

# Rural Community Programs

Serving California's Rural Facilities Needs

**ATTENTION:**  
Funds now  
available for  
Community  
Facilities

**California**  
Funding Volume  
**\$30 million**  
for **2003**  
in Community  
Facilities Loans  
& Grants



## Bankers Bank on USDA Guaranteed Loans

USDA Rural Development in California works hand-in-hand with commercial banks and lenders to provide essential finance needs for rural communities. Through USDA loan guarantees, lenders can provide capital in situations where they would normally find difficulty approving the loan. **Fred Sandow** is a valuable

**"We are extremely pleased with the USDA's assistance that makes this and other projects possible."**

USDA partner. He's **Senior Vice President** with **Central California Bank**, a prominent Central Valley lender. **Orchard Medical Center** in Orange Cove is a shining example of how business and government can combine to help a community. "The CF Loan guarantee program offers commercial lenders the support necessary to allow facilities like Orchard Medical to happen," said Sandow. "We are extremely pleased with the USDA's assis-

tance that makes this and other projects possible."

**The Bank of America** now "holds the paper" on a USDA Community Facility guaranteed loan for the 17,000

square foot expansion of the **Darin M. Camarena Health Clinic**. This new clinic's 36 exam rooms and dental suite provide comprehensive health care for the area's farmworkers. Bank of America purchased the guaranteed segment of the original loan from the Rural Community Assistance Corporation.

**Glenn Rilinger** is **Vice President of Government Lending** for **Butte Community Bank**, another respected USDA Rural Development partner. **Ron Tackett**, **USDA-RD Community Development Manager** in the



The Bank of America is a guaranteed loan partner for Madera's Camarena Health Clinic, a USDA funded project.

Oroville office has worked closely with Glenn on a number of projects.

The \$675,000 loan to **Northern Valley Indian Health Center** in Chico and the \$3.7 million guaranteed loan to **Okizu Foundation Cancer Recovery Camp** at Berry Creek are Glenn's projects. Rilinger explains: "It was a pleasure for myself and Butte Community Bank to be involved in financing of the Okizu project. The cancer recovery retreat center for children serves such a vital need in the community."

### CALIFORNIA CASE STUDY:

## West Almanor CSD - Streamlined Loan Application

California USDA-RD **Community Program Director Janice Waddell** set an aggressive turn around time for loan processing for communities in dire need of fire and rescue equipment. "We are committing to a six-week timeline for this niche area. In fact, we are striving to complete the proc-

essing sooner," she commented.

Our new streamlined application process was put to the test recently with our first application from **West Almanor Community Services District**. **Chief Mark Reno** called our response "unbelievable". The Chief was

referring to the two week turn around from submittal of application to approval. He was able to order the chassis for his new Emergency Response Vehicle and other specific made-to-order parts quickly, taking advantage of lower prices. He also praised the

*(Continued on page 2)*

## Workshops for Applicants in California

# Community Facilities Guaranteed Loans

In 2003, USDA-RD in California has set a target for Community Facility Guaranteed Loans that will be a record in recent history. The target is \$30 million and RD staff is already working diligently to make this happen.

Workshops and outreach meetings are being scheduled around the state to make sure that potential applicants learn

how they can participate in this opportunity.

You should attend one of these events near you if you are a local public official, city / municipal planner, economic development staff person, non-profit director or board member. During the workshop, the benefits of the Community Facilities and Business & In-

dustry programs are discussed. Our staff would be happy to give a presentation to your loan officers or staff. Please call Pete Yribarren to schedule.

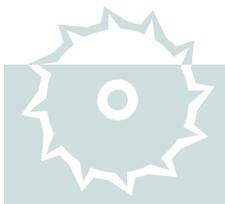
For more information about these valuable workshops, contact **Pete Yribarren at 559-734-8732 or [Pete.Yribarren@ca.usda.gov](mailto:Pete.Yribarren@ca.usda.gov)**

**GOAL: Faster turnaround on Emergency Response Vehicle Loans**

## CASE STUDY:

*West Almanor CSD  
Emergency Response  
Vehicle Loan*

- ☒ **Jan. 17 -**  
*Application Received at Local Office*
- ☒ **Jan 30 -**  
*Application approved at State Office*
- ☒ **March 4 -**  
*Loan offer made by Rural Development*



## Humboldt Bank Helps United Indian Health Services

Humboldt Bank and USDA joined hands to help construct a vital health care facility for the Yurok and other Native American tribes in Humboldt and Del Norte Counties.

USDA's Rural Community Facilities Program provided a \$3,000,000 direct loan and a \$6,000,000 guaranteed loan through **Humboldt Bank to United Indian Health Services (UIHS)** to get this project done. **Humboldt Bank's Vice President of Government Guaranteed Loans Bob K. Moore** found a willing partner in USDA. "We were excited to learn that USDA Rural Development could provide a 90% guarantee on our loan, allowing us to finance this worthwhile project," said Moore.

Funds were used to construct the Tribal Health Care "village" located on 12 acres in Northern Arcata with an adjoining 20 acres dedicated to conservation and future expansion. The village's architecture incorporates traditional Native American design elements including pine plank house materials for exterior and interior surfaces. The 40,000 square foot clinic houses dental suites, a state of the art pharmacy space and

treatment / service areas for vision, mental health and nutrition. This multi-use village also contains a satellite tribal office, conference center, Indian art display area and soon, a child care center.

Not only does the village provide health care and related services, but it also provides native and cultural programs, arts and crafts exhibits in the public common areas. It is also a joint campus facility between UIHS and the Yurok

tribe. The facility provides meeting space for businesses and private organizations. This new Health Center is a true village center for Native Americans and the entire community. It is a great asset to the area.



United Indian Health Center - Trinidad, Humboldt County

## West Almanor CSD - Streamlined Loan Application

*(Continued from page 1)*

Alturas field office, **Mike Colbert, Community Development Manager**, and **Debbie Zendejas, Community Development Specialist**, for "their excellent customer service and doing a great job".

Our Community Facilities program has proved to be an important lender for communities needing fire and rescue equipment. We've come to feel that this is our niche area. We un-

derstand that our customers cannot afford to wait half a year for funding when they need emergency equipment immediately.

Meeting our customer needs and providing excellent customer service is what USDA Rural Development is all about. For more information regarding our Community Facilities contact **Janice Waddell** at 530-792-5810 or [janice.waddell@ca.usda.gov](mailto:janice.waddell@ca.usda.gov).

## Meet Your USDA-RD State Office Staff Facilities Development Professionals -Team USDA



Janice Waddell

Anita Lopez

Dave Hartwell

Pete Yribarren

Rural Development California is here to serve you. When you are considering a Community Facilities project and exploring your funding options, call one of our top staff people for advice and consultation.

**Janice Waddell** - Community Programs Director. Janice oversees seven staff persons and works with the Rural Development local offices to ensure that outreach is made to appropriate communities and that the application / processing / award / funds administration process goes smoothly. Janice has 21 years of experience in USDA funding programs and is considered the state expert on Community Facilities and Utilities issues.

**Anita Lopez** - Rural Utilities and Community Facilities Coordinator. Anita grew up in a small rural community and understands the needs of rural residents. She works with rural community leaders to help them meet their critical needs through the Community Facilities programs

**Dave Hartwell** - Rural Utilities and Community Facilities Coordinator. Before coming to USDA RD three years ago, Dave worked for a local government agency where he spent 17 years working with small rural communities to develop water and wastewater projects and secure funding from state and federal sources.

**Pete Yribarren** - Rural Utilities

and Community Facilities Coordinator. Pete has been with Rural Development for 11 years. He has worked effectively with many Central Valley communities on important facilities and utilities projects.

Talk to one of our USDA Rural Development State Office staff by calling the USDA in Davis at 530-792-5800 and ask to be connected. Note that Pete Yribarren is located in the Visalia office at 559-734-8732 extension 108.

**E-mail Contact Directory:**  
Janice.Waddell@ca.usda.gov  
Anita.Lopez@ca.usda.gov  
Dave.Hartwell@ca.usda.gov  
Pete.Yribarren@ca.usda.gov

## Fire Protection - An Essential Community Need

Many California communities are applying for and receiving USDA Rural Development funding for a variety of community needs. That includes funding for real estate and equipment for community projects such as hospitals, public buildings, day care centers, senior centers, fire stations (and fire equipment / vehicles) and public recreational facilities.

Two types of loans are available in the USDA-RD Community Facilities (CF) program. The **CF Guar-**

**anteed Loan** is "lender-driven" and provided through a commercial lender. USDA typically guarantees up to 90% of the

loan, allowing commercial lenders to make loans to non-profits and communities that normally wouldn't qualify. **CF**

**Direct Loan** funds are available, but must be fully secured by a lien or tax revenues. Competitive **CF Grants** are also available for community projects and may cover 15-75% of the project costs, depending on the community's population and median household income.



A USDA Community Facilities grant provided the down payment for Selma's new fire engine.

**AT YOUR SERVICE:**  
Facilities Team  
with A Proven  
Track Record

### Community Programs History - USDA RD CA

- Secured \$120 million in loans 2000-2002
- Funded 350 community facilities and utilities since 1995
- 115 years combined loan administration experience among 8 staff

## Community Programs Include Water / Wastewater Treatment Funding

Our National Office has directed that Community Facilities and Rural Utilities programs be combined under the administrative designation of **COMMUNITY PROGRAMS**. In California, **Janice Waddell** has been directing all programs in both these areas for several years. She will continue to do

so with the new title of **Community Programs Director** now that a national administrative structure has been adopted that follows the California system.

Programs in these two areas are similar in that they are "community" or "municipal" based.



West Point, CA Water Treatment Plant is upgraded with USDA Rural Utilities loan/grant funding.

UNITED STATES  
DEPARTMENT OF AGRICULTURE  
RURAL DEVELOPMENT  
CALIFORNIA

430 G Street  
Davis, CA 95616  
Phone: 530-792-5800  
Fax: 530-792-5837  
Email: [RD.info@ca.usda.gov](mailto:RD.info@ca.usda.gov)  
[www.rurdev.usda.gov/ca](http://www.rurdev.usda.gov/ca)



Helping  
Rural People  
Succeed

USDA Rural Development is an equal opportunity Lender, Provider and Employer. Complaints of discrimination should be sent to USDA Director, Office of Civil Rights, Washington, D.C. 20250



## Camp Okizu - Cancer Recovery Camp Gets USDA Help

The Okizu Foundation Board members had a dream.

Our Community Facilities program helped make it come true with a \$3,750,000 Guaranteed Loan through Butte Community Bank. The purpose was to build a camp in Northern California for children with cancer. Now these kids and their families have a chance to enjoy themselves in a stress-free outdoor camp environment away from home.

Funds were used to construct a 17,543 square foot main lodge, cabins, camping sites, an outdoor amphitheater, trails and many other amenities. All this sits on a pastoral 496-acre setting among cedars and Douglas firs near Berry Creek.

The cancer recovery camp

provides week-long and week-end sessions, free of charge to young cancer patients and their family members. At Okizu, families have a place where people understand what they're going through. For kids with cancer, that's especially hard.

In addition to the many nature and crafts activities at the camp, counseling and medical care and treatment are provided. But the main purpose is to have a good time and enjoy the summer camp experience. Okizu is a Sioux Indian word that means to be united and to come together. Because the Okizu Foundation and USDA

came together as partners, now over 3,000 children and families are coming together at this beautiful facility each year. It's a truly magical place where these brave kids and their fami-



lies can have fun and experience the well-deserved soothing and peaceful calm of nature.

## Guaranteed Loan Advantages - Facilities, Communities, Lenders

- Greater loan amounts, longer repayment, better rates for facilities
- More timely financing, reduces inflating costs
- Improves local services and fire protection
- Expands community base
- Greatly reduces lender risk
- Diversifies lender portfolio
- Helps satisfy lender CRA requirements
- Expands lender marketing network while helping communities

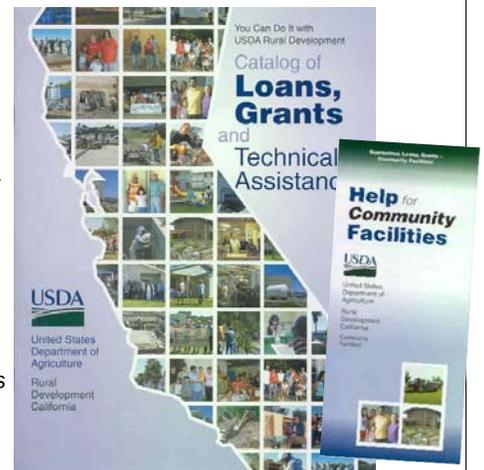
## USDA Funding Catalog Available for Local Projects

Loan applicants expect staff to be professional, courteous and efficient, whether you are applying at a commercial lender or the United States Department of Agriculture. At USDA Rural Development we pledge to get you the information you need and to assist you in applying for funding. Then we pledge to process your application in the most prompt and unbiased manner.

At Rural Development California, we are guaranteed loan business partners with commercial lenders and financial institutions. You'll find our

staff focused on your needs as a client. You'll find competitive rates and very advantageous terms. And you'll find revised marketing literature that makes sense and gets to the bottom line without a maze of acronyms and buzz words.

Get a copy of the new *Catalog of Loans, Grants and Technical Assistance* and the *Community Facilities* brochure by contacting **Janice Waddell**, Community Programs Director via e-mail:



Janice.Waddell@ca.usda.gov. or call her at 530-792-5810.

Visit our web site at [www.rurdev.usda.gov/ca](http://www.rurdev.usda.gov/ca). You can collect more loan / grant news and information in our "Community Facilities" section and gather the latest information in "What's New."