The Bottom Line

- ✓ *Helped 970 families buy their own homes*
- ✓ *Helped 14 communities install water or sewage systems serving 10,377 households*
- ✓ *Created or saved 1,560 jobs*
- ✓ *Helped communities fund essential facilities including a child care center, a fire/police station, a tank truck and a city hall renovation.*

Housing Programs

We are committed to reducing substandard housing in rural Georgia. Very low, low and moderate-income families can buy homes using our direct and guaranteed loan programs. Our leveraging loan program permits the agency to participate with private lenders to stretch our limited loan funds to serve more families. Georgia's guaranteed rural housing loan program is one of the most successful in the nation, primarily because of private sector support.

2002 investments in housing include:

	Investment:	Families:
*Guaranteed Home Ownership Loans	$54,894,018	538
*Direct Home Ownership Loans	28,977,151	432
*Home Repair Loans & Grants	2,498,814	387
		Units:
*New Rural Rental Housing Loans	$ 400,000	60
*Rental Housing Rehabilitation Loans	1,040,000	102
*Rental Assistance (renewal)	20,729,243	1,515
*Housing Preservation Grants	345,976	77
*Rental Assistance Payments	16,866,000	7,383
*New Guaranteed Rental Construction	16,659,000	502

Another priority is to provide decent, safe and affordable rural rental housing. To date, we have provided funding for construction of approximately *16,000 units*.

We also provide funds for housing repair and rehabilitation and rental assistance for very low income families and the elderly, as well as physically and mentally challenged Georgians.

Community Programs

Community programs provide funds for infrastructure, essential community facilities, and technology enhancement for medicine and learning. Extensive infrastructure improvements to provide clean drinking water, wastewater and solid waste facilities are needed for communities to grow.

State Director Stone Workman with Rural Housing Service Administrator Art Garcia

Community facilities funds were used for a fire and police station, a city hall renovation, a day care center, equipment and computers, and a public safety building.

Community Programs funded:

Water & Waste Loans & Grants $53,435,210; *10,377 households served in 14 communities*

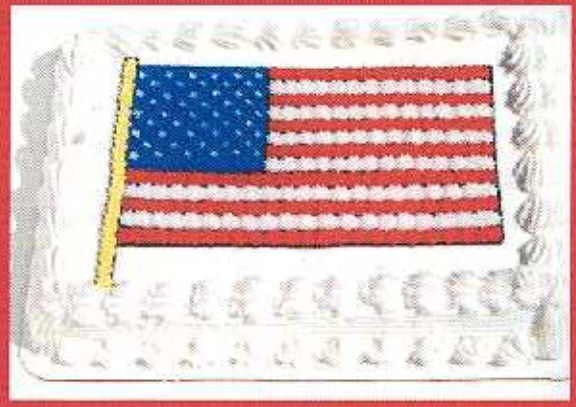
Community Facility Direct/Guaranteed Loans/ Grants $3,388,438; *7 loans and 5 grants*

Appalachian Regional Commission Grants $722,967; *3 grants; 285 new jobs created*

FY02 USDA-Rural Development

Report to rural Georgia residents

$209 million invested to improve rural communities



USDA

Rural Development

F. Stone Workman State Director

Key to the success of these programs is community commitment and support, as well as partnering with the private sector and non-profit organizations.

Business Programs

Our business programs literally transform deserving communities into places of opportunity and growth, providing jobs and stimulating the economy.

Business programs in FY2002 created or saved 1,275 jobs in rural Georgia. These programs provide a positive business climate and promote job creation and retention.

Projects include cooperative development, tourism initiatives, rural transportation initiatives, downtown enhancement and infrastructure improvements.

Our business programs have pumped the following funds into rural Georgia communities:

Guaranteed Business Loans
3 loans = $3,765,800
157 jobs created or saved

Thunder Road USA, the NASCAR museum, was one business funded in FY02

Rural Business Enterprise Grants (RBEG)
15 projects = $1,376,749
531 jobs created or saved

Projects included funds for developing industrial parks, purchasing truck driving simulators, establishing revolving loan funds for businesses, creating a business development center, renovating a historic building for multi-purpose use, constructing downtown parking facilities.

Funds for truck driving simulators were provided to vocational schools for training

Appalachian Regional Commission Grant
$300,000; 1 grant; 1 new job created

State Director Stone Workman presents a big check to East Central Technical College

Rural Economic Development Loan and Grant (REDLG)
1 loan=$450,000
21 jobs created or saved

Intermediary Relending Program
3 loans= $2,250,000; *240 jobs created or saved*

Rural Business Opportunity Grants (RBOG)
3 projects= $150,000; *326 jobs created or saved*

Cooperative Grant Agreement - $150,000
Funding for Fort Valley State University to offer technical assistance and business development information to targeted counties in middle Georgia through their Rural Business Outreach Institute.

Cooperative Services
Technical Assistance was provided to 16 developing or existing cooperatives within the state. Cooperative ventures includes oilseeds, peanuts, pecans, chicken litter and eco-tourism.

USDA, Rural Development
355 East Hancock Avenue
Athens, GA 30605
(706) 546-2162
http://www.rurdev.usda.gov/ga

We have six Area Offices and 23 Community Offices strategically located throughout the state. Please contact the office nearest you.

Cartersville	**770-386-3393**
Jasper	706-692-6417
LaFayette	706-638-2189
McDonough	770-957-1228
Newnan	770-253-2555
Rome	706-291-5705
Athens	**706-546-2471**
Clarkesville	706-754-6239
Gainesville	770-536-0547
Hartwell	706-376-5451
Monroe	770-267-8363
Macon	**478-752-8121**
Barnesville	770-358-2280
Byron	478-956-6484
Cochran	478-934-6392
Dawson	229-995-5819
Waynesboro	**706-554-7001**
Tennille	478-552-0901
Thomson	706-595-7643
Waynesboro	706-554-4486
Tifton	**229-382-0273**
Bainbridge	229-246-5773
Camilla	229-336-0371
Ocilla	229-468-9461
Valdosta	229-244-9828
Baxley	**912-367-3603**
Blackshear	912-449-5577
Douglas	912-384-4811
Statesboro	912-764-9841

The USDA is an equal opportunity provider and employer.

Empowerment Zones, Enterprise Communities and Champion Communities

A special initiative begun in 1993, the EZ/EC/CC program was created to address a comprehensive range of community problems and issues and represents a long-term partnership. Georgia has two of 57 EZ/ECs in the nation: The Southwest Georgia United Empowerment Zone in Crisp & Dooly Counties and the Central Savannah River Area Enterprise Community. The four Champion Communities are: Southern Lower Chattahoochee Region COG; ABC Champion Community; Terrell County Champion Community and Okefenokee Empowerment Board. All have received special funding through Rural Development to meet long-term goals. Projects include water and waste systems and essential equipment, like fire or police vehicles and computers. One project funded this year was a child care facility for the Millenium Center in Cuthbert - a comprehensive program for women with substance abuse problems. More information on these programs is available online at: http://www.ezec.gov/