956,615,489</b>	<b>27,875</b>

# MISSISSIPPI

Community Economic Development

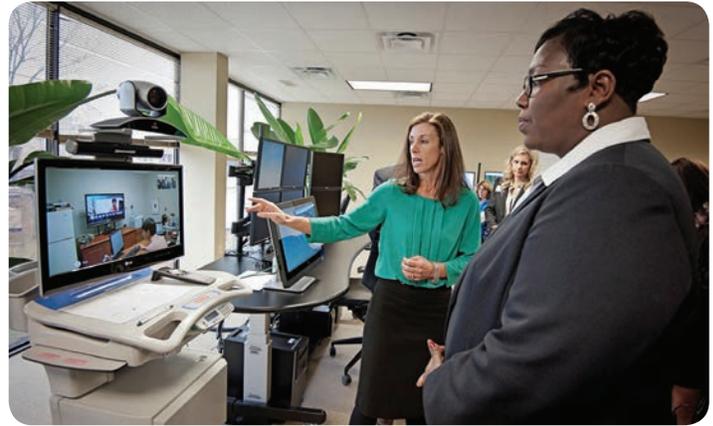
• StrikeForce Initiative

## Telemedicine Provides Equal Access to Healthcare in Underserved Communities

Many rural Mississippi hospitals have emergency departments staffed by non-emergency personnel because it is extremely difficult for them to attract or retain qualified physicians.

USDA Rural Development’s Distance Learning and Telemedicine program is addressing this healthcare inequality and increasing access to better quality care in rural areas. USDA awarded the University of Mississippi Medical Center a \$378,000 grant for a telemedicine system serving 10 remote rural hospitals. Telemedicine links practitioners and specialists in a central location with remote medical providers using video conferencing equipment and other online technology.

A delay in medical care due to lengthy travel can be the difference between life and death. Thanks to the grant from USDA, the telemedicine program will provide rural Mississippi



University of Mississippi Medical Center staff members give a demonstration of the new telemedicine system.

patients with real-time, 24-7 emergency and specialty medical care. The system will improve care for heart attacks, strokes, or traumatic injuries. It will also give the 10 remote, rural hospitals access to experienced, qualified medical providers, procedures and equipment. This project demonstrates Rural Development’s commitment to expanding access to healthcare and reducing the effects of poverty in rural communities.

## Mississippi Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$111,711,474	24	\$12,435,000	4	\$27,000,000	4	\$151,146,474	32
IRP	\$0	0	\$0	0	\$0	0	\$0	0
Renewable Energy	\$4,263,264	131	\$1,247,332	39	\$596,786	26	\$6,107,382	196
Business Grants	\$3,483,437	52	\$480,147	4	\$564,000	5	\$4,527,584	61
REDLG	\$13,860,000	21	\$3,675,000	5	\$4,000,000	2	\$21,535,000	28
VAPG	\$502,826	5	\$44,000	1	\$0	0	\$546,826	6
SFH Direct	\$126,479,715	1,401	\$21,553,896	225	\$25,142,373	244	\$173,175,984	1,870
SFH Guaranteed	\$1,319,685,957	10,961	\$405,881,073	3,216	\$327,721,627	2,619	\$2,053,288,657	16,796
SFH Repairs	\$10,633,504	1,553	\$1,724,709	244	\$2,886,080	406	\$15,244,293	2,203
SFH Self-Help Grants	\$1,419,248	6	\$290,708	2	\$612,479	2	\$2,322,435	10
MFH Direct	\$4,531,483	13	\$0	0	\$0	0	\$4,531,483	13
MFH Guaranteed	\$1,529,000	6	\$0	0	\$0	0	\$1,529,000	6
Farm Labor Housing	\$3,404,350	3	\$0	0	\$2,694,917	2	\$6,099,267	5
Rental Assistance	\$150,240,732	1,205	\$33,156,864	267	\$42,716,160	332	\$226,113,756	1,804
CF Direct	\$36,143,986	28	\$41,567,000	7	\$3,942,400	3	\$81,653,386	38
CF Guaranteed	\$0	0	\$10,000,000	1	\$0	0	\$10,000,000	1
CF Grants	\$11,586,058	181	\$1,264,471	44	\$1,562,800	45	\$14,413,329	270
WWD Direct	\$101,576,010	105	\$14,655,000	10	\$10,224,159	14	\$126,455,169	129
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$67,236,571	78	\$2,962,500	6	\$10,718,360	9	\$80,917,431	93
Telecom	\$45,511,873	15	\$1,561,868	3	\$3,200,361	7	\$50,274,102	25
Electric	\$1,243,979,000	15	\$181,751,000	1	\$54,269,000	1	\$1,479,999,000	17
Other Programs	\$97,102,217	46	\$4,627,326	11	\$3,901,045	9	\$105,630,588	66
<b>MISSISSIPPI TOTAL</b>	<b>\$3,354,880,705</b>	<b>15,849</b>	<b>\$738,877,894</b>	<b>4,090</b>	<b>\$521,752,547</b>	<b>3,730</b>	<b>\$4,615,511,146</b>	<b>23,669</b>

# MISSOURI

## Local and Regional Food Systems

### USDA Helps Organic Dairy Boost Retail Sales

Family dairy farmers Steve and Veronica Baetje settled in Sainte Genevieve County to raise goats and make organic goat cheese. The area's climate, soil, topography, and water, combined with a growing wine industry, were an ideal environment for their goats and for cheese-making.

USDA Rural Development gave Baetje Farms a \$50,000 Value Added Producer Grant to help the Baetjes market their cheese products in specialty outlets throughout the St. Louis, MO, metropolitan area. They also used the funds to start a Website for retail and wholesale online sales.

The Baetjes began producing goat cheese in 2006 after building their first cheese-making plant. They added a second plant in 2011 to meet growing customer demand. Their products are classified as "Pure Artisan Farmstead" cheeses — ones produced solely from their own herd's goat milk.

Today, thanks to the grant from USDA, Baetje artisanal cheeses are sold in about 25 restaurants and wineries in Sainte Genevieve County and the St. Louis region. They are



*Part of the Baetje Farms goat herd. This family dairy farm and creamery is thriving thanks to USDA grant assistance that helped the owners find new markets for their goat cheese and launch a Website for online sales.*

also sold across the United States and overseas through the online store. To date, Baetje Farms cheeses have won more than 60 national and international awards.

### Missouri Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$185,253,000	101	\$29,875,000	20	\$28,657,000	27	\$243,785,000	148
IRP	\$1,175,000	3	\$2,250,000	3	\$962,500	2	\$4,387,500	8
Renewable Energy	\$24,942,061	199	\$4,572,187	68	\$15,224,709	34	\$44,738,957	301
Business Grants	\$4,135,146	96	\$622,633	18	\$715,000	20	\$5,472,779	134
REDLG	\$8,720,000	17	\$3,506,000	5	\$750,000	1	\$12,976,000	23
VAPG	\$2,112,828	19	\$402,515	6	\$1,529,043	13	\$4,044,386	38
SFH Direct	\$179,445,728	1,974	\$21,263,492	236	\$22,263,845	242	\$222,973,065	2,452
SFH Guaranteed	\$2,070,704,033	19,660	\$650,687,121	5,916	\$576,834,148	5,268	\$3,298,225,302	30,844
SFH Repairs	\$7,029,509	1,563	\$1,311,486	266	\$1,469,631	291	\$9,810,626	2,120
SFH Self-Help Grants	\$767,380	3	\$0	0	\$0	0	\$767,380	3
MFH Direct	\$5,691,871	21	\$0	0	\$1,499,561	3	\$7,191,432	24
MFH Guaranteed	\$3,129,000	1	\$0	0	\$0	0	\$3,129,000	1
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$71,299,368	1,502	\$15,430,464	326	\$20,616,264	405	\$107,346,096	2,233
CF Direct	\$170,441,905	95	\$38,110,400	35	\$7,618,800	22	\$216,171,105	152
CF Guaranteed	\$66,628,720	15	\$0	0	\$120,000	1	\$66,748,720	16
CF Grants	\$13,659,306	354	\$532,820	39	\$526,766	39	\$14,718,892	432
WWD Direct	\$175,537,055	147	\$39,075,950	34	\$20,519,325	26	\$235,132,330	207
WWD Guaranteed	\$1,400,000	1	\$350,000	1	\$0	0	\$1,750,000	2
WWD Grants	\$89,035,128	140	\$11,016,516	28	\$10,595,529	29	\$110,647,173	197
Telecom	\$204,400,540	49	\$186,143	1	\$10,192,703	6	\$214,779,386	56
Electric	\$1,499,562,000	46	\$145,006,000	5	\$37,209,000	5	\$1,681,777,000	56
Other Programs	\$1,949,476	17	\$69,448	2	\$826,629	7	\$2,845,553	26
<b>MISSOURI TOTAL</b>	<b>\$4,787,019,054</b>	<b>26,023</b>	<b>\$964,268,175</b>	<b>7,009</b>	<b>\$758,130,453</b>	<b>6,441</b>	<b>\$6,509,417,682</b>	<b>39,473</b>

# MONTANA

Local and Regional Food Systems

## USDA Helps Provide Local Grocery for Tribal Community in “Food Desert”

Fresh healthy foods, along with more jobs, are coming to the Fort Belknap Indian Community, thanks to USDA Rural Development and a partnership with Fort Belknap tribal leaders.

USDA gave the Fort Belknap Indian Community a \$317,000 Rural Business Enterprise Grant for a grocery store and healthy foods co-op. Construction started in Lodgepole, MT, in fall 2014. The facility will include a food market and a 1,000-square-foot pantry to store fresh fruits and vegetables. The locally grown produce will be featured at the market.

The Fort Belknap Indian Reservation, 40 miles south of the Canadian border, is a “food desert” with no local grocery — residents typically travel more than 30 miles to reach a supermarket. The new food market and co-op will provide tribal



A USDA grant is supplying fresh, healthy foods to the Fort Belknap Indian Community.

community members with easy access to fresh, nutritious foods that will also encourage healthier lifestyles.

In addition to the USDA Rural Development grant, State and tribal grants also supported the project. The Fort Belknap Community Economic Development Corporation will manage the market and co-op, which will employ 14 people.

## Montana Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$72,634,398	22	\$0	0	\$3,387,500	2	\$76,021,898	24
IRP	\$3,721,000	8	\$0	0	\$2,250,000	3	\$5,971,000	11
Renewable Energy	\$1,293,468	40	\$208,697	9	\$168,000	5	\$1,670,165	54
Business Grants	\$2,441,029	68	\$517,813	10	\$757,106	12	\$3,715,948	90
REDLG	\$1,421,472	5	\$678,400	1	\$300,000	1	\$2,399,872	7
VAPG	\$348,520	6	\$0	0	\$25,750	2	\$374,270	8
SFH Direct	\$95,321,011	658	\$14,686,488	97	\$5,577,013	41	\$115,584,512	796
SFH Guaranteed	\$691,465,299	4,573	\$243,854,574	1,512	\$210,738,892	1,276	\$1,146,058,765	7,361
SFH Repairs	\$874,057	153	\$200,408	38	\$67,148	14	\$1,141,613	205
SFH Self-Help Grants	\$3,529,346	9	\$567,060	2	\$0	0	\$4,096,406	11
MFH Direct	\$4,184,458	10	\$506,341	1	\$0	0	\$4,690,799	11
MFH Guaranteed	\$1,455,597	1	\$0	0	\$0	0	\$1,455,597	1
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$22,458,348	378	\$5,344,920	87	\$5,768,280	94	\$33,571,548	559
CF Direct	\$32,265,550	25	\$6,551,000	5	\$2,290,000	1	\$41,106,550	31
CF Guaranteed	\$39,450,000	7	\$0	0	\$0	0	\$39,450,000	7
CF Grants	\$7,338,490	61	\$1,004,368	12	\$1,224,829	10	\$9,567,687	83
WWD Direct	\$48,609,000	47	\$22,160,000	12	\$11,964,000	12	\$82,733,000	71
WWD Guaranteed	\$423,200	2	\$0	0	\$2,500,000	1	\$2,923,200	3
WWD Grants	\$45,791,636	59	\$13,877,600	15	\$15,999,500	16	\$75,668,736	90
Telecom	\$338,627,735	23	\$20,839,000	1	\$363,326	1	\$359,830,061	25
Electric	\$108,754,000	13	\$0	0	\$24,856,000	3	\$133,610,000	16
Other Programs	\$11,365,385	33	\$2,548,018	5	\$2,816,030	6	\$16,729,433	44
<b>MONTANA TOTAL</b>	<b>\$1,533,772,999</b>	<b>6,201</b>	<b>\$333,544,687</b>	<b>1,807</b>	<b>\$291,053,374</b>	<b>1,500</b>	<b>\$2,158,371,060</b>	<b>9,508</b>

# NEBRASKA

## Community Economic Development

### USDA Helps Rural Nebraska Community Solve Its Housing Shortage

McCook, NE, had a shortage of affordable housing, especially for senior citizens and people with disabilities. To meet this need, a group of citizens, working with the McCook Housing Authority, developed plans to convert a former elementary school and playground into a multi-family housing complex for seniors and disabled individuals.

USDA Rural Development partnered with the Federal Home Loan Bank of Topeka to provide a \$705,000 Guaranteed Rural Rental Housing loan for East Ward Village Apartments. Low-income housing tax credits, city funds, and equity from the McCook Housing Authority also supported the project.

The former grade school was converted into 15 apartments and 6 new duplexes were built onsite. Builders incorporated energy efficiency into the design to help residents save money on their energy costs. The duplexes have geothermal heating and cooling



*At East Ward Village Apartments, an old school building was converted into 15 new, modern apartments. Six duplexes were also built on the grounds.*

systems, and apartments in the renovated school building have energy-efficient air-to-heat pumps. Other amenities include free Wi-Fi for tenants.

All the units were rented almost immediately — the complex is 100-percent occupied. Residents are enjoying their new, safe affordable apartments.

### Nebraska Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$111,009,209	61	\$11,897,500	9	\$4,585,750	3	\$127,492,459	73
IRP	\$1,873,000	4	\$0	0	\$175,558	1	\$2,048,558	5
Renewable Energy	\$21,663,879	569	\$5,200,526	119	\$3,732,966	30	\$30,597,371	718
Business Grants	\$3,248,761	45	\$269,000	5	\$429,185	5	\$3,946,946	55
REDLG	\$4,729,119	12	\$1,998,000	5	\$283,500	1	\$7,010,619	18
VAPG	\$1,120,728	10	\$366,561	3	\$176,018	1	\$1,663,307	14
SFH Direct	\$40,778,932	562	\$4,804,119	58	\$2,546,675	30	\$48,129,726	650
SFH Guaranteed	\$405,613,932	4,450	\$124,229,191	1,241	\$104,446,970	1,081	\$634,290,093	6,772
SFH Repairs	\$2,088,543	384	\$273,341	50	\$136,486	21	\$2,498,370	455
SFH Self-Help Grants	\$0	0	\$0	0	\$0	0	\$0	0
MFH Direct	\$3,379,066	19	\$0	0	\$0	0	\$3,379,066	19
MFH Guaranteed	\$0	0	\$807,000	1	\$0	0	\$807,000	1
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$24,998,448	457	\$5,825,856	100	\$6,847,296	119	\$37,671,600	676
CF Direct	\$116,613,500	42	\$30,894,700	6	\$47,357,000	9	\$194,865,200	57
CF Guaranteed	\$52,895,000	9	\$0	0	\$4,000,000	2	\$56,895,000	11
CF Grants	\$2,926,128	66	\$289,449	9	\$438,243	9	\$3,653,820	84
WWD Direct	\$44,632,000	47	\$9,816,000	13	\$4,314,500	8	\$58,762,500	68
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$26,187,300	52	\$3,041,900	10	\$4,548,300	8	\$33,777,500	70
Telecom	\$145,822,248	25	\$5,265,000	1	\$2,108,254	8	\$153,195,502	34
Electric	\$27,619,000	3	\$0	0	\$0	0	\$27,619,000	3
Other Programs	\$2,634,667	20	\$280,869	4	\$1,487,500	7	\$4,403,036	31
<b>NEBRASKA TOTAL</b>	<b>\$1,039,833,461</b>	<b>6,837</b>	<b>\$205,259,012</b>	<b>1,634</b>	<b>\$187,614,201</b>	<b>1,343</b>	<b>\$1,432,706,674</b>	<b>9,814</b>

# NEVADA

Community Economic Development • StrikeForce Initiative  
• Local and Regional Food Systems

## Reaching Out to Hispanic and Tribal Customers

In 2014, USDA Rural Development focused on increasing outreach and investments in Hispanic and tribal communities across rural Nevada. Rural Development targeted assistance to these communities through USDA's *StrikeForce for Rural Growth and Opportunity* Initiative that delivers resources to economically distressed areas and through a special State-based, multi-year economic development plan.

### **Helping Nevada Hispanics Learn About USDA Homeownership Opportunities**

Staff at USDA Rural Development wanted to improve communications with potential homebuyers who speak Spanish and increase the community's awareness of the USDA Single-Family Housing Direct Loan program. About 27 percent of Nevadans are Latino/Hispanic, and most prefer to use their native language at home.

The agency developed three "Mi casa en rural Nevada" Spanish-language YouTube videos to educate potential customers about homeownership, publicize the availability of USDA home loans, and boost participation in the program.

Other outreach efforts included hosting a Hispanic Homeownership Forum in Las Vegas, building relationships with a wide range of Latino/Hispanic media outlets and service organizations, and providing Spanish-language Internet content and announcements about the program.

### **Increased Investments in Underserved Tribal Communities**

Rural Development partnered with USDA's Farm Service Agency and Natural Resources Conservation Service for a series of *StrikeForce* meetings with Nevada tribal leaders. The purpose was to learn about tribal community needs, help tribes plan for the

future, and ensure they are taking full advantage of funding opportunities available through USDA.

As a result, a number of tribal projects were awarded USDA Rural Development funding for economic development projects, including:

- A \$15,036 grant to the Indian Dispute Resolution Services, Inc., to teach Pyramid Lake, Walker River Paiute, and Washoe tribal members how to start or develop a business.
- An \$18,750 Economic Impact Initiative grant for the Walker River Paiute Tribe for a commercial dishwasher and awning at its senior center.
- A \$48,940 grant for the Wells Band of the TeMoak Tribe to buy equipment for a new retail center and provide retail operations training.
- A \$99,950 Rural Business Enterprise Grant for the Fort McDermitt Tribe to help open a travel plaza.
- \$42,900 in Community Facilities grants for the Washoe Tribe to build and equip a law enforcement substation at Carson Colony and install flooring and bleachers at its Stewart Colony community/wellness center.



*The Walker River Paiute Tribe in Schurz, NV, is using hoop houses to grow fruits and vegetables for the community. Children learn about planting and growing in the hoop house gardens. The produce is donated to tribal elders at the senior center and used at the youth center.*

## Support for the Walker River Paiute Tribe, Other Foods Projects

Nevada's Walker River Paiute Tribe (WRPT) faces major barriers to growth due to limited water supplies. Walker Lake is the Tribe's water source, but irrigation at its source, the Walker River, has reduced the lake to about 20 percent of its original volume. USDA Rural Development is working closely with the Tribe to address the inadequacy of the water system to support the growth of the community and its development of new housing for tribal members. In 2014, the agency provided the Tribe a \$17,500 grant to evaluate upgrades to its water treatment system.

The agency is also working with the Tribe on other sustainable economic and business development projects with help from other USDA partner agencies. Rural Development has assisted

with several local foods projects for the Tribe, by co-sponsoring USDA's Food and Nutrition Service (FNS) training on summer and after-school food programs for tribal youth, conducting a Native American Food Assessment with Cooperative Extension to identify food insecurity and tribal access to healthy foods, and supporting community efforts to develop a hoop houses at the Youth Center to expand the Tribe's community gardening expertise. Tribal staff from both the WRPT and the Yerington Tribe participated in Rural Development panel sessions on regional foods at the Intertribal Council of Nevada's statewide conference.

Rural Development staff also helped establish four summer feeding sites for at-risk children at several rural apartment complexes. USDA's FNS summer feeding program provides meals for low-income children during the summer while they are out of school and do not have access to school meals.

## Nevada Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$40,005,680	17	\$8,035,160	4	\$11,856,000	4	\$59,896,840	25
IRP	\$700,000	1	\$1,000,000	1	\$0	0	\$1,700,000	2
Renewable Energy	\$772,616	29	\$276,880	17	\$87,292	9	\$1,136,788	55
Business Grants	\$1,311,113	31	\$311,827	7	\$336,747	7	\$1,959,687	45
REDLG	\$0	0	\$0	0	\$0	0	\$0	0
VAPG	\$0	0	\$23,655	1	\$105,596	3	\$129,251	4
SFH Direct	\$40,213,552	291	\$6,786,965	53	\$10,208,746	64	\$57,209,263	408
SFH Guaranteed	\$339,961,435	2,320	\$142,720,381	862	\$125,027,888	703	\$607,709,704	3,885
SFH Repairs	\$881,568	156	\$255,268	56	\$297,675	50	\$1,434,511	262
SFH Self-Help Grants	\$1,058,832	3	\$0	0	\$0	0	\$1,058,832	3
MFH Direct	\$577,613	4	\$0	0	\$0	0	\$577,613	4
MFH Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
Farm Labor Housing	\$31,171	1	\$0	0	\$0	0	\$31,171	1
Rental Assistance	\$33,039,648	215	\$6,433,848	42	\$8,995,164	56	\$48,468,660	313
CF Direct	\$3,597,837	12	\$18,116,928	4	\$3,728,194	2	\$25,442,959	18
CF Guaranteed	\$0	0	\$2,448,922	1	\$0	0	\$2,448,922	1
CF Grants	\$979,460	31	\$171,580	9	\$151,500	9	\$1,302,540	49
WWD Direct	\$19,043,587	16	\$13,972,000	4	\$0	0	\$33,015,587	20
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$10,182,654	21	\$8,135,480	5	\$377,500	4	\$18,695,634	30
Telecom	\$19,626,952	8	\$442,468	1	\$50,268	1	\$20,119,688	10
Electric	\$0	0	\$0	0	\$0	0	\$0	0
Other Programs	\$106,055,391	15	\$2,478,811	3	\$550,000	2	\$109,084,202	20
<b>NEVADA TOTAL</b>	<b>\$618,039,109</b>	<b>3,171</b>	<b>\$211,610,173</b>	<b>1,070</b>	<b>\$161,772,570</b>	<b>914</b>	<b>\$991,421,852</b>	<b>5,155</b>

# NEW HAMPSHIRE

## Community Economic Development

### A New Roof Over Their Heads, Fresh-Cut Grass Under Their Feet

Leon Boucher and his wife Priscille have lived in their Berlin, NH family home for 47 years. Over time, their home fell into disrepair. As senior citizens on a fixed income, they didn't have the resources to make major repairs.

USDA Rural Development provided the Bouchers with a \$7,500 grant for a new roof. USDA home repair grants are available to very low-income elderly homeowners to remove health and safety hazards from their homes.

This was just the beginning of an outpouring of assistance that enabled these seniors to stay in their home. Rural Development connected the Bouchers with the Tri-County Community Action Program, several New Hampshire service agencies, Sherwin Williams, the Caron Building Center, Rockingham Electric, and Jim Lavirtue Carpentry to ensure the Bouchers had the support they needed. These partners helped to lower their energy costs and make their home safe by installing insulation in the home,



*As a finishing touch to the renovation of their home, Mr. and Mrs. Boucher received an American Flag in honor of her uncle, a World War II veteran, to display at their home.*

updating the wiring, rebuilding the front and back porch, putting on a new coat of paint, and even planning a vegetable garden with them.

Today, thanks to help from USDA and community partners and volunteers, the Bouchers are safe and sound.

## New Hampshire Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$24,797,420	11	\$0	0	\$4,050,000	1	\$28,847,420	12
IRP	\$3,525,000	8	\$0	0	\$1,000,000	1	\$4,525,000	9
Renewable Energy	\$2,202,414	54	\$732,810	17	\$734,083	13	\$3,669,307	84
Business Grants	\$1,675,377	32	\$223,000	6	\$175,000	7	\$2,073,377	45
REDLG	\$0	0	\$0	0	\$0	0	\$0	0
VAPG	\$620,649	6	\$0	0	\$127,732	1	\$748,381	7
SFH Direct	\$75,887,915	515	\$8,828,131	76	\$10,063,150	80	\$94,779,196	671
SFH Guaranteed	\$585,319,018	3,564	\$180,892,106	1,067	\$148,411,775	862	\$914,622,899	5,493
SFH Repairs	\$2,618,652	401	\$502,712	77	\$621,396	88	\$3,742,760	566
SFH Self-Help Grants	\$0	0	\$0	0	\$0	0	\$0	0
MFH Direct	\$14,963,045	26	\$0	0	\$637,000	2	\$15,600,045	28
MFH Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$40,468,384	286	\$8,124,720	62	\$12,611,940	84	\$61,205,044	432
CF Direct	\$14,939,000	8	\$2,156,500	3	\$0	0	\$17,095,500	11
CF Guaranteed	\$3,707,800	7	\$0	0	\$1,500,000	1	\$5,207,800	8
CF Grants	\$1,959,205	74	\$174,500	10	\$435,848	14	\$2,569,553	98
WWD Direct	\$51,608,000	22	\$13,275,000	5	\$3,650,000	4	\$68,533,000	31
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$43,055,372	29	\$3,370,610	7	\$4,350,475	11	\$50,776,457	47
Telecom	\$2,846,980	5	\$0	0	\$1,115,157	3	\$3,962,137	8
Electric	\$0	0	\$0	0	\$0	0	\$0	0
Other Programs	\$400,000	8	\$50,000	1	\$50,000	2	\$500,000	11
<b>NEW HAMPSHIRE TOTAL</b>	<b>\$870,594,231</b>	<b>5,056</b>	<b>\$218,330,089</b>	<b>1,331</b>	<b>\$189,533,556</b>	<b>1,174</b>	<b>\$1,278,457,876</b>	<b>7,561</b>

# NEW JERSEY

## Community Economic Development

### USDA Helps Preserve Affordable Housing for New Jersey Working Families

Mullica West is the only affordable multi-family housing complex available for lower income families in Harrison Township, NJ. It was built with USDA loan assistance more than 35 years ago and needed improvements to bring it up to modern-day standards.

USDA Rural Development provided a \$5 million guaranteed rural rental housing loan to renovate the apartments, make energy-efficiency improvements, install a new security system, and build a community center and playground. This is the first property in New Jersey supported through a USDA guaranteed rental housing loan. Harrison Township and the New Jersey Housing and Mortgage Finance Agency contributed \$22 million for the project.

Under the guaranteed rural rental housing loan program, USDA backs loans made by private-sector lenders to develop or improve multi-family housing in rural areas. The improvements



USDA Rural Housing Service Administrator Tony Hernandez (third from right) with State and local partners who helped revitalize and expand the Mullica West apartment complex in Harrison Township, NJ.

at Mullica West will ensure that working families in Harrison Township have safe, attractive, and affordable housing for years to come.

### New Jersey Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$24,195,680	9	\$0	0	\$0	0	\$24,195,680	9
IRP	\$948,000	2	\$0	0	\$1,000,000	1	\$1,948,000	3
Renewable Energy	\$6,083,149	59	\$321,035	9	\$126,900	4	\$6,531,084	72
Business Grants	\$958,548	14	\$131,000	2	\$143,000	3	\$1,232,548	19
REDLG	\$0	0	\$0	0	\$0	0	\$0	0
VAPG	\$528,432	8	\$48,250	1	\$49,900	1	\$626,582	10
SFH Direct	\$53,080,656	303	\$8,221,155	52	\$7,815,585	49	\$69,117,396	404
SFH Guaranteed	\$674,855,472	3,754	\$283,756,332	1,595	\$224,098,203	1,270	\$1,182,710,007	6,619
SFH Repairs	\$486,058	82	\$195,564	29	\$159,819	26	\$841,441	137
SFH Self-Help Grants	\$0	0	\$0	0	\$0	0	\$0	0
MFH Direct	\$7,697,834	10	\$5,040,252	4	\$5,941,399	2	\$18,679,485	16
MFH Guaranteed	\$0	0	\$0	0	\$4,999,999	1	\$4,999,999	1
Farm Labor Housing	\$0	0	\$325,000	1	\$0	0	\$325,000	1
Rental Assistance	\$33,408,128	194	\$7,225,344	37	\$12,606,720	57	\$53,240,192	288
CF Direct	\$21,727,900	27	\$1,906,400	3	\$2,965,700	2	\$26,600,000	32
CF Guaranteed	\$3,490,000	2	\$0	0	\$0	0	\$3,490,000	2
CF Grants	\$1,590,846	32	\$194,560	9	\$194,800	6	\$1,980,206	47
WWD Direct	\$67,301,500	41	\$7,659,000	6	\$8,550,000	5	\$83,510,500	52
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$29,306,097	34	\$2,604,800	6	\$4,480,800	13	\$36,391,697	53
Telecom	\$318,464	2	\$0	0	\$0	0	\$318,464	2
Electric	\$0	0	\$0	0	\$0	0	\$0	0
Other Programs	\$1,260,117	11	\$101,453	2	\$591,897	3	\$1,953,466	16
<b>NEW JERSEY TOTAL</b>	<b>\$927,236,881</b>	<b>4,584</b>	<b>\$317,730,145</b>	<b>1,756</b>	<b>\$273,724,721</b>	<b>1,443</b>	<b>\$1,518,691,747</b>	<b>7,783</b>

# NEW MEXICO

Community Economic Development

• StrikeForce Initiative

## New Mexico's First Native American Self-Help Project Breaks Ground

USDA Rural Development gave the Zuni Pueblo Housing Authority, in Zuni Pueblo, NM, a \$279,000 Self-Help Housing Technical Assistance Grant to start and oversee the State's first-ever Native American self-help housing project.

The Housing Authority used the funds to launch the project and supervise the construction of 12 self-help homes that were built by very low-income Zuni Pueblo residents in the Bluebird housing subdivision. None of these Native American families have ever owned their own homes before, and many have been renters for 15 years or more.

Homeownership will help these families achieve greater financial prosperity in the future by building credit and increasing the equity in their homes.

Because of this project's success, the Zuni Pueblo Housing Authority plans to build 138 more homes for very low-income



Reyanna Nastarcio is one of the 12 participants in the Zuni Pueblo Self-Help Housing project. Pictured are her grandchildren holding an American flag presented to the family during a summer 2014 ceremony celebrating completion of the homes.

families in the Bluebird subdivision, for a total of 150 properties, through the mutual self-help housing program.

USDA is targeting assistance to the county through its StrikeForce Initiative to help economically distressed rural communities.

## New Mexico Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$37,221,996	16	\$11,816,500	5	\$14,950,325	4	\$63,988,821	25
IRP	\$567,000	2	\$0	0	\$0	0	\$567,000	2
Renewable Energy	\$2,170,576	54	\$347,753	24	\$89,664	4	\$2,607,993	82
Business Grants	\$2,621,226	28	\$403,000	8	\$308,343	7	\$3,332,569	43
REDLG	\$0	0	\$0	0	\$0	0	\$0	0
VAPG	\$429,000	7	\$549,927	3	\$50,000	1	\$1,028,927	11
SFH Direct	\$33,952,202	292	\$15,466,817	125	\$16,180,794	123	\$65,599,813	540
SFH Guaranteed	\$190,279,336	1,368	\$61,751,014	433	\$48,190,145	340	\$300,220,495	2,141
SFH Repairs	\$1,265,535	178	\$559,816	80	\$672,174	95	\$2,497,525	353
SFH Self-Help Grants	\$1,252,390	4	\$486,695	1	\$0	0	\$1,739,085	5
MFH Direct	\$0	0	\$0	0	\$0	0	\$0	0
MFH Guaranteed	\$1,949,000	5	\$0	0	\$0	0	\$1,949,000	5
Farm Labor Housing	\$1,707,000	1	\$0	0	\$4,052,848	2	\$5,759,848	3
Rental Assistance	\$50,158,136	332	\$12,026,700	76	\$16,508,269	101	\$78,693,105	509
CF Direct	\$69,406,741	25	\$2,435,000	2	\$1,102,700	3	\$72,944,441	30
CF Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
CF Grants	\$2,466,166	36	\$203,100	4	\$632,643	8	\$3,301,909	48
WWD Direct	\$58,557,042	43	\$360,000	2	\$5,496,000	5	\$64,413,042	50
WWD Guaranteed	\$84,000	1	\$0	0	\$0	0	\$84,000	1
WWD Grants	\$87,085,486	138	\$6,441,197	8	\$19,673,907	8	\$113,200,590	154
Telecom	\$190,467,647	30	\$0	0	\$987,116	4	\$191,454,763	34
Electric	\$296,048,000	13	\$61,922,000	3	\$14,117,000	1	\$372,087,000	17
Other Programs	\$60,749,860	23	\$190,568	3	\$1,432,850	4	\$62,373,278	30
<b>NEW MEXICO TOTAL</b>	<b>\$1,088,438,339</b>	<b>2,596</b>	<b>\$174,960,087</b>	<b>777</b>	<b>\$144,444,778</b>	<b>710</b>	<b>\$1,407,843,204</b>	<b>4,083</b>

# NEW YORK

## Community Economic Development

### USDA Helps Single Father Buy a Home

For more than 60 years, USDA has helped rural residents become homeowners. USDA provides direct loans and guarantees loans made by private lenders for low- and moderate-income rural families to buy or build a home.

USDA Rural Development provided Russell Carpenter, a single father of six in Dexter, NY, with a loan to buy a lot and build his home. Previously, for 16 years, the family lived in a single-wide trailer.

Thanks to the affordable USDA loan, this family of seven has a new, 1,900-square-foot two-level home. USDA Rural Housing Service Administrator Tony Hernandez joined the Carpenter family in September 2014 at a ribbon-cutting ceremony to celebrate their new home.

Expanding and preserving homeownership is a major part of the foundation for a stronger, more prosperous rural America. Today, Carpenter has a beautiful new house that the family can call home for years to come.



*Russell Carpenter's children on the front steps of their new, USDA-financed home.*

### New York Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$222,738,447	105	\$13,553,200	12	\$24,851,000	9	\$261,142,647	126
IRP	\$4,972,000	10	\$750,000	1	\$0	0	\$5,722,000	11
Renewable Energy	\$6,582,797	253	\$1,877,567	69	\$376,635	33	\$8,836,999	355
Business Grants	\$5,332,851	60	\$1,100,613	14	\$1,283,904	16	\$7,717,368	90
REDLG	\$0	0	\$0	0	\$0	0	\$0	0
VAPG	\$2,081,871	26	\$255,231	6	\$611,439	6	\$2,948,541	38
SFH Direct	\$93,073,033	906	\$15,628,087	147	\$12,761,014	114	\$121,462,134	1,167
SFH Guaranteed	\$768,381,278	6,926	\$278,959,362	2,281	\$256,749,769	2,172	\$1,304,090,409	11,379
SFH Repairs	\$5,306,784	942	\$938,830	173	\$1,034,433	190	\$7,280,047	1,305
SFH Self-Help Grants	\$0	0	\$0	0	\$0	0	\$0	0
MFH Direct	\$10,098,243	21	\$4,818,109	6	\$12,022,805	19	\$26,939,157	46
MFH Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$77,131,999	726	\$18,571,200	172	\$23,083,200	207	\$118,786,399	1,105
CF Direct	\$62,925,970	75	\$11,297,500	11	\$15,236,200	15	\$89,459,670	101
CF Guaranteed	\$21,068,400	6	\$0	0	\$1,500,000	1	\$22,568,400	7
CF Grants	\$4,929,810	82	\$517,850	11	\$888,284	18	\$6,335,944	111
WWD Direct	\$165,745,000	136	\$30,196,000	25	\$46,855,000	31	\$242,796,000	192
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$107,899,611	141	\$14,767,300	26	\$33,628,000	39	\$156,294,911	206
Telecom	\$60,666,232	30	\$0	0	\$4,129,680	12	\$64,795,912	42
Electric	\$20,532,000	4	\$0	0	\$0	0	\$20,532,000	4
Other Programs	\$5,629,155	36	\$484,412	5	\$265,677	5	\$6,379,244	46
<b>NEW YORK TOTAL</b>	<b>\$1,645,095,481</b>	<b>10,485</b>	<b>\$393,715,261</b>	<b>2,959</b>	<b>\$435,277,040</b>	<b>2,887</b>	<b>\$2,474,087,782</b>	<b>16,331</b>

# NORTH CAROLINA

The Bioeconomy

## USDA Supports Renewable Energy Ventures in North Carolina

Things are a little different at the Progress Solar farm: its sheep, ewes, and lambs graze peacefully each day alongside a solar panel array. This innovative farm enterprise in Bunn, N.C. combines sustainable agriculture with sustainable energy. Progress Solar is both a solar power plant and working farm where a 10th generation farming family raises free range sheep and lambs.

Agriculture Secretary Tom Vilsack visited Progress Solar in September 2014 to highlight USDA investments in renewable energy projects through the Rural Energy for America (REAP) program.

“REAP loan guarantees and grants have far-reaching impacts, particularly in the rural communities where these projects are located,” Vilsack said. “Investing in renewable energy provides new economic opportunities and leads the way to a more secure energy future.”

USDA Rural Development provided Progress Solar with a \$3.4 million REAP loan guarantee for the solar array. Today,



Secretary Vilsack (left) and NC Rural Development State Director Randall Gore (right) listen intently as the owner of O2 Energies discusses the company's solar farm ventures.

the 46-acre farm produces enough solar energy to power 540 average-sized homes each year.

O2 Energies, Inc. developed Progress Solar's 4.5 MW solar array. To date, the company has developed seven solar farm operations in North Carolina. These farms collectively generate more than 70 million Kw hours of renewable solar energy, enough to provide a year's worth of power for 6,000 typical homes.

## North Carolina Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$229,115,012	113	\$41,644,594	20	\$47,639,417	19	\$318,399,023	152
IRP	\$5,577,480	9	\$0	0	\$0	0	\$5,577,480	9
Renewable Energy	\$26,442,056	361	\$15,190,264	100	\$55,863,948	61	\$97,496,268	522
Business Grants	\$5,488,794	74	\$797,000	12	\$986,000	13	\$7,271,794	99
REDLG	\$6,095,000	11	\$8,208,000	12	\$17,447,500	22	\$31,750,500	45
VAPG	\$1,534,492	12	\$514,500	4	\$770,000	7	\$2,818,992	23
SFH Direct	\$238,405,629	1,839	\$32,478,890	244	\$39,166,695	292	\$310,051,214	2,375
SFH Guaranteed	\$3,761,908,323	27,650	\$1,169,788,829	8,248	\$879,866,812	6,383	\$5,811,563,964	42,281
SFH Repairs	\$12,462,030	2,023	\$2,661,449	421	\$2,712,141	415	\$17,835,620	2,859
SFH Self-Help Grants	\$3,720,884	14	\$0	0	\$183,665	1	\$3,904,549	15
MFH Direct	\$59,317,659	49	\$14,280,906	9	\$6,237,495	10	\$79,836,060	68
MFH Guaranteed	\$12,331,000	12	\$3,655,000	2	\$5,996,267	5	\$21,982,267	19
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$216,036,914	1,612	\$53,419,392	380	\$73,239,120	501	\$342,695,426	2,493
CF Direct	\$359,027,241	221	\$92,439,560	34	\$33,956,800	23	\$485,423,601	278
CF Guaranteed	\$51,663,631	14	\$15,320,000	4	\$16,830,000	4	\$83,813,631	22
CF Grants	\$16,555,862	208	\$390,200	12	\$1,036,274	21	\$17,982,336	241
WWD Direct	\$274,174,492	113	\$9,010,700	9	\$28,742,812	15	\$311,928,004	137
WWD Guaranteed	\$6,483,000	2	\$12,580,000	2	\$1,760,000	2	\$20,823,000	6
WWD Grants	\$110,399,838	79	\$3,603,675	10	\$21,327,319	19	\$135,330,832	108
Telecom	\$152,084,304	26	\$0	0	\$1,471,078	4	\$153,555,382	30
Electric	\$800,438,000	29	\$161,696,000	5	\$181,000,000	9	\$1,143,134,000	43
Other Programs	\$107,558,142	48	\$1,686,885	9	\$1,815,081	11	\$111,060,109	68
<b>NORTH CAROLINA TOTAL</b>	<b>\$6,456,819,783</b>	<b>34,519</b>	<b>\$1,639,365,844</b>	<b>9,537</b>	<b>\$1,418,048,424</b>	<b>7,837</b>	<b>\$9,514,234,052</b>	<b>51,893</b>

# NORTH DAKOTA

Community Economic Development

• StrikeForce Initiative

## A New, Safe Place To Learn for Native American Children

According to the Grand Forks Herald newspaper, “in the Dakota language, there is no word for ‘child’ or ‘children.’ Instead, there is ‘wakanyeya,’ which means ‘sacred little ones.’” The importance of the future generation was evident during a September 2014 groundbreaking for a Head Start facility at the Spirit Lake Tribe Indian Reservation in North Dakota.

USDA Rural Development provided a \$4.4 million Community Facilities loan for the Head Start center.

The Tribe has 11 Head Start classrooms scattered across the 405-square-mile reservation. The classes are held in trailers that are 30 years old or more. All the trailers need major repairs. One was condemned due to air-quality issues.

The new building will consolidate all of the Spirit Lake Tribe’s Head Start classes under one roof and will accommodate up to



Children help break ground for a facility that will improve Head Start early-childhood education opportunities for the Spirit Lake Tribe.

175 children. This USDA investment will help protect the Tribe’s “sacred little ones” for generations to come.

USDA Rural Development is targeting assistance to the Fort Totten, ND, area through USDA’s StrikeForce for Rural Growth and Opportunity Initiative to combat persistent poverty in rural communities.

## North Dakota Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$82,385,944	46	\$22,897,600	6	\$8,131,921	2	\$113,415,465	54
IRP	\$1,810,000	5	\$0	0	\$0	0	\$1,810,000	5
Renewable Energy	\$3,146,154	69	\$237,047	9	\$147,000	7	\$3,530,201	85
Business Grants	\$2,596,709	36	\$515,129	8	\$873,637	12	\$3,985,475	56
REDLG	\$7,186,850	15	\$4,632,318	7	\$8,075,000	7	\$19,894,168	29
VAPG	\$148,500	3	\$0	0	\$62,325	1	\$210,825	4
SFH Direct	\$28,086,867	254	\$5,531,053	35	\$3,677,142	23	\$37,295,062	312
SFH Guaranteed	\$183,497,262	1,571	\$64,250,622	434	\$57,079,879	414	\$304,827,763	2,419
SFH Repairs	\$1,772,047	281	\$135,219	25	\$137,141	18	\$2,044,407	324
SFH Self-Help Grants	\$10,000	1	\$0	0	\$0	0	\$10,000	1
MFH Direct	\$4,475,509	18	\$488,345	2	\$0	0	\$4,963,854	20
MFH Guaranteed	\$5,832,920	4	\$1,606,500	1	\$19,338,519	3	\$26,777,939	8
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$16,616,964	273	\$3,523,968	67	\$4,808,064	74	\$24,948,996	414
CF Direct	\$56,992,007	33	\$30,471,200	8	\$44,787,450	9	\$132,250,657	50
CF Guaranteed	\$44,509,898	15	\$1,875,000	2	\$150,000	1	\$46,534,898	18
CF Grants	\$4,069,937	46	\$602,681	6	\$926,510	11	\$5,599,128	63
WWD Direct	\$57,267,049	45	\$13,267,500	10	\$8,198,200	10	\$78,732,749	65
WWD Guaranteed	\$1,250,000	1	\$0	0	\$500,000	1	\$1,750,000	2
WWD Grants	\$32,421,557	39	\$9,402,800	9	\$8,251,350	9	\$50,075,707	57
Telecom	\$344,999,364	32	\$22,283,000	3	\$9,370,704	4	\$376,653,068	39
Electric	\$2,007,890,000	30	\$324,036,000	9	\$115,514,000	3	\$2,447,440,000	42
Other Programs	\$3,642,289	18	\$550,000	4	\$1,055,000	5	\$5,247,289	27
<b>NORTH DAKOTA TOTAL</b>	<b>\$2,890,607,827</b>	<b>2,835</b>	<b>\$506,305,982</b>	<b>645</b>	<b>\$291,083,842</b>	<b>614</b>	<b>\$3,687,997,651</b>	<b>4,094</b>

# OHIO

The Bioeconomy

## Revived Biorefinery Breathes New Life into Rural Ohio Community

Erik Chaffer considers himself an optimist. Still, he felt pretty low as he watched the recession knock the legs out from under the rural Ohio ethanol plant he helped manage. With 15 years of experience under his belt, Chaffer knew the plant couldn't keep battling the difficult price margins the industry faced. One by one, the pink slips went out.

"Mothballing this plant affected me a lot. These were my friends, and they had families. It was hard to see them hurting," Chaffer said. "There were times when my faith wavered, but me and the other guys — we were down to six — tried to keep the plant in decent condition while we waited for economic conditions to improve."

The wait would last more than 5 years. But now with help from a \$9 million Rural Energy for America Program (REAP) loan guarantee from USDA Rural Development for renovations and working capital, the newly christened Three Rivers Energy Biorefinery is producing ethanol again at full capacity. What's more, the owners say the use of new technology, including corn oil extraction and "Cellunator"™ technology, will provide additional revenue streams and improve efficiencies at the plant.

The company now employs nearly 40 rural Ohioans, including a handful of former employees. Three Rivers also purchases locally harvested corn and produces usable byproducts like distillers' grain and other marketable bio-based goods.



Chaffer, all smiles, awaits the ribbon cutting for Three Rivers Energy's biorefinery in Coshocton, OH.

## Ohio Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$219,871,307	83	\$15,900,000	3	\$31,891,328	12	\$267,662,635	98
IRP	\$1,984,000	4	\$725,000	2	\$0	0	\$2,709,000	6
Renewable Energy	\$38,048,895	266	\$13,524,137	69	\$1,113,880	36	\$52,686,912	371
Business Grants	\$5,193,202	45	\$767,000	8	\$901,000	9	\$6,861,202	62
REDLG	\$0	0	\$300,000	1	\$1,572,926	1	\$1,872,926	2
VAPG	\$889,288	9	\$65,000	1	\$19,250	1	\$973,538	11
SFH Direct	\$161,966,124	1,487	\$27,248,402	253	\$17,586,025	165	\$206,800,551	1,905
SFH Guaranteed	\$1,731,279,474	16,795	\$556,433,651	5,124	\$481,549,028	4,503	\$2,769,262,153	26,422
SFH Repairs	\$6,335,760	1,323	\$931,094	178	\$970,949	180	\$8,237,803	1,681
SFH Self-Help Grants	\$1,361,030	3	\$0	0	\$0	0	\$1,361,030	3
MFH Direct	\$25,665,103	39	\$3,438,529	12	\$8,479,131	13	\$37,582,763	64
MFH Guaranteed	\$15,379,295	16	\$1,000,000	1	\$4,577,000	5	\$20,956,295	22
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$88,316,616	1,119	\$17,193,300	211	\$25,834,668	315	\$131,344,584	1,645
CF Direct	\$51,002,125	65	\$21,828,000	8	\$10,699,000	9	\$83,529,125	82
CF Guaranteed	\$16,900,500	8	\$0	0	\$0	0	\$16,900,500	8
CF Grants	\$3,425,605	74	\$325,840	6	\$664,492	10	\$4,415,937	90
WWD Direct	\$124,816,000	58	\$16,512,000	7	\$15,956,000	7	\$157,284,000	72
WWD Guaranteed	\$11,000,000	2	\$0	0	\$0	0	\$11,000,000	2
WWD Grants	\$87,964,446	60	\$9,382,800	6	\$11,191,464	11	\$108,538,710	77
Telecom	\$45,394,228	31	\$0	0	\$621,743	2	\$46,015,971	33
Electric	\$257,667,000	17	\$76,202,000	3	\$27,096,000	4	\$360,965,000	24
Other Programs	\$6,751,494	41	\$723,107	6	\$659,450	6	\$8,134,051	53
<b>OHIO TOTAL</b>	<b>\$2,901,211,492</b>	<b>21,545</b>	<b>\$762,499,860</b>	<b>5,899</b>	<b>\$641,383,334</b>	<b>5,289</b>	<b>\$4,305,094,686</b>	<b>32,733</b>

# OKLAHOMA

## Community Economic Development

### USDA Helps Bring High-Speed Broadband to Rural Oklahoma Customers

Oklahoma communications companies are deploying high-speed networks to keep pace with growing reliance on data and media streaming. In 2014, USDA Rural Development partnered with three rural service providers to blanket nearly three-quarters of the State with broadband connectivity. Some of the new networks will provide Internet service at speeds that rival the United States' fastest networks.

USDA Rural Development gave Medicine Park Telephone a \$4.2 million Community Connect grant for voice and video service networks in southwest Oklahoma, some at speeds up to 1 Gbps.

Bolt Fiber Optic Services, a subsidiary of the Northeast Oklahoma Electric Co-op, was awarded a \$90 million broadband loan to build a fiber-to-the-home network in the Grand Lake area. Grand Lake is a popular tourist destination, and the network is a welcome boost to the local economy.



*Kiowa Nation Tribal Elder Jim Anquoe and Oklahoma Rural Development State Director Ryan McMullen celebrate completion of an @AtLink service tower that will bring broadband to tribal customers.*

Rural Development provided @AtLink Services, Inc., a wireless Internet service provider based in Oklahoma City, with \$8.5 million in broadband loan and grant funds for a new high-speed network that will serve more than 5,400 customers, including many who are Native Americans. The project is bringing broadband service to more than 3,000 rural customers in southeast Oklahoma who currently do not have any broadband access.

### Oklahoma Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$230,877,833	65	\$29,042,946	11	\$36,733,435	9	\$296,654,214	85
IRP	\$1,838,000	4	\$500,000	1	\$308,749	1	\$2,646,749	6
Renewable Energy	\$9,353,909	65	\$5,950,664	9	\$840,033	8	\$16,144,606	82
Business Grants	\$4,773,236	40	\$1,147,194	10	\$851,588	5	\$6,772,018	55
REDLG	\$2,141,370	7	\$0	0	\$0	0	\$2,141,370	7
VAPG	\$474,055	4	\$300,000	1	\$276,097	2	\$1,050,152	7
SFH Direct	\$91,886,900	967	\$16,277,976	166	\$10,135,081	109	\$118,299,957	1,242
SFH Guaranteed	\$1,196,552,539	11,154	\$329,191,739	2,864	\$281,797,799	2,483	\$1,807,542,077	16,501
SFH Repairs	\$3,194,413	529	\$599,704	90	\$610,411	98	\$4,404,528	717
SFH Self-Help Grants	\$6,068,168	14	\$1,687,938	4	\$1,243,610	1	\$8,999,716	19
MFH Direct	\$6,869,453	7	\$0	0	\$0	0	\$6,869,453	7
MFH Guaranteed	\$5,124,020	6	\$0	0	\$2,098,500	5	\$7,222,520	11
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$68,908,401	811	\$14,894,880	159	\$19,297,824	219	\$103,101,105	1,189
CF Direct	\$21,015,479	11	\$132,300	1	\$252,000	1	\$21,399,779	13
CF Guaranteed	\$10,544,290	8	\$0	0	\$900,000	1	\$11,444,290	9
CF Grants	\$6,122,104	103	\$846,935	19	\$1,159,294	24	\$8,128,333	146
WWD Direct	\$110,856,955	66	\$18,310,475	14	\$14,923,000	9	\$144,090,430	89
WWD Guaranteed	\$391,000	1	\$0	0	\$0	0	\$391,000	1
WWD Grants	\$92,848,890	57	\$17,359,118	12	\$20,367,950	17	\$130,575,958	86
Telecom	\$204,101,888	56	\$95,009,000	7	\$9,472,086	11	\$308,582,974	74
Electric	\$653,632,147	24	\$164,935,000	6	\$101,781,000	5	\$920,348,147	35
Other Programs	\$81,479,633	37	\$15,402,304	4	\$19,152,991	3	\$116,034,929	44
<b>OKLAHOMA TOTAL</b>	<b>\$2,809,054,683</b>	<b>14,036</b>	<b>\$711,588,173</b>	<b>3,378</b>	<b>\$522,201,448</b>	<b>3,011</b>	<b>\$4,042,844,305</b>	<b>20,425</b>

# OREGON

## Community Economic Development

### New School Complex Celebrates Native Traditions, Nurtures Young Learners

Warm Springs Academy, a state-of-the-art K-8 school, opened its doors in September 2014 on the Confederated Tribes of Warm Springs Reservation in Oregon.

USDA Rural Development provided a \$6.85 million Community Facilities loan to help build the academy. The complex replaced a cramped, neglected school facility dating back to the 1930s.

The academy features modern science and computer labs, art and music rooms, a gym, a spacious cafeteria and kitchen, and many cultural features that celebrate the Tribe's heritage and traditions. It will help develop the next generation of Native American educators, innovators, scientists, nurses, business people and tribal leaders who will one day give back to their community.



Students perform a traditional dance at the dedication ceremony of the Warm Springs Academy.

USDA partnered with tribal leaders and Jefferson County officials to develop and finance the school. The project demonstrates how intergovernmental collaboration can generate long-term prosperity and vitality in Indian Country and across rural America.

## Oregon Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$151,388,025	82	\$26,663,283	12	\$44,344,724	17	\$222,396,032	111
IRP	\$2,127,000	6	\$0	0	\$0	0	\$2,127,000	6
Renewable Energy	\$20,963,334	217	\$866,529	56	\$640,750	51	\$22,470,613	324
Business Grants	\$5,066,594	139	\$412,604	18	\$465,384	16	\$5,944,582	173
REDLG	\$1,884,000	5	\$0	0	\$0	0	\$1,884,000	5
VAPG	\$3,199,268	34	\$401,415	4	\$0	0	\$3,600,683	38
SFH Direct	\$99,944,071	653	\$6,469,462	47	\$10,313,571	67	\$116,727,104	767
SFH Guaranteed	\$1,539,147,098	9,813	\$503,073,133	3,062	\$419,175,027	2,473	\$2,461,395,258	15,348
SFH Repairs	\$1,894,578	316	\$256,845	46	\$213,728	42	\$2,365,151	404
SFH Self-Help Grants	\$1,971,167	6	\$1,071,550	3	\$0	0	\$3,042,717	9
MFH Direct	\$5,627,504	11	\$0	0	\$892,690	1	\$6,520,194	12
MFH Guaranteed	\$0	0	\$0	0	\$7,850,000	3	\$7,850,000	3
Farm Labor Housing	\$9,627,438	10	\$6,000,000	4	\$3,000,000	2	\$18,627,438	16
Rental Assistance	\$63,198,904	602	\$14,930,256	138	\$19,393,344	166	\$97,522,504	906
CF Direct	\$17,349,184	8	\$9,432,269	2	\$0	0	\$26,781,453	10
CF Guaranteed	\$12,389,000	2	\$0	0	\$0	0	\$12,389,000	2
CF Grants	\$801,890	20	\$82,500	1	\$229,708	7	\$1,114,098	28
WWD Direct	\$73,437,442	21	\$4,374,825	5	\$17,783,600	5	\$95,595,867	31
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$37,496,476	24	\$5,205,313	4	\$9,287,696	10	\$51,989,485	38
Telecom	\$67,308,403	31	\$7,330,000	1	\$630,559	2	\$75,268,962	34
Electric	\$54,734,000	5	\$0	0	\$0	0	\$54,734,000	5
Other Programs	\$233,662,469	17	\$212,868	3	\$570,356	5	\$234,445,694	25
<b>OREGON TOTAL</b>	<b>\$2,403,217,845</b>	<b>12,022</b>	<b>\$586,782,852</b>	<b>3,406</b>	<b>\$534,791,137</b>	<b>2,867</b>	<b>\$3,524,791,835</b>	<b>18,295</b>

# PENNSYLVANIA

Community Economic Development

## USDA Helps Pennsylvania University Build Modern, Energy-Efficient Dormitory

West Chester University, in West Chester, PA, a public university with more than 15,000 students, had a housing shortage. Demand for housing routinely exceeded the number of available beds. Additionally, some of its residence halls were old, outdated, and out of compliance with current building codes.

USDA Rural Development provided a \$28 million Community Facilities loan to help build a 180,000-square-foot dormitory with 653 beds. The project was also supported through public funds and contributions from the University.

The eight-story residence hall opened in 2014. It replaced a building constructed in the 1960s that was demolished to make way for the new complex.

The new, modern dormitory includes Internet and cable access in each room, generous study and recreation space, well-



West Chester University's new student dormitory, which was built thanks to loan financing from USDA Rural Development.

appointed laundry and kitchen facilities, and a sprinkler system for fire safety.

The building also includes a central, energy-efficient geothermal heating and cooling system. The system will benefit students and University administrators: it heats and cools the new dormitory and other academic buildings on campus. The system is expected to reduce energy costs by more than 50 percent.

## Pennsylvania Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$185,719,844	51	\$30,569,000	8	\$23,014,000	5	\$239,302,844	64
IRP	\$4,524,000	9	\$300,000	1	\$1,500,000	2	\$6,324,000	12
Renewable Energy	\$27,975,281	136	\$10,622,880	44	\$3,007,336	27	\$41,605,497	207
Business Grants	\$4,399,522	52	\$683,640	9	\$781,000	13	\$5,864,162	74
REDLG	\$109,812	1	\$0	0	\$0	0	\$109,812	1
VAPG	\$802,084	16	\$415,780	2	\$164,090	4	\$1,381,954	22
SFH Direct	\$144,655,764	1,022	\$19,893,864	142	\$17,232,421	122	\$181,782,049	1,286
SFH Guaranteed	\$2,062,516,386	15,886	\$771,474,569	5,628	\$686,268,755	5,150	\$3,520,259,710	26,664
SFH Repairs	\$7,904,383	1,593	\$1,380,826	259	\$1,019,889	173	\$10,305,098	2,025
SFH Self-Help Grants	\$1,822,570	5	\$0	0	\$269,999	1	\$2,092,569	6
MFH Direct	\$12,744,159	22	\$0	0	\$946,532	1	\$13,690,691	23
MFH Guaranteed	\$6,367,800	4	\$0	0	\$0	0	\$6,367,800	4
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$90,188,892	766	\$20,555,040	176	\$25,267,440	215	\$136,011,372	1,157
CF Direct	\$149,733,920	102	\$108,261,030	32	\$47,246,300	16	\$305,241,250	150
CF Guaranteed	\$48,564,472	10	\$0	0	\$56,020,000	2	\$104,584,472	12
CF Grants	\$5,089,985	103	\$533,495	19	\$589,400	18	\$6,212,880	140
WWD Direct	\$299,572,050	84	\$28,046,600	11	\$28,934,200	9	\$356,552,850	104
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$73,514,370	42	\$9,738,400	6	\$22,711,100	9	\$105,963,870	57
Telecom	\$3,467,567	14	\$0	0	\$914,971	4	\$4,382,538	18
Electric	\$117,842,000	6	\$34,300,000	3	\$0	0	\$152,142,000	9
Other Programs	\$8,681,284	54	\$474,835	6	\$1,661,850	9	\$10,817,969	69
<b>PENNSYLVANIA TOTAL</b>	<b>\$3,256,196,145</b>	<b>19,978</b>	<b>\$1,037,249,959</b>	<b>6,346</b>	<b>\$917,549,283</b>	<b>5,780</b>	<b>\$5,210,995,387</b>	<b>32,104</b>

# PUERTO RICO

## Community Economic Development

### USDA Rural Development Helps Three Communities in Utuado Start an Electronic Library

Jácanas, Cerro Gordo, and Cuchillas are isolated, very small rural communities in the municipality of Utuado, in Puerto Rico's central-western mountains. Combined, the three communities have a population of only about 4,200. They did not have a local library, which limited after-school learning activities for students and continuing education opportunities for adults.

Community leaders decided to set up an "electronic," computer library for local residents. USDA Rural Development provided them with a \$25,000 Community Facilities Economic Impact Initiative Grant for equipment. The USDA funds were used to buy 10 computers, computer workstations, a printer, projector, table, and an air-conditioner.

Community leaders used an existing building for the library and contributed about \$8,400 to convert the space and make other improvements.



Three very small rural communities in Puerto Rico used a grant from USDA to buy computer equipment and start an electronic library for local residents.

Today, thanks to the grant from USDA Rural Development, the communities of Jácanas, Cerro Gordo, and Cuchillas have a new, modern electronic library. The facility — and access to information on the Web — has brought a wealth of education offerings and opportunities to students and other local residents.

### Puerto Rico Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$27,563,884	14	\$2,281,500	3	\$12,313,000	3	\$42,158,384	20
IRP	\$317,000	2	\$750,000	1	\$0	0	\$1,067,000	3
Renewable Energy	\$851,861	17	\$310,006	6	\$163,000	5	\$1,324,867	28
Business Grants	\$2,192,327	17	\$152,000	2	\$168,000	6	\$2,512,327	25
REDLG	\$0	0	\$0	0	\$0	0	\$0	0
VAPG	\$1,500,000	7	\$300,000	1	\$256,390	2	\$2,056,390	10
SFH Direct	\$71,157,365	737	\$11,208,012	114	\$11,480,500	117	\$93,845,877	968
SFH Guaranteed	\$1,292,323,089	11,035	\$357,573,014	3,067	\$324,116,317	2,831	\$1,974,012,420	16,933
SFH Repairs	\$2,131,998	389	\$424,645	84	\$439,132	75	\$2,995,775	548
SFH Self-Help Grants	\$315,000	1	\$0	0	\$0	0	\$315,000	1
MFH Direct	\$0	0	\$0	0	\$0	0	\$0	0
MFH Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
Farm Labor Housing	\$2,417,979	2	\$0	0	\$0	0	\$2,417,979	2
Rental Assistance	\$70,599,024	248	\$15,519,504	55	\$19,343,688	66	\$105,462,216	369
CF Direct	\$20,687,840	30	\$18,420,860	7	\$15,405,750	17	\$54,514,450	54
CF Guaranteed	\$1,144,480	1	\$0	0	\$2,000,000	1	\$3,144,480	2
CF Grants	\$2,538,120	38	\$200,150	9	\$397,872	12	\$3,136,142	59
WWD Direct	\$63,078,325	22	\$8,901,000	4	\$11,714,000	5	\$83,693,325	31
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$25,326,127	19	\$2,824,000	5	\$5,478,471	13	\$33,628,598	37
Telecom	\$210,590	1	\$0	0	\$1,486,106	3	\$1,696,696	4
Electric	\$0	0	\$0	0	\$0	0	\$0	0
Other Programs	\$2,185,815	30	\$262,782	6	\$153,351	8	\$2,601,949	44
<b>PUERTO RICO TOTAL</b>	<b>\$1,586,540,824</b>	<b>12,610</b>	<b>\$419,127,473</b>	<b>3,364</b>	<b>\$404,915,577</b>	<b>3,164</b>	<b>\$2,410,583,875</b>	<b>19,138</b>

# RHODE ISLAND

Community Economic Development

## USDA Helps School Expand

In 2009, USDA Rural Development gave the Quest Montessori School a \$2.4 million Community Facilities loan to build a facility in Narragansett, RI, near Narragansett Bay. The applicant contributed \$231,300 to buy land and support construction of the school.

Classes began at the new, 12,500-square-foot school in 2013.

The new school — which teaches children ranging from toddlers to eighth graders — has been so successful that it has already outgrown the space. Today, Quest Montessori serves 111 students; almost triple the amount of enrollees anticipated at the time plans for the school were underway.

USDA Rural Development provided a second, \$900,000 Community Facilities loan in 2014 to help Quest Montessori expand again.



*Rural Development's Community Facilities program helped the Quest Montessori School build more classrooms.*

The school is using the funds to build an addition that will be dedicated to early education services for the school's youngest students. The expansion will allow Quest to meet demand and enroll more students.

USDA Rural Development's Community Facilities program provides loan and grants to develop essential community facilities in rural areas, such as schools, health care clinics, child care centers, police or fire stations, and more.

## Rhode Island Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$1,766,000	1	\$0	0	\$0	0	\$1,766,000	1
IRP	\$0	0	\$0	0	\$0	0	\$0	0
Renewable Energy	\$331,643	15	\$148,742	8	\$388,050	7	\$868,435	30
Business Grants	\$342,010	6	\$64,000	1	\$68,000	2	\$474,010	9
REDLG	\$0	0	\$0	0	\$0	0	\$0	0
VAPG	\$50,000	1	\$150,000	1	\$0	0	\$200,000	2
SFH Direct	\$16,398,934	80	\$3,944,897	18	\$2,030,000	9	\$22,373,831	107
SFH Guaranteed	\$101,148,130	501	\$46,091,291	239	\$31,724,404	153	\$178,963,825	893
SFH Repairs	\$462,777	80	\$64,509	10	\$49,600	10	\$576,886	100
SFH Self-Help Grants	\$345,250	1	\$0	0	\$0	0	\$345,250	1
MFH Direct	\$0	0	\$0	0	\$0	0	\$0	0
MFH Guaranteed	\$1,114,000	1	\$0	0	\$0	0	\$1,114,000	1
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$6,731,112	40	\$1,537,536	9	\$2,537,472	14	\$10,806,120	63
CF Direct	\$16,040,090	9	\$454,000	1	\$900,000	1	\$17,394,090	11
CF Guaranteed	\$0	0	\$384,000	1	\$0	0	\$384,000	1
CF Grants	\$222,328	12	\$112,350	4	\$113,900	4	\$448,578	20
WWD Direct	\$5,072,000	14	\$1,928,000	3	\$8,135,000	9	\$15,135,000	26
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$5,348,785	17	\$1,602,000	4	\$6,584,165	10	\$13,534,950	31
Telecom	\$0	0	\$0	0	\$0	0	\$0	0
Electric	\$0	0	\$0	0	\$0	0	\$0	0
Other Programs	\$150,000	3	\$0	0	\$0	0	\$150,000	3
<b>RHODE ISLAND TOTAL</b>	<b>\$155,523,059</b>	<b>781</b>	<b>\$56,481,325</b>	<b>299</b>	<b>\$52,530,591</b>	<b>219</b>	<b>\$264,534,975</b>	<b>1,299</b>

# SOUTH CAROLINA

## Local and Regional Food Systems

### Grant Helps South Carolina Peach Farmer Explore Value-Added Options

USDA Rural Development in South Carolina provided Titan Peach Farms, Inc., with a \$75,000 Value-Added Producer Grant to determine the feasibility of producing new products from the farm's peaches.

Titan Farms, a family farm located in Ridge Spring, SC, is the largest peach grower on the east coast. It has more than 5,000 acres of peach trees.

Titan Farms' owners hope to build a processing plant and sell fruit ingredients at home and abroad to food processors, food service institutions and retail outlets. Even the peach waste could be converted into value-added fruit products.

Rural Development's Value-Added Producer Grant Program helps agricultural producers increase their on-farm income by



*Titan Peach Farms received a \$75,000 Value Added Producer Grant to determine the feasibility of producing several value-added products from its peaches.*

adding value to their products. Producers can use the grants to create or study the feasibility of new product lines, like Titan Farms is doing, or they may use the funds to find new markets for their commodities.

## South Carolina Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$186,951,483	71	\$14,500,000	3	\$34,292,000	8	\$235,743,483	82
IRP	\$5,363,782	10	\$1,150,000	2	\$0	0	\$6,513,782	12
Renewable Energy	\$3,525,154	74	\$595,679	10	\$130,297	9	\$4,251,130	93
Business Grants	\$5,046,308	61	\$518,000	11	\$687,500	14	\$6,251,808	86
REDLG	\$10,127,360	16	\$2,738,200	3	\$3,000,000	3	\$15,865,560	22
VAPG	\$540,759	5	\$782,753	4	\$539,230	4	\$1,862,742	13
SFH Direct	\$143,279,643	1,166	\$21,530,272	176	\$27,811,824	221	\$192,621,739	1,563
SFH Guaranteed	\$1,629,484,740	12,584	\$610,679,370	4,509	\$542,556,682	4,022	\$2,782,720,792	21,115
SFH Repairs	\$5,725,561	830	\$1,422,936	192	\$1,887,783	248	\$9,036,280	1,270
SFH Self-Help Grants	\$275,000	1	\$0	0	\$0	0	\$275,000	1
MFH Direct	\$21,555,043	25	\$977,300	1	\$5,093,029	7	\$27,625,372	33
MFH Guaranteed	\$5,934,251	6	\$460,000	1	\$12,240,000	15	\$18,634,251	22
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$99,606,264	852	\$22,272,624	174	\$29,322,216	228	\$151,201,104	1,254
CF Direct	\$133,564,220	51	\$78,397,290	19	\$44,873,800	27	\$256,835,310	97
CF Guaranteed	\$3,100,000	2	\$9,986,300	6	\$15,000,000	2	\$28,086,300	10
CF Grants	\$13,029,577	82	\$605,500	18	\$2,099,400	48	\$15,734,477	148
WWD Direct	\$210,953,792	82	\$45,641,500	12	\$55,498,000	16	\$312,093,292	110
WWD Guaranteed	\$0	0	\$1,323,600	1	\$0	0	\$1,323,600	1
WWD Grants	\$104,297,600	57	\$14,131,233	9	\$32,155,117	12	\$150,583,950	78
Telecom	\$136,244,536	14	\$44,104,565	2	\$25,080,873	5	\$205,429,974	21
Electric	\$692,840,000	14	\$36,779,000	3	\$93,926,000	2	\$823,545,000	19
Other Programs	\$4,577,879	43	\$382,617	5	\$833,793	5	\$5,794,289	53
<b>SOUTH CAROLINA TOTAL</b>	<b>\$3,416,022,952</b>	<b>16,046</b>	<b>\$908,978,739</b>	<b>5,161</b>	<b>\$927,027,544</b>	<b>4,896</b>	<b>\$5,252,029,235</b>	<b>26,103</b>

# SOUTH DAKOTA

Community Economic Development

• StrikeForce Initiative

## New Water Treatment Plant for Eagle Butte, SD, and the Cheyenne River Sioux Tribe

The Mni Waste' Water Company will soon have a new water treatment plant connected to an abundant water supply — the Missouri River — thanks to \$65.8 million from USDA Rural Development and other support from the Indian Health Service and Cheyenne River Sioux Tribe.

The new system will help meet water needs in the Eagle Butte, SD, region. The existing water system is failing. Water shortages are hampering the development of new homes and businesses and delaying fire response.

The groundbreaking was in April 2014. In addition to the new treatment plant, this project includes the construction of about 36 miles of water line and other system improvements.

The new plant will produce 4.4 million gallons of clean, safe water per day; about three times as much as the current



Members of the Cheyenne River Sioux Tribe, and Indian Health Service and USDA officials, at the water system groundbreaking ceremony.

plant. The system will also help ensure that critically needed development can continue in the region.

In the Lakota language, “mni waste” means “good water.” About 8,500 people living in this rural region, including members of the Cheyenne River Sioux Tribe, will benefit from the project.

Rural Development is targeting assistance to the area through USDA's StrikeForce for Rural Growth and Opportunity Initiative to combat persistent poverty in rural communities.

## South Dakota Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$53,340,610	31	\$24,340,178	7	\$3,335,484	6	\$81,016,272	44
IRP	\$8,664,000	14	\$750,000	1	\$750,000	1	\$10,164,000	16
Renewable Energy	\$7,263,681	161	\$1,120,477	39	\$172,239	13	\$8,556,397	213
Business Grants	\$4,046,554	47	\$700,879	9	\$506,070	7	\$5,253,503	63
REDLG	\$6,440,000	14	\$1,401,000	5	\$2,050,000	7	\$9,891,000	26
VAPG	\$474,453	4	\$300,000	1	\$274,362	3	\$1,048,815	8
SFH Direct	\$54,973,561	522	\$7,050,268	66	\$8,250,117	71	\$70,273,946	659
SFH Guaranteed	\$571,224,869	4,921	\$195,359,066	1,527	\$188,302,524	1,465	\$954,886,459	7,913
SFH Repairs	\$1,448,250	290	\$267,427	50	\$311,394	59	\$2,027,071	399
SFH Self-Help Grants	\$1,791,110	7	\$0	0	\$0	0	\$1,791,110	7
MFH Direct	\$6,391,304	18	\$0	0	\$0	0	\$6,391,304	18
MFH Guaranteed	\$0	0	\$0	0	\$1,225,900	1	\$1,225,900	1
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$53,373,244	615	\$13,220,568	161	\$13,611,775	150	\$80,205,587	926
CF Direct	\$96,045,966	71	\$6,265,000	10	\$6,036,500	7	\$108,347,466	88
CF Guaranteed	\$22,423,000	8	\$0	0	\$0	0	\$22,423,000	8
CF Grants	\$6,141,485	74	\$574,347	14	\$928,285	19	\$7,644,117	107
WWD Direct	\$88,868,000	90	\$10,044,000	11	\$11,661,000	10	\$110,573,000	111
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$88,976,293	67	\$7,738,000	12	\$5,446,277	10	\$102,160,570	89
Telecom	\$108,241,386	22	\$24,909,000	1	\$379,262	2	\$133,529,648	25
Electric	\$391,245,000	29	\$104,451,000	9	\$219,458,000	10	\$715,154,000	48
Other Programs	\$5,206,360	30	\$525,360	5	\$1,121,988	5	\$6,853,708	40
<b>SOUTH DAKOTA TOTAL</b>	<b>\$1,576,579,126</b>	<b>7,035</b>	<b>\$399,016,570</b>	<b>1,928</b>	<b>\$463,821,177</b>	<b>1,846</b>	<b>\$2,439,416,873</b>	<b>10,809</b>

# TENNESSEE

Community Economic Development

• *StrikeForce Initiative*

## Tennessee Schools Get Funding for Technology Improvements

Education is an essential part of economic development. That's why USDA Rural Development and the State of Tennessee awarded eight schools in rural East Tennessee a total of \$250,000 for computer equipment.

Schools in Campbell, Claiborne, Grainger, Hancock, Johnson, Scott, and Union counties are using the money to increase the capabilities of the schools' computer labs year-round. Teachers and their students will use

the computers and related software to complete required testing and to expand educational opportunities.

More than 4,500 students are expected to benefit.

USDA's \$118,000 investment is another example of the agency's work to help rural communities. The part of east Tennessee where the schools are located is targeted for special aid through a USDA initiative to direct resources to the neediest areas. The *StrikeForce for Rural Growth and Opportunity* Initiative is underway in 19 other States. USDA's *StrikeForce* Initiative helps grow rural economies, increases investments, and creates opportunities by providing additional hands-on and technical assistance from local USDA field staff.



Grade-schoolers at Winfield Elementary in Scott County, TN, participate in a class discussion at their computer lab. The lab was improved thanks to help from USDA for equipment and software.

Nearly 85 percent of America's persistent poverty counties are in rural areas.

## Tennessee Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$203,271,758	57	\$26,681,000	8	\$14,947,000	4	\$244,899,758	69
IRP	\$1,150,000	2	\$0	0	\$0	0	\$1,150,000	2
Renewable Energy	\$7,102,865	148	\$1,304,601	48	\$406,650	38	\$8,814,116	234
Business Grants	\$5,161,842	174	\$769,344	38	\$904,440	35	\$6,835,626	247
REDLG	\$13,665,392	27	\$3,521,000	5	\$10,610,360	8	\$27,796,752	40
VAPG	\$269,876	4	\$300,000	1	\$496,987	4	\$1,066,863	9
SFH Direct	\$154,738,759	1,482	\$23,205,166	216	\$19,502,569	173	\$197,446,494	1,871
SFH Guaranteed	\$2,080,326,586	18,012	\$846,124,007	6,913	\$817,727,165	6,700	\$3,744,177,758	31,625
SFH Repairs	\$7,792,426	1,662	\$1,508,780	292	\$1,730,137	342	\$11,031,343	2,296
SFH Self-Help Grants	\$1,006,400	2	\$0	0	\$0	0	\$1,006,400	2
MFH Direct	\$7,740,716	12	\$1,358,853	1	\$1,246,284	1	\$10,345,853	14
MFH Guaranteed	\$18,625,802	12	\$1,763,000	2	\$8,875,000	4	\$29,263,802	18
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$90,827,400	902	\$19,738,200	187	\$25,828,500	232	\$136,394,100	1,321
CF Direct	\$170,272,258	108	\$45,640,400	22	\$36,387,100	24	\$252,299,758	154
CF Guaranteed	\$1,450,000	2	\$0	0	\$0	0	\$1,450,000	2
CF Grants	\$7,584,558	210	\$521,060	20	\$636,400	27	\$8,742,018	257
WWD Direct	\$147,775,000	126	\$36,509,400	25	\$14,508,000	16	\$198,792,400	167
WWD Guaranteed	\$0	0	\$0	0	\$2,488,840	1	\$2,488,840	1
WWD Grants	\$61,148,166	124	\$10,345,600	27	\$9,923,600	24	\$81,417,366	175
Telecom	\$203,715,345	32	\$0	0	\$32,241,891	6	\$235,957,236	38
Electric	\$201,724,000	12	\$20,000,000	1	\$10,000,000	1	\$231,724,000	14
Other Programs	\$15,071,950	59	\$2,666,330	8	\$1,686,540	7	\$19,424,820	74
<b>TENNESSEE TOTAL</b>	<b>\$3,400,421,098</b>	<b>23,169</b>	<b>\$1,041,956,741</b>	<b>7,814</b>	<b>\$1,010,147,463</b>	<b>7,647</b>	<b>\$5,452,525,303</b>	<b>38,630</b>

# TEXAS

## Local and Regional Food Systems

### USDA Helps Specialty Pepper Grower Spice Up Sales

For more than 20 years, Gale Carr and his family have been producing chile, chipotle, and other specialty peppers on their farm in Fort Hancock, TX.

USDA Rural Development provided Carr with a \$98,650 Value-Added Producer Grant to process, package, label, and market rare, but popular, chile pepper cultivars. Carr produces them in a state-of-the-art greenhouse because they are difficult to grow in Texas through traditional row crop agriculture.

About 10 years ago, Carr's company, GSC Chipotle Texas, Ltd., developed a proprietary process to draw out the rich, earthy, smokiness of chipotle. Carr also incorporated value-added processing into the operation. Today, GSC Chipotle Texas offers several lines of original blends and seasonings as well as specialty dried and smoked peppers.

According to Carr, the demand for rare cultivars is high. "Since we entered into value-added processing, we have seen a spike in the popularity of cultivars like Scorpions, Ghost, Aji, Datil and Fatali," he says. "Greenhouse production allows us to tap into



*Carr examines the progress of some of his peppers. Thanks to a USDA grant, his company is developing a new line of specialty pepper cultivars.*

that market and arrange growing schedules that capitalize on optimal growth and peak harvest times."

The company sells products through its Website, which includes educational videos, product demos, and a personal blog to help customers choose the right products, try new recipes, and experiment with the many varieties available for sale.

### Texas Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$284,720,347	70	\$29,488,731	6	\$51,088,500	8	\$365,297,578	84
IRP	\$4,255,000	8	\$0	0	\$400,000	1	\$4,655,000	9
Renewable Energy	\$23,618,680	180	\$8,565,835	58	\$6,540,251	40	\$38,724,766	278
Business Grants	\$7,025,310	46	\$797,000	7	\$911,000	7	\$8,733,310	60
REDLG	\$1,040,000	2	\$0	0	\$0	0	\$1,040,000	2
VAPG	\$1,190,980	9	\$395,000	2	\$361,143	3	\$1,947,123	14
SFH Direct	\$224,892,442	2,305	\$50,414,444	494	\$44,246,857	409	\$319,553,743	3,208
SFH Guaranteed	\$3,423,716,574	27,061	\$1,134,560,648	8,164	\$926,894,693	6,477	\$5,485,171,915	41,702
SFH Repairs	\$12,860,621	2,029	\$2,589,837	408	\$2,503,988	398	\$17,954,446	2,835
SFH Self-Help Grants	\$1,801,890	7	\$293,000	1	\$547,150	2	\$2,642,040	10
MFH Direct	\$1,973,573	7	\$0	0	\$0	0	\$1,973,573	7
MFH Guaranteed	\$18,181,900	13	\$10,078,857	4	\$17,663,555	7	\$45,924,312	24
Farm Labor Housing	\$19,911,905	11	\$0	0	\$0	0	\$19,911,905	11
Rental Assistance	\$167,606,776	1,863	\$37,628,784	404	\$47,648,780	533	\$252,884,340	2,800
CF Direct	\$139,916,678	97	\$8,177,800	7	\$26,048,500	10	\$174,142,978	114
CF Guaranteed	\$34,837,149	7	\$346,277	1	\$1,000,000	1	\$36,183,426	9
CF Grants	\$14,121,301	134	\$393,200	15	\$396,100	13	\$14,910,601	162
WWD Direct	\$220,510,930	117	\$42,395,000	19	\$7,788,000	7	\$270,693,930	143
WWD Guaranteed	\$2,910,784	3	\$0	0	\$0	0	\$2,910,784	3
WWD Grants	\$127,964,747	152	\$15,419,011	22	\$7,158,100	11	\$150,541,858	185
Telecom	\$281,901,164	53	\$6,575,000	1	\$37,999,056	7	\$326,475,220	61
Electric	\$1,460,732,000	35	\$509,540,000	8	\$63,159,000	4	\$2,033,431,000	47
Other Programs	\$4,547,011	27	\$415,670	4	\$635,450	5	\$5,598,131	36
<b>TEXAS TOTAL</b>	<b>\$6,480,237,762</b>	<b>34,236</b>	<b>\$1,858,074,094</b>	<b>9,625</b>	<b>\$1,242,990,123</b>	<b>7,943</b>	<b>\$9,581,301,979</b>	<b>51,804</b>

# UTAH

## Local and Regional Food Systems

### Raspberries Are Ripe for New Product Development with USDA Grant

Dave Cornaby's farm has been in the family for 120 years, just not always in the same location. Today the family owns a 20-acre plot of land, the same land they owned when Salem, UT, was settled.

For locals, Cornaby's is synonymous with fresh, beautiful raspberries, preserves, honey, and more. Cornaby sells his products at regional stores and farmers markets.

USDA Rural Development gave Cornaby a \$75,000 Value-Added Producer Grant to explore ways to transform his berries into other marketable products. He hopes to develop a dried, chocolate-coated raspberry for sale as a specialty item. Value-added grants help agricultural producers find new product and marketing opportunities.

"People can grow gardens, but they can't grow raspberries the way we do," Cornaby says. "Raspberries must be sold within 4 days of picking, so USDA's value-added program allows us to investigate, leverage, and explore different avenues."



Dave Cornaby near his 20 acres of raspberries. He received a Value-Added Producer Grant to explore more marketing opportunities.

Coming up with new uses for the berries is a way of preserving the family farm. Many neighboring farms have been sold to developers in recent years. Today, the Cornaby farm is surrounded by homes.

"I'd rather see this fertile ground be used to grow raspberries than houses, so I want us to last," Cornaby says.

### Utah Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$45,177,259	27	\$19,805,622	6	\$17,670,000	11	\$82,652,881	44
IRP	\$356,000	2	\$0	0	\$0	0	\$356,000	2
Renewable Energy	\$2,640,945	34	\$147,519	8	\$177,624	8	\$2,966,088	50
Business Grants	\$1,598,732	26	\$280,320	7	\$374,675	6	\$2,253,727	39
REDLG	\$0	0	\$3,942,000	5	\$0	0	\$3,942,000	5
VAPG	\$1,661,332	8	\$19,467	2	\$75,000	1	\$1,755,799	11
SFH Direct	\$210,322,497	1,304	\$26,711,780	171	\$37,758,907	213	\$274,793,184	1,688
SFH Guaranteed	\$1,362,306,164	8,381	\$445,398,275	2,542	\$398,450,399	2,214	\$2,206,154,838	13,137
SFH Repairs	\$1,405,897	246	\$227,071	36	\$203,103	34	\$1,836,071	316
SFH Self-Help Grants	\$12,856,149	21	\$496,000	1	\$1,657,260	2	\$15,009,409	24
MFH Direct	\$2,665,446	7	\$0	0	\$0	0	\$2,665,446	7
MFH Guaranteed	\$750,000	1	\$0	0	\$0	0	\$750,000	1
Farm Labor Housing	\$1,000,000	1	\$0	0	\$0	0	\$1,000,000	1
Rental Assistance	\$28,308,696	221	\$6,170,184	49	\$7,923,600	65	\$42,402,480	335
CF Direct	\$69,975,100	21	\$12,605,400	6	\$70,000	1	\$82,650,500	28
CF Guaranteed	\$60,069,202	13	\$11,860,000	2	\$2,000,000	1	\$73,929,202	16
CF Grants	\$2,307,171	35	\$67,800	3	\$184,900	4	\$2,559,871	42
WWD Direct	\$24,769,000	19	\$5,522,800	3	\$6,258,000	5	\$36,549,800	27
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$23,267,678	23	\$2,431,000	4	\$8,819,475	4	\$34,518,153	31
Telecom	\$14,009,615	13	\$0	0	\$8,164,300	2	\$22,173,915	15
Electric	\$0	0	\$0	0	\$0	0	\$0	0
Other Programs	\$250,000	5	\$50,000	1	\$50,000	1	\$350,000	7
<b>UTAH TOTAL</b>	<b>\$1,865,696,883</b>	<b>10,408</b>	<b>\$535,735,238</b>	<b>2,846</b>	<b>\$489,837,243</b>	<b>2,572</b>	<b>\$2,891,269,364</b>	<b>15,826</b>

# VERMONT

## Local and Regional Food Systems

### Investing in Local Food Systems in Vermont's Northeast Kingdom

With USDA's help, Green Mountain Farm Direct, a non-profit regional food distributor, is supporting Vermont agricultural producers and helping young people in the Northeast Kingdom make healthier food choices.

USDA Rural Development gave Green Mountain a \$102,000 Rural Business Enterprise Grant to help connect Vermont farmers, ranchers, and dairy producers with schools, restaurants, and other large institutional buyers. When producers have more than they can sell through their regular outlets (farm stands, farmers markets, etc.,) a telephone call to Green Mountain connects them with buyers for their excess products.

Green Mountain also participates in USDA's summer feeding program, through its "Lunchbox" truck to feed hungry kids. When schools let out for the summer and meal service ends, Green Mountain picks up the slack, benefitting both nutritionally



Agriculture Deputy Secretary Krysta Harden (right) on Green Mountain's "Lunchbox" truck to provide healthy lunches to Vermont children over the summer.

at-risk children and Vermont producers. The food truck provides fresh, nourishing meals to children from lower income households who otherwise may not have access to lunch away from school.

This innovative local foods enterprise is strengthening the economy in northern Vermont, maximizing business while minimizing farm waste and bringing healthy, locally produced foods to customers throughout the region.

### Vermont Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$31,916,200	11	\$205,680	1	\$1,435,000	1	\$33,556,880	13
IRP	\$4,368,000	8	\$1,000,000	1	\$3,000,000	3	\$8,368,000	12
Renewable Energy	\$10,112,204	181	\$196,253	39	\$132,981	33	\$10,441,438	253
Business Grants	\$5,574,187	77	\$1,397,368	17	\$1,426,532	16	\$8,398,087	110
REDLG	\$0	0	\$0	0	\$0	0	\$0	0
VAPG	\$1,175,799	13	\$37,500	1	\$244,913	1	\$1,458,212	15
SFH Direct	\$53,047,229	373	\$6,325,805	50	\$7,378,370	50	\$66,751,404	473
SFH Guaranteed	\$294,733,696	1,829	\$114,166,060	698	\$88,884,298	546	\$497,784,054	3,073
SFH Repairs	\$1,833,923	364	\$353,027	60	\$382,804	63	\$2,569,754	487
SFH Self-Help Grants	\$0	0	\$0	0	\$0	0	\$0	0
MFH Direct	\$13,961,537	18	\$0	0	\$3,074,744	5	\$17,036,281	23
MFH Guaranteed	\$300,000	1	\$0	0	\$0	0	\$300,000	1
Farm Labor Housing	\$339,035	4	\$125,000	1	\$0	0	\$464,035	5
Rental Assistance	\$29,367,643	220	\$5,516,064	42	\$9,408,240	68	\$44,291,947	330
CF Direct	\$16,222,650	37	\$1,350,800	4	\$772,900	4	\$18,346,350	45
CF Guaranteed	\$8,340,700	7	\$0	0	\$162,126	1	\$8,502,826	8
CF Grants	\$2,658,519	90	\$222,200	14	\$266,900	13	\$3,147,619	117
WWD Direct	\$33,299,200	31	\$9,408,000	4	\$3,951,000	4	\$46,658,200	39
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$37,502,329	38	\$4,646,000	4	\$5,594,300	11	\$47,742,629	53
Telecom	\$124,296,006	12	\$0	0	\$498,856	1	\$124,794,862	13
Electric	\$15,300,000	2	\$0	0	\$0	0	\$15,300,000	2
Other Programs	\$2,061,146	18	\$350,000	4	\$250,000	4	\$2,661,146	26
<b>VERMONT TOTAL</b>	<b>\$686,410,003</b>	<b>3,334</b>	<b>\$145,299,757</b>	<b>940</b>	<b>\$126,863,964</b>	<b>824</b>	<b>\$958,573,724</b>	<b>5,098</b>

# VIRGINIA

Community Economic Development • StrikeForce Initiative

## Monogram Foods Finds New Home in Rural Virginia

For the last 15 years, rural Martinsville, VA, has been suffering through an economic downturn following the loss of most of its textile mills and other manufacturing jobs. The Martinsville area has one of the highest unemployment rates in the State.

Monogram Foods — a major U.S. snack food manufacturer — wanted to expand operations. The firm was seeking a quality rural workforce for a manufacturing plant outside its home State of Tennessee. Company leaders had to look no farther than Martinsville to strike gold.

USDA Rural Development’s Business and Industry Guaranteed Loan program was a perfect fit to help the company with its expansion plans. The agency partnered with Tennessee-based Community South Bank to provide Monogram Foods with a \$5.7 million guaranteed loan to start the food processing facility in Martinsville.

With USDA’s help, this food-maker is providing critically needed jobs for residents in the Martinsville area, improving the local outlook for a small community in one of the most economically depressed parts of the State. Since opening, the Martinsville plant has been so successful that Monogram Foods added a third shift in 2014, bringing the total workforce up to more than 500 employees.



*The Monogram Foods plant in Martinsville, VA, has brought more than 500 jobs to the area.*

USDA is assisting the region through its StrikeForce Initiative to combat persistent poverty in rural areas.

## Virginia Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$99,456,629	39	\$16,935,240	7	\$29,376,620	10	\$145,768,489	56
IRP	\$707,000	2	\$500,000	1	\$0	0	\$1,207,000	3
Renewable Energy	\$4,117,319	106	\$815,350	38	\$2,043,797	31	\$6,976,466	175
Business Grants	\$3,544,354	42	\$485,000	9	\$639,813	7	\$4,669,167	58
REDLG	\$905,000	3	\$0	0	\$1,000,000	1	\$1,905,000	4
VAPG	\$2,837,624	19	\$1,606,750	10	\$1,625,000	9	\$6,069,374	38
SFH Direct	\$119,849,349	873	\$8,328,095	56	\$9,474,700	65	\$137,652,144	994
SFH Guaranteed	\$1,822,441,634	12,370	\$664,701,661	4,102	\$619,749,642	3,863	\$3,106,892,937	20,335
SFH Repairs	\$5,455,750	915	\$909,108	146	\$525,800	75	\$6,890,658	1,136
SFH Self-Help Grants	\$0	0	\$0	0	\$0	0	\$0	0
MFH Direct	\$9,407,289	16	\$0	0	\$846,007	1	\$10,253,296	17
MFH Guaranteed	\$2,526,300	1	\$0	0	\$2,222,564	1	\$4,748,864	2
Farm Labor Housing	\$0	0	\$0	0	\$2,000,000	2	\$2,000,000	2
Rental Assistance	\$89,264,340	759	\$20,952,540	169	\$27,845,640	217	\$138,062,520	1,145
CF Direct	\$157,601,532	115	\$47,476,745	19	\$8,233,957	21	\$213,312,234	155
CF Guaranteed	\$326,000	1	\$0	0	\$0	0	\$326,000	1
CF Grants	\$12,084,698	314	\$1,156,640	49	\$1,675,443	51	\$14,916,781	414
WWD Direct	\$231,766,280	89	\$26,481,000	14	\$7,858,000	5	\$266,105,280	108
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$84,184,788	68	\$9,699,500	10	\$6,213,250	21	\$100,097,538	99
Telecom	\$97,492,620	24	\$2,607,000	1	\$3,753,330	3	\$103,852,950	28
Electric	\$2,308,761,000	21	\$528,100,000	3	\$404,315,000	4	\$3,241,176,000	28
Other Programs	\$6,671,054	29	\$484,740	4	\$482,859	4	\$7,638,653	37
<b>VIRGINIA TOTAL</b>	<b>\$5,059,400,560</b>	<b>15,806</b>	<b>\$1,331,239,369</b>	<b>4,638</b>	<b>\$1,129,881,422</b>	<b>4,391</b>	<b>\$7,520,521,351</b>	<b>24,835</b>

# WASHINGTON

## Community Economic Development

### New Bridge for Raft Island

Raft Island is located alongside of Gig Harbor, in rural Pierce County, WA. More than 700 people live on the island, but its only access route, a more than 50-year-old bridge built in 1957, was no longer safe.

The Raft Island Improvement Association (RIIA) started searching for financing to replace the bridge, but Pierce County officials said the county wouldn't be able to help. Next, RIIA staff turned to a local bank for loan financing but were turned down due to difficulty securing a lien on a bridge.

The bridge committee's loan applications were rejected dozens of times before they finally secured financing through USDA Rural Development. Rural Development provided three Community Facilities loans totaling \$5.7 million during different phases of construction work on the bridge. RIIA contributed \$1.2 million toward the total project cost.

Raft Island's reconstructed, 757-foot-long bridge opened in June 2014. The new bridge was built to meet current load-capacity standards to accommodate larger, heavyweight vehicles. Now that the bridge is secure, emergency responders can safely transport injured people during a crisis.



*Construction of the new, improved bridge for Raft Islanders in Washington State.*

### Washington Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$105,749,821	44	\$23,917,500	7	\$16,242,150	7	\$145,909,471	58
IRP	\$3,244,000	6	\$500,000	1	\$1,750,000	2	\$5,494,000	9
Renewable Energy	\$12,704,942	132	\$997,921	60	\$656,485	56	\$14,359,348	248
Business Grants	\$3,473,376	53	\$472,206	8	\$478,673	6	\$4,424,255	67
REDLG	\$200,000	1	\$80,000	1	\$1,050,000	2	\$1,330,000	4
VAPG	\$2,229,418	16	\$1,161,850	6	\$1,128,600	8	\$4,519,868	30
SFH Direct	\$224,727,924	1,243	\$34,607,138	211	\$20,979,854	135	\$280,314,916	1,589
SFH Guaranteed	\$2,195,102,193	11,720	\$733,369,579	3,819	\$581,833,322	3,040	\$3,510,305,094	18,579
SFH Repairs	\$2,683,935	383	\$540,031	78	\$270,192	41	\$3,494,158	502
SFH Self-Help Grants	\$15,221,426	17	\$761,400	2	\$3,864,026	3	\$19,846,852	22
MFH Direct	\$7,302,403	12	\$689,032	2	\$0	0	\$7,991,435	14
MFH Guaranteed	\$12,361,428	8	\$0	0	\$0	0	\$12,361,428	8
Farm Labor Housing	\$16,510,310	13	\$2,500,000	2	\$5,000,000	4	\$24,010,310	19
Rental Assistance	\$92,545,169	830	\$20,441,376	186	\$26,769,156	203	\$139,755,701	1,219
CF Direct	\$88,109,400	51	\$16,708,000	6	\$5,366,800	8	\$110,184,200	65
CF Guaranteed	\$21,860,100	7	\$3,675,000	2	\$0	0	\$25,535,100	9
CF Grants	\$3,871,911	77	\$288,300	11	\$353,102	12	\$4,513,313	100
WWD Direct	\$184,890,564	68	\$10,821,100	9	\$15,589,900	13	\$211,301,564	90
WWD Guaranteed	\$16,400,000	5	\$3,000,000	1	\$0	0	\$19,400,000	6
WWD Grants	\$40,956,785	35	\$3,085,300	5	\$4,547,000	5	\$48,589,085	45
Telecom	\$122,527,367	24	\$0	0	\$26,857,841	8	\$149,385,208	32
Electric	\$194,367,000	8	\$9,293,000	1	\$0	0	\$203,660,000	9
Other Programs	\$6,276,082	28	\$449,207	3	\$644,494	5	\$7,369,783	36
<b>WASHINGTON TOTAL</b>	<b>\$3,373,315,554</b>	<b>14,781</b>	<b>\$867,357,940</b>	<b>4,421</b>	<b>\$713,381,595</b>	<b>3,558</b>	<b>\$4,954,055,089</b>	<b>22,760</b>

# WEST VIRGINIA

The Bioeconomy

## Bioeconomy Investments Help West Virginia Poultry Grower

Malcolm Farms, a pullet poultry farm in Moorefield, WV, needed to reduce its annual electric costs to become more profitable and competitive in the poultry industry. The owners worked with the Natural Capital Investment Fund and Mountain View Solar to explore the feasibility of installing solar panels at their two, large poultry houses. In 2012, the houses used 45,000 kWh of electricity at a cost of more than \$4,000 per year.

USDA gave Malcolm Farms a \$30,000 Rural Energy for America Program (REAP) grant to install 132 solar modules that are designed to generate roughly 85 percent of the total energy demanded by the pullet production houses. Since January 2014, the solar panels have generated more than 30,000 kWh for the farm operation.

In addition to the money saved from lower electric costs due to the solar panels, Malcolm Farms has obtained tax rebates.

After the panels were installed, Malcolm Farms presented information about this project during a seminar at the Eastern West Virginia Community and Technical College in Moorefield. The seminar led to increased interest in solar power for poultry farms in the region.



A solar panel array on top of one of Malcolm Farms' poultry houses. The renewable energy system is helping this rural West Virginia farm operation save money on its energy costs.

## West Virginia Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$100,421,000	36	\$14,048,850	3	\$14,065,165	2	\$128,535,015	41
IRP	\$1,281,000	3	\$750,000	1	\$0	0	\$2,031,000	4
Renewable Energy	\$1,902,147	37	\$301,903	13	\$221,586	10	\$2,425,636	60
Business Grants	\$2,829,630	26	\$282,000	6	\$384,000	8	\$3,495,630	40
REDLG	\$0	0	\$0	0	\$0	0	\$0	0
VAPG	\$49,000	1	\$45,000	1	\$0	0	\$94,000	2
SFH Direct	\$74,627,799	727	\$10,465,144	112	\$5,455,282	57	\$90,548,225	896
SFH Guaranteed	\$778,744,083	6,331	\$272,566,390	2,064	\$242,954,210	1,838	\$1,294,264,683	10,233
SFH Repairs	\$4,737,639	984	\$845,551	154	\$622,400	134	\$6,205,590	1,272
SFH Self-Help Grants	\$107,568	1	\$0	0	\$0	0	\$107,568	1
MFH Direct	\$7,865,958	1	\$0	0	\$0	0	\$7,865,958	1
MFH Guaranteed	\$4,520,000	5	\$1,758,500	2	\$2,115,000	2	\$8,393,500	9
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$43,237,260	610	\$11,291,400	148	\$13,122,000	170	\$67,650,660	928
CF Direct	\$84,962,070	45	\$72,271,650	23	\$17,650,980	8	\$174,884,700	76
CF Guaranteed	\$14,175,000	4	\$0	0	\$0	0	\$14,175,000	4
CF Grants	\$3,709,101	107	\$295,600	18	\$303,400	21	\$4,308,101	146
WWD Direct	\$168,140,600	83	\$18,078,000	12	\$23,366,000	10	\$209,584,600	105
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$93,786,801	91	\$8,389,325	13	\$11,608,740	16	\$113,784,866	120
Telecom	\$45,031,524	11	\$0	0	\$3,270,323	8	\$48,301,847	19
Electric	\$3,000,000	1	\$0	0	\$0	0	\$3,000,000	1
Other Programs	\$10,596,082	25	\$1,054,400	3	\$665,338	3	\$12,315,820	31
<b>WEST VIRGINIA TOTAL</b>	<b>\$1,443,724,262</b>	<b>9,129</b>	<b>\$412,443,713</b>	<b>2,573</b>	<b>\$335,804,424</b>	<b>2,287</b>	<b>\$2,191,972,399</b>	<b>13,989</b>

# WISCONSIN

Local and Regional Food Systems • Community Economic Development

## Northern Wisconsin Food Pantry Meets Community's Needs With USDA's Help

Wisconsin's Rhinelander area has lost 1,200 high-paying jobs in the last decade. As a result, many families are economically distressed — more than half of the students in the region qualify for free or reduced-price school lunches.

To assist families who've fallen on hard times, the Rhinelander Area Food Pantry (RAFP) works to ensure everyone has access to food and no family goes hungry. RAFP needed to replace outdated equipment and more room for storage to meet the growing need for its services.

After months of fundraisers, RAFP moved to a new, larger 7,200-square-foot facility more suited for food distribution. Previously, the food bank had been sharing space with a local thrift store.



A RAFP volunteer stocks the shelves on the day of the grand opening at food bank's new location.

USDA Rural Development awarded RAFP a \$26,000 Community Facilities grant to buy equipment for the new location, including shopping carts, a forklift and two floor scales to weigh food. The project was also supported through a grant from the State.

RAFP serves nearly 500 families each month and distributes 500,000 pounds of food per year. The food bank runs a "Weekend Food for Kids" program that brings backpacks filled with food to about 200 children on weekends to ensure that they don't go hungry when school breakfasts and lunches aren't available.

## Wisconsin Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$346,012,372	89	\$33,517,000	10	\$33,702,500	6	\$413,231,872	105
IRP	\$842,296	3	\$0	0	\$1,000,000	1	\$1,842,296	4
Renewable Energy	\$10,067,830	381	\$1,385,301	133	\$426,117	110	\$11,879,248	624
Business Grants	\$5,169,172	59	\$680,336	10	\$900,992	9	\$6,750,500	78
REDLG	\$4,103,000	8	\$625,000	2	\$992,000	3	\$5,720,000	13
VAPG	\$9,406,732	40	\$722,051	5	\$342,562	4	\$10,471,345	49
SFH Direct	\$93,794,466	825	\$16,135,266	152	\$16,100,374	139	\$126,030,106	1,116
SFH Guaranteed	\$1,617,968,961	13,361	\$486,521,801	3,906	\$414,611,488	3,290	\$2,519,102,250	20,557
SFH Repairs	\$4,836,587	904	\$995,030	198	\$947,587	167	\$6,779,204	1,269
SFH Self-Help Grants	\$920,551	3	\$0	0	\$0	0	\$920,551	3
MFH Direct	\$12,887,337	25	\$2,134,053	5	\$1,165,492	4	\$16,186,882	34
MFH Guaranteed	\$832,000	1	\$0	0	\$0	0	\$832,000	1
Farm Labor Housing	\$1,135,820	6	\$0	0	\$0	0	\$1,135,820	6
Rental Assistance	\$61,287,944	1,182	\$14,025,480	248	\$16,873,432	272	\$92,186,856	1,702
CF Direct	\$58,679,175	38	\$56,386,000	10	\$41,600,000	5	\$156,665,175	53
CF Guaranteed	\$17,830,900	8	\$2,500,000	1	\$2,215,000	1	\$22,545,900	10
CF Grants	\$6,491,035	102	\$411,329	10	\$795,095	15	\$7,697,459	127
WWD Direct	\$110,525,150	69	\$34,906,700	12	\$22,915,630	10	\$168,347,480	91
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$49,310,183	80	\$15,897,485	14	\$9,504,130	18	\$74,711,798	112
Telecom	\$307,461,023	65	\$28,655,881	4	\$805,778	3	\$336,922,682	72
Electric	\$348,350,000	11	\$136,862,000	4	\$4,800,000	1	\$490,012,000	16
Other Programs	\$8,418,104	38	\$581,702	7	\$1,058,342	6	\$10,058,149	51
<b>WISCONSIN TOTAL</b>	<b>\$3,076,330,639</b>	<b>17,298</b>	<b>\$832,942,415</b>	<b>4,731</b>	<b>\$570,756,519</b>	<b>4,064</b>	<b>\$4,480,029,572</b>	<b>26,093</b>

# WYOMING

## Community Economic Development

### USDA Helps Renovate A Rural Wyoming Hospital

Thirty-five miles might not seem like a long distance to travel, but when a Wyoming blizzard is blowing and the road is a sheet of ice, delays can mean the difference between life or death.

South Big Horn County Hospital in Basin, WY, a critical care hospital built in 1956, urgently needed remodeling to meet increased demand for medical services and provide better care and treatment for clients.

USDA Rural Development gave the county hospital a \$3.9 million Community Facilities loan to upgrade and re-equip the emergency room, improve in-patient care and food service locations, and increase the number of patient beds from 6 to 10. The renovation plan includes energy-efficiency improvements and accessibility modifications for people with disabilities.



*Thanks to a loan from USDA, South Big Horn County Hospital is being renovated to provide modern medical care, emergency services, and treatment to area residents.*

Improving and expanding the hospital will help ensure that local families don't have to travel elsewhere for aid during medical emergencies. USDA worked with local, county, district, and State partners on this project to provide better health care in this remote, underserved part of the State.

### Wyoming Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$21,227,487	19	\$9,092,482	5	\$25,256,900	6	\$55,576,869	30
IRP	\$177,000	1	\$0	0	\$0	0	\$177,000	1
Renewable Energy	\$330,171	13	\$52,394	4	\$66,791	3	\$449,356	20
Business Grants	\$651,869	15	\$97,000	4	\$114,000	3	\$862,869	22
REDLG	\$1,000,000	1	\$0	0	\$0	0	\$1,000,000	1
VAPG	\$19,202	1	\$33,290	1	\$0	0	\$52,492	2
SFH Direct	\$31,407,104	227	\$3,667,778	29	\$3,437,642	23	\$38,512,524	279
SFH Guaranteed	\$899,791,071	5,096	\$262,026,558	1,465	\$245,181,671	1,355	\$1,406,999,300	7,916
SFH Repairs	\$480,184	85	\$35,292	5	\$25,103	7	\$540,579	97
SFH Self-Help Grants	\$0	0	\$0	0	\$0	0	\$0	0
MFH Direct	\$7,183,370	16	\$446,700	1	\$553,188	1	\$8,183,257	18
MFH Guaranteed	\$1,011,017	1	\$0	0	\$2,034,580	1	\$3,045,597	2
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$16,993,748	160	\$4,282,680	34	\$4,879,368	38	\$26,155,796	232
CF Direct	\$15,711,400	8	\$0	0	\$1,000,000	1	\$16,711,400	9
CF Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
CF Grants	\$556,006	12	\$51,900	3	\$75,600	3	\$683,506	18
WWD Direct	\$2,650,500	6	\$728,000	2	\$1,295,000	2	\$4,673,500	10
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$2,551,958	7	\$1,827,000	4	\$5,612,000	3	\$9,990,958	14
Telecom	\$54,066,957	10	\$0	0	\$0	0	\$54,066,957	10
Electric	\$197,233,000	9	\$52,307,000	3	\$4,110,000	1	\$253,650,000	13
Other Programs	\$762,500	8	\$72,828	2	\$50,000	1	\$885,328	11
<b>WYOMING TOTAL</b>	<b>\$1,253,804,544</b>	<b>5,695</b>	<b>\$334,720,902</b>	<b>1,562</b>	<b>\$293,691,843</b>	<b>1,448</b>	<b>\$1,882,217,288</b>	<b>8,705</b>

## Virgin Islands Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$31,950,000	6	\$3,000,000	1	\$0	0	\$34,950,000	7
IRP	\$0	0	\$0	0	\$0	0	\$0	0
Renewable Energy	\$98,568	7	\$208,742	7	\$125,000	3	\$432,310	17
Business Grants	\$0	0	\$0	0	\$50,000	1	\$50,000	1
REDLG	\$0	0	\$0	0	\$0	0	\$0	0
VAPG	\$0	0	\$0	0	\$0	0	\$0	0
SFH Direct	\$6,124,219	51	\$1,968,919	14	\$2,193,737	20	\$10,286,875	85
SFH Guaranteed	\$3,426,003	28	\$702,652	4	\$488,673	4	\$4,617,328	36
SFH Repairs	\$244,742	36	\$37,485	5	\$22,141	4	\$304,368	45
SFH Self-Help Grants	\$0	0	\$0	0	\$0	0	\$0	0
MFH Direct	\$0	0	\$0	0	\$0	0	\$0	0
MFH Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$20,103,660	69	\$4,382,784	13	\$5,582,832	17	\$30,069,276	99
CF Direct	\$0	0	\$0	0	\$0	0	\$0	0
CF Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
CF Grants	\$0	0	\$0	0	\$0	0	\$0	0
WWD Direct	\$0	0	\$0	0	\$0	0	\$0	0
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$0	0	\$272,100	2	\$0	0	\$272,100	2
Telecom	\$0	0	\$0	0	\$750,000	1	\$750,000	1
Electric	\$0	0	\$13,000,000	1	\$0	0	\$13,000,000	1
<b>VIRGIN ISLANDS TOTAL</b>	<b>\$61,947,192</b>	<b>197</b>	<b>\$23,572,682</b>	<b>47</b>	<b>\$9,212,383</b>	<b>50</b>	<b>\$94,732,257</b>	<b>294</b>

## Western Pacific Rural Development FY 2009-FY 2014 Yearly Totals

	2009 - 2012		2013		2014		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$24,252,500	6	\$3,120,000	2	\$500,000	1	\$27,872,500	9
IRP	\$1,150,000	3	\$0	0	\$0	0	\$1,150,000	3
Renewable Energy	\$125,688	4	\$548,336	5	\$88,320	3	\$762,344	12
Business Grants	\$635,272	13	\$50,000	1	\$100,000	2	\$785,272	16
REDLG	\$0	0	\$0	0	\$0	0	\$0	0
VAPG	\$0	0	\$300,000	1	\$9,340	1	\$309,340	2
SFH Direct	\$24,722,297	162	\$3,429,485	31	\$9,091,050	51	\$37,242,832	244
SFH Guaranteed	\$36,253,985	202	\$8,071,253	45	\$8,569,149	51	\$52,894,387	298
SFH Repairs	\$2,257,588	268	\$635,702	80	\$837,429	105	\$3,730,719	453
SFH Self-Help Grants	\$545,170	4	\$236,700	1	\$0	0	\$781,870	5
MFH Direct	\$0	0	\$0	0	\$0	0	\$0	0
MFH Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$0	0	\$0	0	\$0	0	\$0	0
CF Direct	\$31,230,000	7	\$0	0	\$26,700,000	4	\$57,930,000	11
CF Guaranteed	\$37,900,000	3	\$0	0	\$0	0	\$37,900,000	3
CF Grants	\$1,367,214	23	\$95,937	3	\$100,000	3	\$1,563,151	29
WWD Direct	\$88,536,000	12	\$0	0	\$0	0	\$88,536,000	12
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$15,019,300	2	\$0	0	\$0	0	\$15,019,300	2
Telecom	\$122,832,667	7	\$0	0	\$0	0	\$122,832,667	7
Electric	\$0	0	\$0	0	\$0	0	\$0	0
Other Programs	\$6,152,388	4	\$2,446,311	2	\$0	0	\$8,598,699	6
<b>WESTERN PACIFIC TOTAL</b>	<b>\$392,980,069</b>	<b>720</b>	<b>\$18,933,724</b>	<b>171</b>	<b>\$45,995,288</b>	<b>221</b>	<b>\$457,909,081</b>	<b>1,112</b>

# Overview of USDA Rural Development Financing Options

## Rural Housing Service

	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
<b>Single-Family Housing Direct Loans</b>	Safe, well-built, affordable homes for rural Americans.	Families and individuals.	Buy, build, improve, repair, or rehabilitate a rural home as the applicant's permanent residence.	Rural areas with populations of up to 35,000.	Direct loan.	Up to 100% of market value or cost. Loan term of 33/38 years. Applicant may be eligible for payment assistance (subsidy) on the loan.
<b>Single-Family Housing Loan Guarantees</b>	To assist moderate-income applicants/households in buying their homes by guaranteeing loans made by private lenders.	Families and individuals.	Purchase new or existing homes and refinance existing Rural Development guaranteed or direct loans.	Rural areas with populations of up to 35,000.	Loan guarantee.	30-year, fixed. The interest rate is negotiated between lender and borrower. Loans up to 100% of market value plus the amount of the up-front guarantee fee being financed.
<b>Single-Family Repair Loans and Grants</b>	To help very low-income applicants remove health and safety hazards or repair their homes.	Families and individuals who currently own their home.	Repair/replace roof, winterizing, purchase or repair heating system, structural repair, water/sewage connect fees, etc.	Rural areas with populations of up to 35,000.	Direct loan and grant.	Loans up to \$20,000 up to 20 years at 1%. Grants available to very low-income applicants 62 years or older unable to pay 1% loan.
<b>Single-Family Housing Direct Loans for Self-Help</b>	Single-family home ownership direct loans are provided for individual homes built by a group of applicants, with construction guidance of a non-profit organization.	Families and individuals. Individual applications for each participating individual/family.	Construction of a home, in part by the applicant under supervision.	Rural areas with populations of up to 35,000.	Direct loan.	Individuals/families receive a direct loan from Rural Development. Participating non-profit housing organization receive grants for project supervision.
<b>Self-Help Technical Assistance Grants</b>	Assist lower income families in building their own homes.	Non-profits and public bodies.	Technical assistance to help small groups of families to build each other's homes.	Rural areas with populations of up to 35,000.	Grant.	Grant agreement.
<b>Rural Rental Housing Direct Loans</b>	Safe, well-built, affordable rental housing for very low-income individuals and families.	Individuals, trusts, associations, limited partnerships, for-profit and non-profit entities, tribes, public bodies.	New construction or substantial rehabilitation of rental housing.	Rural areas with populations of up to 35,000.	Direct loan.	Up to 100% of total development cost (non-profits); 97% (for-profits); 95% (for-profits with Low-Income Housing Tax Credits). 30-year term with up to 50-year amortization.
<b>Rural Rental Housing Loan Guarantees</b>	Provides loan guarantees on loans to build or preserve affordable housing for very low to moderate-income tenants.	For profit and non-profit lenders.	Build or rehabilitate affordable rental housing.	Rural areas with populations of up to 35,000.	Loan guarantee.	At least 25-year term with fixed interest rate. Loan guarantees up to 90% of the principal.
<b>Housing Preservation Grants</b>	Repair and rehabilitate housing owned or occupied by very low- and low-income rural families.	Public bodies and non-profit organizations.	Operation of a program which finances repair and rehabilitation activities for single-family and small rental properties.	Rural areas with populations of up to 35,000.	Grant.	Grant agreement.
<b>Farm Labor Housing Loans and Grants</b>	Safe, well-built affordable rental housing for farmworkers.	Individuals, public and private non-profit organizations.	New construction or substantial rehabilitation of rental housing.	Not applicable.	Direct loan and grant.	Up to 102% of total development cost. Up to 33 years to repay at 1% interest.
<b>Community Facilities Loans and Grants</b>	Improve, develop, or finance essential community facilities for rural communities.	Public bodies, non-profits, and Federally recognized Indian Tribes.	Construct, enlarge or otherwise improve essential community facilities, such as public safety, fire and rescue, telecommunications, schools, libraries, hospitals, other health care facilities, etc. This may include furnishings, fixtures and other required equipment.	City, town, or unincorporated area of not more than 20,000 in population. Facilities must primarily serve rural residents.	Direct loan, loan guarantee, or grant.	Up to 100% of market value. Term is for useful life of the facility or equipment, the State statute, or 40 years. Maximum grant 75% of project cost. Grant eligibility based on income, population and need.
<b>Rural Community Development Initiative</b>	To facilitate housing, community facility and community and economic development projects.	Private non-profit or public organizations, philanthropic foundations, low-income communities.	Technical assistance grants of \$50,000 to \$300,000 to develop the capacity and ability of the awardees to carry out needed projects.	City, town or unincorporated area of not more than 50,000 in population.	Grant.	Matching funds required for grant.

For Direct Loans and Grants, apply to Rural Development. For Loan Guarantees, apply to participating intermediaries such as approved banks, mortgage companies, etc.

## Rural Business-Cooperative Service

	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
<b>Business and Industry Loan Guarantees</b>	Create jobs/stimulate rural economies by providing financial backing for rural businesses.	Lenders/Businesses.	Real estate, buildings, equipment, supplies, working capital, and some debt refinancing.	All areas except cities over 50,000 and their contiguous urbanized areas.	Loan guarantee.	Lender and borrower negotiate terms. Up to 30 years for real estate, 15 years for machinery and equipment, and 7 years for working capital.
<b>Rural Business Enterprise Grants</b>	Finance and facilitate the development of small and emerging private business enterprises.	Public bodies, private non-profit corporations and tribes.	Refinancing, land acquisition, revolving funds, construction, equipment, access streets and roads, utility and service extensions, and rural distance learning networks.	All areas except cities with populations over 50,000 and their contiguous urbanized areas.	Grant.	Amount based on funding availability, funding priority and national goals.
<b>Intermediary Relending Program Loans</b>	Establish revolving funds for business facilities and community development projects.	Public bodies, non-profit corporations, Native American Tribes and cooperatives.	Community development projects, establishment or expansion of businesses, creation or saving of rural jobs.	Rural areas and incorporated places with populations of less than 50,000.	Direct loan.	The intermediary makes loans to businesses from its revolving loan fund on terms consistent with security offered. Intermediary pays 1% for 30 years.
<b>Rural Microentrepreneur Assistance Program</b>	Establish revolving funds to target assistance to small rural enterprises.	Microenterprise Development Organizations (MDOs).	Loans, technical, and capacity-building assistance to businesses with 10 or fewer employees and sole proprietorships.	All areas except cities over 50,000 and their contiguous urbanized areas.	Loans, grants.	Rural microenterprises apply directly to the intermediary.
<b>Rural Economic Development Loans and Grants</b>	Finance economic development and job creation in rural areas.	Rural Utilities Service-financed electric and telephone utilities.	Business startups or expansion projects that create rural jobs.	Rural areas with priority to places with populations of 2,500 or less.	Direct loan or grant to establish revolving loan fund.	Intermediary makes loans to for-profit or non-profit businesses and public bodies. Loans are 0% for 10 years.
<b>Rural Cooperative Development Grants</b>	Establish/operate centers for cooperative development.	Non-profits and institutions of higher education.	Establish centers to provide technical assistance, training, applied research, and collection and interpretation of data, for the purpose of cooperative development.	All areas except cities over 50,000 and their contiguous urbanized areas.	Grant.	Minimum 25% fund match (5% for 1994 Institutions). Grants awarded competitively.
<b>Small Socially Disadvantaged Producer Grants</b>	Provides funds to eligible cooperatives or an association of cooperatives to provide technical assistance to small, socially disadvantaged producers in rural areas.	Cooperatives and associations of cooperatives whose membership and board of directors is comprised of at least 75% socially disadvantaged agricultural producers.	Technical assistance.	All areas, except cities with populations over 50,000 and their contiguous urbanized areas.	Grant.	Grants are awarded on a competitive basis. There is no matching requirement.
<b>Value-Added Producer Grants</b>	Help independent agricultural producers enter into activities that add value to their crops.	Independent producers, farmer and rancher cooperatives, producer groups, majority-controlled producer-based business ventures.	Feasibility studies, business plans; working capital.	All areas.	Grant.	Grants are awarded on a competitive basis. Funds cannot be used to build facilities or purchase equipment. Funds must be matched on a dollar-for-dollar basis.
<b>Rural Business Opportunity Grants</b>	Finance technical assistance for business development planning in rural areas.	Public bodies, non-profit corporations, Indian Tribes on Federal or State reservations, cooperatives with members that are primarily rural residents.	Technical assistance, leadership training, establishment of business support centers, economic development plans.	All areas except cities over 50,000 and their contiguous urbanized areas.	Grant.	Must be completed within 2 years after project has begun.

<b>Rural Energy for America Program (REAP) Loan Guarantees and Grants</b>	Provide assistance for energy efficiency improvements or purchase of a renewable energy system for operations.	Rural small businesses and agricultural producers.	Energy efficiency improvements, renewable energy systems, land acquisition and working capital.	Cities, towns, unincorporated areas with population less than 50,000. (Population limits do not apply to agricultural producers)	Loan guarantee and/or grant.	Grants up to 25% of project costs not to exceed \$250,000 for energy efficiency projects and \$500,000 for renewable energy. Loan guarantees up to 75% of project cost not to exceed \$25 million.
<b>REAP Audit/Development Grants</b>	Provide grant to entity to pass through to a small business or agricultural producer for 75% of the cost of an energy audit or renewable energy development assistance.	State, tribal, or local government institutions of higher education; rural electric cooperatives; or public power entities.	\$100,000 grant to entities, smaller ones to small business and agricultural producers for 75% of energy audit or renewable energy development assistance.	Cities, towns, unincorporated areas with population less than 50,000.	Grant.	\$100,000 to entities and up to 75% of the cost of energy audit for renewable energy development assistance.
<b>Biorefinery Assistance Program Loan Guarantees</b>	Provide loan guarantees for the development and construction of commercial-scale biorefineries or to retrofit facilities using eligible technology for the development of advanced biofuels.	Individuals, Indian Tribes, State or local governments, corporations, farm cooperatives, associations of agricultural producers, national laboratories, higher learning institutions, rural electric co-ops, public power entities, consortiums of any of the entities.	Loan guarantees to develop and construct commercial-scale biorefineries or retrofit facilities to use eligible technology for the development of advanced biofuels.	No restrictions.	Loan.	90% (maximum) guarantee on loans up to \$125 million; 80% (maximum) guarantee on loans less than \$150 million; 70% (maximum) guarantee on loans of \$150 million but less than \$200 million; 60% (maximum) guarantee on loans of \$200 million up to \$250 million.
<b>Repowering Assistance Program</b>	Provide payments to biorefineries to replace fossil fuels with biomass.	Biorefineries.	Grant to biorefineries, including ethanol and biodiesel plants that use electricity generated from natural gas and coal and require this for the fermentation process.	No restrictions.	Grant.	As funds are available. Complete applications submitted to National Office for review.
<b>Advanced Biofuel Payment Program</b>	Provide payments to producers of advanced biofuels.	Eligible producers of advanced biofuels.	Grant to producers of advanced biofuels (non-commercial-based).	No restrictions.	Grant.	As funds are available. Complete applications submitted to National Office for review. Grant awards determined by National Office.

For Direct Loans and Grants, apply to Rural Development. For Loan Guarantees, apply to participating intermediaries such as eligible banks etc. For Revolving Funds (RMAP, IRP, and REDLG), intermediaries apply to Rural Development, others to the intermediaries.

## Rural Utilities Service

	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
<b>Water and Waste Disposal Direct Loans and Grants</b>	Provide infrastructure for rural areas.	Public entities, Indian Tribes and non-profit corporations.	Build, repair and improve public water systems and waste collection and treatment systems.	Rural areas, and towns with up to 10,000 population.	Direct loan and grant.	Repayment period is a maximum of 40 years. Grant funds may be available.
<b>Water and Waste Disposal Loan Guarantees</b>	Provide infrastructure for rural areas.	Public entities, Indian Tribes and non-profit corporations.	Construct, repair and improve water supply and distribution systems and waste collection and treatment systems.	Rural areas, and towns with up to 10,000 population.	Loan guarantee.	Eligible lenders obtain up to a 90% guarantee on loans they make and service.
<b>Solid Waste Management Grants</b>	Provide technical assistance and/or training to those who operate and maintain active landfills.	Public bodies, private non-profit organizations, Indian Tribes, academic institutions.	Technical assistance and training to improve landfill conditions and protect against threats to nearby water resources.	Rural areas, and towns with up to 10,000 population.	Grant.	Applications accepted year-round. Complete applications submitted to National Office for review.
<b>Technical Assistance/ Training/Circuit Rider</b>	Provide technical assistance and training.	Public, private, and non-profit organizations.	Provide technical assistance and training to assist with management of water and waste projects.	Rural areas and towns with up to 10,000 population.	Grant.	As funds are available. Complete applications submitted to National Office for review.
<b>Rural Broadband Direct Loans and Loan Guarantees</b>	Deployment of broadband service to eligible rural communities. <b>Note:</b> The 2014 Farm Bill revises program provisions. New rules are expected to be published in FY 2015.	Entities seeking to provide broadband services in rural areas.	Finance the construction, improvement and acquisition of facilities and equipment to provide broadband service in eligible rural communities.	Refer to the new rules, when available, for population limits.	Refer to the new rules, when available, for loan details.	Refer to the new rules, when available, for loan terms and conditions.
<b>Electric and Telecommunications Direct Loans and Loan Guarantees</b>	Assist rural communities in obtaining affordable, high-quality electric and telecommunications services.	Non-profit and cooperative associations, public bodies, and other utilities.	Generation, transmission facilities and distribution of electric power, including alternative, renewable, conservation and energy efficiency programs. Enhance 911 emergency service, digital switching equipment, and fiber optic cable, along with traditional main system telecommunications service.	Electric: areas served by an existing rural electric borrower, or rural areas other than a city or town of more than 20,000 in population. Telecommunications: areas cities with populations under 5,000.	Direct loan or loan guarantee.	Interest rates are established in accordance with 7CFR 1714. Contact RUS at <a href="http://www.rd.usda.gov">www.rd.usda.gov</a> or 1 (800) 670-6553.
<b>Distance Learning and Telemedicine Loans and Grants</b>	Development and deployment of advanced telecommunication services throughout rural America to improve education and health care.	Incorporated entities, including municipalities, for-profit, and non-profit corporations that operate rural schools, libraries, health care clinics and other educational or health care facilities.	To provide end-user equipment and programming that delivers distance learning and telemedicine services into eligible areas.	Rural areas outside incorporated or unincorporated cities with populations up to 20,000.	Grant.	Awards range from \$50,000 to \$500,000. A minimum of 15% in matching funds is required.
<b>Community Connect Grants</b>	Provide public access to broadband in otherwise un-served communities.	Public bodies, tribes, cooperatives, non-profits, limited dividend or mutual associations; corporations and other legally organized entities.	To build broadband infrastructure and establish a community center that offers free public access to broadband for two years.	A single community outside incorporated or unincorporated cities with population over 20,000 which does not have broadband.	Grant.	Minimum: \$50,000; Maximum: \$1 million. Amounts are published in Notices of Funding Availability and may vary.

*Electric and Telecom Programs: Contact the Rural Utilities Service Administrator; Water Programs: Contact the Rural Development State Office.*

## Summary of Funding Purposes

	Land & Bldgs.	Mach. & Equip.	Working Capital	Infrastructure	Technical Asst./ Training
<b>Rural Housing Service</b>					
Single-Family Housing Direct Loans (including Self-Help Loans)	•				
Single-Family Housing Loan Guarantees	•				
Single-Family Housing Repair Loans and Grants	•				
Self-Help Technical Assistance Grants					•
Rural Rental Housing Direct Loans	•			•	
Rural Rental Housing Loan Guarantees	•			•	
Housing Preservation Grants	•	•	•	•	•
Farm Labor Housing Loans and Grants	•		•	•	
Community Facilities Direct Loans, Loan Guarantees, Grants	•	•	•	•	
Rural Community Development Initiative					•
<b>Rural Business-Cooperative Service</b>					
Business and Industry Loan Guarantees	•	•	•	•	
Rural Business Enterprise Grants	•	•	•	•	•
Intermediary Relending Program Loans	•	•	•		
Rural Microentrepreneur Assistance Program	•	•	•	•	•
Rural Economic Development Loans and Grants	•	•	•	•	•
Rural Cooperative Development Grants				•	•
Small Socially Disadvantaged Producer Grants					•
Value-Added Producer Grant			•	•	•
Rural Business Opportunity Grants					•
Rural Energy for America Program Loan Guarantees and Grants	•	•		•	•
Biorefinery Assistance Program Loan Guarantees					
Repowering Assistance Program					
Advanced Biofuel Payment Program					
<b>Rural Utilities Service</b>					
Water and Waste Disposal Direct Loans, Loan Guarantees, Grants	•	•		•	
Solid Waste Management Grants					•
Technical Assistance/Training/Circuit Rider					•
Rural Broadband Direct Loans and Loan Guarantees	•			•	
Electric and Telecommunications Direct Loans and Loan Guarantees	•	•		•	
Distance Learning and Telemedicine Loans and Grants		•		•	
Community Connect Loans and Grants	•	•	•	•	

# USDA Rural Development State Offices

**Alabama**

Montgomery, AL  
(334) 279-3400

**Idaho**

Boise, ID  
(208) 378-5623

**Minnesota**

St. Paul, MN  
(651) 602-7800

**North Dakota**

Bismarck, ND  
(701) 530-2037

**Utah**

Salt Lake City, UT  
(801) 524-4320

**Alaska**

Palmer, AK  
(907) 761-7705

**Illinois**

Champaign, IL  
(217) 403-6243

**Mississippi**

Jackson, MS  
(601) 965-4316

**Ohio**

Columbus, OH  
(614) 255-2500

**Vermont-New Hampshire**

Montpelier, VT  
(802) 828-6000

**Arizona**

Phoenix, AZ  
(602) 280-8717

**Indiana**

Indianapolis, IN  
(317) 290-3100

**Missouri**

Columbia, MO  
(573) 876-0976

**Oklahoma**

Stillwater, OK  
(405) 742-1000

**Virginia**

Richmond, VA  
(804) 287-1552

**Arkansas**

Little Rock, AR  
(501) 301-3200

**Iowa**

Des Moines, IA  
(515) 284-4663

**Montana**

Bozeman, MT  
(406) 585-2580

**Oregon**

Portland, OR  
(503) 414-3300

**Washington**

Olympia, WA  
(360) 704-7740

**California**

Davis, CA  
(530) 792-5800

**Kansas**

Topeka, KS  
(785) 271-2700

**Nebraska**

Lincoln, NE  
(402) 437-5551

**Pennsylvania**

Harrisburg, PA  
(717) 237-2299

**West Virginia**

Morgantown, WV  
(304) 284-4860

**Colorado**

Lakewood, CO  
(720) 544-2915

**Kentucky**

Lexington, KY  
(859) 224-7300

**Nevada**

Carson City, NV  
(775) 887-1222

**Puerto Rico**

San Juan, PR  
(787) 766-5095

**Wisconsin**

Stevens Point, WI  
(715) 345-7600

**Delaware-Maryland**

Dover, DE  
(302) 857-3580

**Louisiana**

Alexandria, LA  
(318) 473-7921

**New Jersey**

Mt. Laurel, NJ  
(856) 787-7700

**South Carolina**

Columbia, SC  
(803) 765-5163

**Wyoming**

Casper, WY  
(307) 233-6700

**Florida-Virgin Islands**

Gainesville, FL  
(352) 338-3402

**Maine**

Bangor, ME  
(207) 990-9160

**New Mexico**

Albuquerque, NM  
(505) 761-4950

**South Dakota**

Huron, SD  
(605) 352-1100

**Georgia**

Athens, GA  
(706) 546-2162

**Mass.-Rhode Island-  
Connecticut**

Amherst, MA  
(413) 253-4300

**New York**

Syracuse, NY  
(315) 477-6400

**Tennessee**

Nashville, TN  
(615) 783-1300

**Hawaii-Western Pacific**

Hilo, HI  
(808) 933-8380

**Michigan**

East Lansing, MI  
(517) 324-5190

**North Carolina**

Raleigh, NC  
(919) 873-2000

**Texas**

Temple, TX  
(254) 742-1084

*Official, system-of-record funding data for this report was provided by the USDA Rural Development National Financial and Accounting Operations Center, St. Louis, Missouri. Phone: (314) 457-4152.*

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#### **To File a Program Complaint**

If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form (PDF), found online at [http://www.ascr.usda.gov/complaint\\_filing\\_cust.html](http://www.ascr.usda.gov/complaint_filing_cust.html), or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter to us by mail at U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442 or email at [program.intake@usda.gov](mailto:program.intake@usda.gov).

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Persons with disabilities who wish to file a program complaint, please see information above on how to contact us by mail directly or by email. If you require alternative means of communication for program information (e.g., Braille, large print, audiotape, etc.) please contact USDA's TARGET Center at (202) 720-2600 (voice and TDD).

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*USDA Rural Development is committed to the future of rural communities.*

Contact us to learn more at:

**USDA Rural Development**

National Office

Mail Stop 0107

1400 Independence Avenue SW

Washington, DC 20250-0107

1 (800) 670-6553 (toll free)

**[www.rd.usda.gov](http://www.rd.usda.gov)**