

USDA RURAL DEVELOPMENT-NEBRASKA ACTION PLAN

Five Year USDA Rural Development-Nebraska Long Term Plan

- ◆ **Goal I** Good Jobs and Diverse Markets (RBS)
- ◆ **Goal II** Quality Housing and Modern Community Facilities (RHS)
- ◆ **Goal III** Modern Affordable Utilities (RUS)
- ◆ **Goal IV** Community Capacity Building (OCD)
- ◆ **Goal V** Effective Efficient Service to the Public

**USDA Rural Development-Nebraska
Fiscal Year 2003 Action Plan**

- ◆ **Goal I** Good Jobs and Diverse Markets (RBS)
- ◆ **Goal II** Quality Housing and Modern Community Facilities (RHS)
- ◆ **Goal III** Modern Affordable Utilities (RUS)
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- ◆ **Goal V** Effective Efficient Service to the Public

USDA RURAL DEVELOPMENT-NEBRASKA ACTION PLAN

Goal I: GOOD JOBS AND DIVERSE MARKETS.

Rural Development will improve the quality of life in rural America by encouraging the establishment and growth of rural businesses and cooperatives.

Rural America is currently experiencing an economic and population revival, after the declines of the 1980's. Yet rural America continues to face significant challenges. Income and earnings from non-farm jobs in rural areas continue to lag behind those in urban areas. Structural changes in production agriculture have been, and will continue to be, significant. There is a strong continuing need for more diversified sources of income for farm and non-farm workers in rural areas.

The need is not just for jobs, but for jobs that pay a livable wage. Less than one in four rural jobs are in farm or farm-related industries. During the 1990's, the rural-urban gap in real per capita annual income remained approximately \$7,000 or greater, while rural non-farm jobs in 1996 paid over \$9,000 per job less than urban jobs. The rural-urban gap in real earnings per non-farm job is wider now than it was in either 1980 or 1990. There is also disparity in the poverty rates between rural and urban areas. In 1996, 15.9 percent of rural residents were in poverty compared to 13.2 percent of urban residents.

Objective 1:

Increase the availability and quality of jobs in rural areas.

Long Range Performance Measures:

- a) In FY 2003-2006, continue to expand commercial lenders' knowledge of Business and Industry Loan Guarantee program by participating in professional organizations, i.e. Nebraska Bankers Association seminars/workshops/lender meetings.

STATUS:

- b) In FY 2003-2006, USDA Rural Development-Nebraska staff to meet with local Community Economic Development corporations/groups to identify business needs and solutions.

STATUS:

Objective 2: Encourage and promote the use of marketing networks and cooperative partnerships to increase marketing opportunities and market access for farmers and rural residents.

Long Range Performance Measures:

- a) In FY 2003-2006, USDA Rural Development will track the progress of value-added cooperatives and other group ventures.

STATUS:

- b) In FY 2003-2006, USDA Rural Development-Nebraska Cooperative Specialist will provide cooperative development technical assistance to business related organizations and cooperatives (i.e. home-based and incubator businesses) in coordination with State agencies, Extension Service and other partners. Continue efforts to promote cooperative development of value-added products in Nebraska.

STATUS: Accomplished and Ongoing.

Objective 3: Direct Rural Development program resources to those rural communities, and customers with the greatest need.

Long Range Performance Measures:

- a) In FY 2003-2006, provide USDA Rural Development-Nebraska assistance for tribal business development.

STATUS:

Objective 4: Manage the loan portfolio in a manner that is efficient and effective.

Long Range Performance Measures:

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Goal II: QUALITY HOUSING AND MODERN COMMUNITY FACILITIES.

Rural Development will improve the quality of life of rural residents by providing access to technical assistance, capital and credit for quality housing and modern, essential community facilities.

Vibrant communities are critical to the success of rural America. One of the key components of a healthy community is decent, safe, sanitary and affordable housing. Another fundamental foundation for strong rural communities is the availability of essential community facilities, such as fire stations, health care clinics, and child care facilities. These facilities often provide the bedrock for economic development in the community and provide a sense of security and well being to the residents.

The need for homeownership in rural areas is continuous as new families are formed and rural residents move from one community to another. In addition, with an estimated 1.6 million rural households residing in substandard housing, there is a need for families to move to decent, safe and sanitary housing. Available mortgage credit has always been more limited in rural areas, especially for those families with very low to moderate incomes. Since 1950, RHS has helped more than 2 million families become homeowners.

Rural communities also need decent, safe, and sanitary rental properties to house those members of the rural population who cannot obtain homes of their own or may not want to be homeowners. Although RHS's housing programs have been successful, many rural residents still live in substandard housing. According to the Housing Assistance Council's recent report, The State of Rural Rental Housing, more than 900,000 rural rental households, 10.4 percent of the total, live in either severely or moderately inadequate housing. More than one million rural renter households are "worst case needs" households, which the Department of Housing and Urban Development defines as being below 50 percent of the area median household income, extremely cost burdened or inadequately housed, and receiving no federal housing assistance. Of those rural renters with worst case needs, 92 percent pay more than one half of their income, about \$6,000, for housing costs.

Together, RHS's Section 515 Rural Rental Housing (RRH) program and Section 521 Rental Assistance (RA) program provide decent, safe, and affordable housing to those families who need it most. The Section 515 program provides loans at 1 percent interest rate to build affordable housing, while the Rental Assistance program ensures that tenants pay no more than thirty percent (30 percent) of their income for rent. The average annual income of our Section 515 tenants is just under \$7,700. Of our 426,330 tenant householders, 42 percent are elderly, 14 percent have a handicap or disability, 25 percent are members of minority groups, and 72 percent are women.

Many rural communities lack the basic services needed to provide the residents with a good quality of life. Although over 20 percent of Americans live in non-metropolitan areas, only 11 percent of patient care physicians practice there. In a recent survey, there were 243 rural counties that had no primary care physicians practicing in the county. Rural Development has provided funding for more than 80 different kinds of projects, from child care centers to hospitals to fire trucks. These projects, while vital to the residents, also help communities attract businesses that provide jobs and services for their residents.

Objective 1: Improve the quality of life for the residents of rural communities by providing access to decent, safe, affordable housing.

Long Range Performance Measures:

- a) In FY 2003-2006, coordinate delivery of all USDA Rural Development housing programs with the strategic/comprehensive housing plan developed by the state.
STATUS: Accomplished & Ongoing
- b) In FY 2003-2006, provide USDA Rural Development-Nebraska assistance to tribal members for new Single Family Housing construction or existing dwelling renovation.
STATUS:
- c) In FY 2003-2006, provide affordable housing to 500 households/year through the Guaranteed Home Ownership Loan program.
STATUS: Accomplished & Ongoing

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Objective 2: Improve the quality of life in rural America by providing essential community facilities.

Long Range Performance Measures:

- a) In FY 2003-2006, USDA Rural Development-Nebraska will continue to identify daycare, medical and telecommunications needs in rural Nebraska.
STATUS:
- b) In FY 2003-2006, provide USDA Rural Development-Nebraska assistance for tribal infrastructure and/or community facility improvements as identified in strategic planning and assessment process.
STATUS:
- c) In FY 2003-2006, continue to expand commercial lenders' knowledge of Guaranteed Community Facilities Loan program by participating in professional organizations, i.e. Nebraska Bankers Association seminars/workshops/lender meetings.
STATUS:
- d) In FY 2003-2006, USDA Rural Development-Nebraska staff to meet with local Community Economic Development corporations/groups to identify community facilities needs and solutions.
STATUS:

Objective 3: Maximize the leveraging of loan funds to increase the number of rural residents assisted by Rural Development programs.

Long Range Performance Measures:

- a) By FY 2006, promote a leveraging program through the Nebraska Department of Economic Development to increase the leveraging of the Rural Home Repair Loan program.
STATUS: Accomplished
- b) In FY 2003 - 2006, 25% of low and 5% of very low Direct Home Ownership Loan funds are to be leveraged with other sources.
STATUS : Accomplished & Ongoing
- c) In FY 2003-2006, develop a joint financing program with the Nebraska Department of Economic Development for the leveraging of USDA Rural Development Rural Rental Housing Loan funds.
STATUS: Accomplished & Ongoing

Objective 4: Manage the loan portfolio in a manner that is efficient and effective.

Long Range Performance Measures:

- a) In FY 2003-2006, on an annual basis identify/select rural rental housing projects with severe servicing issues, develop a servicing strategy for each project and implement action plan to resolve the problem.
STATUS: Accomplished & Ongoing

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Goal III: MODERN AFFORDABLE UTILITIES.

Rural Development will improve the quality of life of rural residents by promoting and providing access to capital and credit for the development and delivery of modern, affordable utility services.

Access to safe drinking water and modern, sanitary waste facilities is critical if a community is to prosper. An estimated 2.5 million rural Americans have a critical need for safe, dependable drinking water, including approximately 1 million residents who do not have water piped into their homes.

The telecommunications program provides capital, establishes telecommunications standards, and provides policy guidance for rural telecommunications in the Administration's National Information Infrastructure Initiative. The Information Superhighway can provide rural residents access to libraries, training centers, vocational schools, and other institutions located in metropolitan areas and support rural businesses. It also provides improved health care through linkage with other rural health care providers and urban medical centers for clinical interactive video consultation, distance training of rural health care providers, and access to medical expertise and library resources.

As part of the restructuring of the electric utility industry, Rural Development is ensuring the continued availability of reliable, high-quality electric service at a reasonable cost to rural consumers. Many rural electric and telecommunications systems are aging and the obsolete infrastructure must be replaced and improved.

Objective 1: Improve the quality of life in rural America by providing technical assistance and financing for modern, affordable water and waste water services in rural communities.

Long Range Performance Measures:

Objective 2: Improve the quality of life in rural America by providing technical assistance and financing for modern, affordable telecommunications services, including distance learning and telemedicine facilities, in rural communities.

Long Range Performance Measures:

Objective 3: Improve the quality of life in rural America by providing technical assistance and financing for modern, affordable electric service to rural communities.

Long Range Performance Measures:

- a) In FY 2003-2006, USDA Rural Development-Nebraska will continue outreach activities with the Rural Electric and Telephone utilities and State Parent Association to promote USDA Rural Development.
STATUS:

Objective 4: Where applicable, direct Rural Development program resources to those rural communities and customers with the greatest need.

Long Range Performance Measures:

- a) In FY 2003-2006, continue to target communities with low to poverty median household incomes and under 1000 population.
STATUS:
- b) In FY 2003-2006, continue to assist communities in violation of Health and Human Services standards on safe drinking water requirements.
STATUS:
- c) In FY 2003-2006, continue to assist communities that are in violation of Nebraska Department of Environmental Quality standards on waste disposal requirements.
STATUS:

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Objective 5: Maximize the leveraging of loan funds to increase the number of rural residents assisted by Rural Development programs.

Long Range Performance Measures:

- a) In FY 2003-2006, continue to collaborate with Nebraska Department of Economic Development, Nebraska Department of Environmental Quality, and Health and Human Services to capitalize the Water and Waste Disposal funding needs. Continue to hold monthly meetings to review feasibility, readiness of project and funding availability from the partners.

STATUS: Accomplished & Ongoing-Water and Waste Advisory Council.

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Goal IV: COMMUNITY CAPACITY BUILDING.

Rural Development will provide information, technical assistance, and, when appropriate, leadership to rural areas, rural communities and cooperatives and provide to their leaders the capacity to design and carry out their own rural development initiatives.

The preceding goals recognize that rural development involves the provision of financial assistance. This goal adds the understanding that a successful comprehensive community development process also involves technical assistance to build leadership capacity and community development skills. Mission area staff provide technical assistance to rural communities and cooperatives, often in partnership with public and private organizations.

Objective 1: Demonstrate leadership and teamwork through the building of effective partnerships, collaborating on the leveraging of both financial and non-financial resources for the betterment of rural areas.

Long Range Performance Measures:

- a) In FY 2003-2006, coordinate all USDA Rural Development housing programs with state and local partners to maximize effectiveness and coordination in the delivery of financial resources.
STATUS: Accomplished & Ongoing.
- b) In FY 2003-2006, collaborate with partners to develop and identify ways to better serve the needs of rural communities through partnerships and leveraging of resources.
STATUS:
- c) In FY 2003-2006, USDA Rural Development-Nebraska staff will continue an active role in outreach to the Rural Advancement Communities. Provide technical assistance and support to assist in community development needs and build demand for USDA Rural Development resources. Communities identified include: 1) Custer, Valley, Garfield, Blaine and Loup counties; 2) Johnson, Nemaha, Pawnee and Richardson counties; and 3) Boyd county.
STATUS:
- d) In FY 2003-2006, coordinate efforts with Nebraska Department of Economic Development, Nebraska Investment Finance Authority, Fannie Mae, U.S. Department of Housing and Urban Development, nonprofits, University and the private sector in developing and coordinating a homebuyer education program.
STATUS: Accomplished & Ongoing
- e) In FY 2003-2006, continue efforts and involvement in Partnership for Rural Nebraska, Affordable Housing Trust Fund, Rural Development Commission, Nebraska Development Network, Continuum of Care, State's Technical Action Review Program (TARP), Readiness, Education, Awareness, Collaborative for Homeowners (REACH), Nebraska Cooperative Development Center, Water & Waste Advisory Committee, and others.
STATUS: Accomplished & Ongoing.
- f) In FY 2003-2006, create and hold a variety of meetings with different groups of public to promote and educate public on USDA Rural Development programs available. Public such as: Realtors, lenders, community leaders, other groups interested in rural development.
STATUS: Accomplished & Ongoing.
- g) In FY 2003-2006, USDA Rural Development-Nebraska to participate with Nebraska USDA State Field Advisory Council and their outreach activities to the underserved.
STATUS: Accomplished & Ongoing.
- h) In FY 2003-2006, USDA Rural Development-Nebraska field staff offices will continue to increase local news media contacts with emphasis on USDA Rural Development-Nebraska staff's role as Community Development Providers.
STATUS: Accomplished & Ongoing

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Goal V: EFFECTIVE, EFFICIENT SERVICE TO THE PUBLIC.

Rural Development will develop the staff, systems, and infrastructure needed to ensure high quality delivery of its programs to all rural residents.

Rural Development is dependent upon the ability and skills of its staff for the effective delivery of its programs. The staff must be adequately trained and have the resources needed if it is to accomplish its job.

USDA Rural Development must be innovative in identifying new ways of doing business while being ever mindful of the need to provide high quality service to our customers. Rural Development will utilize a management approach and encourage a workplace environment, which values employees and involves them, as partners, in the management of the mission area. The environment of the workplace will ensure that all customers and employees are treated fairly, equitably, and with dignity and respect.

Objective 1: Create and sustain a work environment that develops and fosters partnerships, cooperation, full and open communications, teamwork, mutual respect, and maximum individual development.

Long Range Performance Measures:

a) In FY 2003-2006, provide opportunity for USDA Rural Development-Nebraska employees to attend annually the Partnership for Rural Nebraska Rural Institute and/or Partnership for Rural Nebraska workshops. A minimum of one USDA Rural Development-Nebraska Program Director/Rural Development Manager will actively participate in the Partnership for Rural Nebraska Education Committee.

STATUS:

b) By September 2006, the USDA Rural Development-Nebraska workforce will mirror the composition of minorities and women in the state workforce, plus or minus 10%.

STATUS:

c) In FY 2003-2006, continue cross training, as necessary, of all USDA Rural Development-Nebraska staff with an emphasis on community development and how all USDA Rural Development-Nebraska staff will be involved in the total mission area of all three agencies - as opposed to single program lending.

STATUS: Accomplished & Ongoing

Objective 2: Develop information systems which support cost-effective delivery of programs and maximize the availability of information to all employees.

Long Range Performance Measures:

Objective 3: Improve financial management to ensure fiscal accountability.

Long Range Performance Measures:

USDA RURAL DEVELOPMENT-NEBRASKA ACTION PLAN

Goal I: GOOD JOBS AND DIVERSE MARKETS.

Rural Development will improve the quality of life in rural America by encouraging the establishment and growth of rural businesses and cooperatives.

Objective 1: Increase the availability and quality of jobs in rural areas.

ANNUAL: a) Provide outreach and knowledge of the Business and Industry Loan Guarantee program to eligible lenders and potential customers.

STATUS:

ANNUAL: b) Utilize 200% of Business Programs' allocated funds including guaranteed loan(s) and Rural Business Enterprise Grant program funds.

STATUS:

ANNUAL: c) Promote Business Programs including non-allocated funds such as Rural Economic Development Loan and Grant program, Intermediary Relending Program, Rural Business Opportunity Grant program, Value Added Agricultural Product Market Development Grant program, and Cooperative Development Center grants.

STATUS:

ANNUAL: d) Utilize Rural Business Enterprise Grant, Rural Business Opportunity Grant, Intermediary Relending Program, or Rural Economic Development Loan and Grant program to establish one or more business revolving loan funds, business training/technical assistance programs, and related economic and business development activities (i.e. feasibility studies, community based &/or regional economic & business development strategic plans, economic capacity building, etc.) to expand existing and new business opportunities. Initiatives are contingent upon funding availability, allocations, earmarked/special initiative funds, and program funding cycles. All employees will be advised of funding cycles and will assist in actively promoting and encouraging applications throughout the fiscal year.

STATUS:

ANNUAL: e) Through regional meetings, expand outreach and knowledge of Business programs through additional contacts with and by forming alliances with the Small Business Administration, Nebraska Department of Economic Development State/field representatives, Resource Conservation and Development Districts and Nebraska Business Development Center representatives.

STATUS:

Objective 2: Encourage and promote the use of marketing networks and cooperative partnerships to increase marketing opportunities and market access for farmers and rural residents.

ANNUAL: a) Cooperative Development Specialist will carry on responsibilities in areas of outreach and technical assistance. State Director, Office of Community Development Director, and Business Program Director will continue to actively pursue outreach and technical assistance for value-added agriculture.

STATUS:

ANNUAL: b) Outline success of value-added cooperatives and other group ventures through a measure of existence and progress level.

STATUS:

ANNUAL: c) Continue to support and partner with all statewide efforts in cooperative development including value-added products/projects. These activities include working with the Nebraska Cooperative Development Center, the University community, Nebraska Value Added Advisory Partnership, State Departments of Agriculture and Economics, commodity groups, farm organizations, Nebraska Business Development Center, Rural Development Commission, Resource Conservation & Development Districts and more.

STATUS:

ANNUAL: d) Under Business and Industry Loan Guarantee program, one loan guarantee should be made which supports cooperative development.

STATUS:

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ANNUAL: e) Encourage utilization of Rural Business Service programs including Business and Industry Loan Guarantee, Rural Business Enterprise Grant, Rural Business Opportunity Grant, Intermediary Relending Program, and Rural Economic Development Loan program in cooperative development where appropriate.

STATUS:

Objective 3: Direct Rural Development program resources to those rural communities, and customers with the greatest need.

ANNUAL: a) Continue to improve access to guaranteed loan, direct loan, grant, and technical assistance programs to small/emerging farmers/ranchers, targeting minorities, women, and other socially disadvantaged individuals/groups pursuing business interest through a combination of discretionary considerations, outreach efforts, and other effective strategies (i.e. bi-lingual publications, radio stations, farm/ranch publications, GROW Nebraska networking, etc.). At a minimum, 10% of either allocated/non-allocated Business Program funds will be used to support these targeted groups.

STATUS:

ANNUAL: b) Continue to enhance relationships with tribes and provide assistance in the area of business development.

STATUS:

Objective 4: Manage the loan portfolio in a manner that is efficient and effective.

ANNUAL: a) Maintain overall delinquency rate in Business Programs of not to exceed 3%, excluding bankruptcy cases. **Note: (N/O will track this information.)**

STATUS:

ANNUAL: b) Intermediary Relending Program loan activity to meet or exceed 75% use ratio on all loans closed three years or more. **(N/O will track this information.)**

STATUS:

USDA RURAL DEVELOPMENT-NEBRASKA ACTION PLAN

Goal II: QUALITY HOUSING AND MODERN COMMUNITY FACILITIES.

Rural Development will improve the quality of life of rural residents by providing access to technical assistance, capital and credit for quality housing and modern, essential community facilities.

Objective 1: Improve the quality of life for the residents of rural communities by providing access to decent, safe, affordable housing.

ANNUAL: a) At least 86% of Guaranteed Home Ownership Loan funds to be used in targeted counties. Targeted counties will be based on the National Office definition of counties with median incomes below the state non-metro median.

STATUS:

ANNUAL: b) Utilize 100% of allocated Direct and Guaranteed Home Ownership Loan funds and Rural Home Repair Loan and Grant funds.

STATUS:

ANNUAL: c) All employees who primarily work in the Single Family Housing program area are to be active in the development and processing of Direct Home Ownership Loans and Rural Home Repair Loans and Grants. The goal in each Rural Development Manager's area is to average a direct loan/grant program obligation per employee per month. The goal for any Rural Development Manager who had activity above that level, the goal is to maintain their previous level of activity.

STATUS:

ANNUAL: d) Maintain 11.1% Fiscal Year 2002 level of Direct and Guaranteed Home Ownership Loan activity being made to minorities.

STATUS:

ANNUAL: e) Continue to enhance relationship with tribes. Provide assistance as needed and available to make 5 Single Family Housing loans &/or grants to Native Americans through Direct and Guaranteed Home Ownership Loan programs and Rural Home Repair Loan and Grant program for dwelling construction and renovation.

STATUS :

ANNUAL: f) Process a minimum of 1 new Guaranteed Rural Rental Housing Loan.

STATUS:

ANNUAL: g) Expand housing opportunities by implementing new development strategies such as Bar None Housing, purchase/rehab, site development, expanded Rural Home Repair Loan and Grant leveraging through Nebraska Department of Economic Development, U.S. Department of Housing and Urban Development vouchers, expanded manufactured housing, and expand the Rural Home Loan Partnerships to more communities (double the number to 6, presently have 3 Rural Home Loan Partnerships).

STATUS:

ANNUAL: h) Target one area for Self-Help program. Facilitate a development meeting with Little Dixie, Rural Development staff and the targeted nonprofit to explore the potential for a self-help program. Facilitate the removal of obstacles in order to develop at least one program in the state.

STATUS:

ANNUAL: i) Promote homebuyer education and counseling. Each Rural Development Office/location is to develop partnerships with appropriate entities (ex. nonprofits, education facilities, community colleges, housing authorities, private industry, federal/state organizations etc.) to develop a program for homebuyer counseling and education in at least one location in the area they serve to include special emphasis for the minority population in that particular area.

STATUS:

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Objective 2: Improve the quality of life in rural America by providing essential community facilities.

ANNUAL: a) Target and utilize 30% of Communities Facilities Direct Loan/Grants in communities less than 7500 population and below the state median household income, or in Rural Advancement Communities.

STATUS:

ANNUAL: b) Target Communities Facilities Loans for child care.

STATUS:

ANNUAL: c) Continue to enhance relationship with tribes. Provide assistance as needed and available for community facility construction and renovation.

STATUS :

ANNUAL: d) Work closely with community health districts, Nebraska Emergency Management Agencies to identify communities' needs, i.e. sirens, clinics, emergency equipment, etc.

STATUS:

ANNUAL: e) Provide outreach and knowledge of the Community Facilities Guaranteed Loan program to eligible lenders and potential customers.

STATUS:

ANNUAL: f) Through regional meetings, expand outreach and knowledge of Community Facilities programs through additional contacts with and by forming alliances with the Administration, Nebraska Department of Economic Development State/field representatives, and Resource Conservation and Development Districts.

STATUS:

Objective 3: Maximize the leveraging of loan funds to increase the number of rural residents assisted by Rural Development programs.

ANNUAL: a) 25% of Direct and Guaranteed Home Ownership low income loan funds to be used with leveraged financing.

STATUS:

ANNUAL: b) 5% of Direct and Guaranteed Home Ownership very low income funds to be used with leveraged financing.

STATUS:

ANNUAL: c) 5% of Rural Home Repair Loan funds to be leveraged with other funding sources.

STATUS:

ANNUAL: d) Leverage 20% of Community Facilities Direct Loan funds through partnerships developed with lenders, public, private and non-profit entities.

STATUS:

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Objective 4: Manage the loan portfolio in a manner that is efficient and effective.

ANNUAL: a) 98% of all first year Direct Home Ownership housing borrowers will maintain their loans in a current status.

STATUS:

ANNUAL: b) Real Estate Owned (REO) properties (excluding those involved with lead-based paint testing) for Single Family Housing will be orderly disposed of on average within 5 months, but no property will be held longer than 12 months.

STATUS:

ANNUAL: c) Select rural rental housing projects with severe servicing issues, develop special servicing strategies for each project and implement resolution actions.

STATUS:

ANNUAL: d) Rural Development AN No. 3795 (1965-B) dated October 29, 2002 outlines 10 rural rental housing Loan Servicing and Portfolio Management Goals for Fiscal Year 2003. Efforts will be made to meet all of the outlined goals. Additionally, goal **J** of the above A.N. references favorable occupancy trends and use of rental assistance (R.A.). The vacancy rate was 10.98% as of 9/30/02. The goal is to reduce the vacancy rate to 10% or less by 9/30/03. The unused RA was 8.91% as of 9/30/02. The goal is to reduce the unused RA to 7.5% by 9/30/03.

STATUS:

ANNUAL: e) Address rural rental housing vacancy issue.

STATUS:

ANNUAL: f) Maintain 2% delinquency rate for Community Facilities Direct and Guaranteed Loans.

STATUS:

ANNUAL: g) Graduate at least 7% of the Community Facilities Loans appearing on the borrower graduation review list.

STATUS:

ANNUAL: h) Conduct State Internal Reviews in Columbus and Omaha Rural Development offices.

STATUS:

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Goal III: MODERN AFFORDABLE UTILITIES.

Rural Development will improve the quality of life of rural residents by promoting and providing access to capital and credit for the development and delivery of modern, affordable utility services.

Objective 1: Improve the quality of life in rural America by providing technical assistance and financing for modern, affordable water and waste water services in rural communities.

ANNUAL: a) Continue to enhance relationship with tribes to increase program outreach, participation, and delivery to Native American Indian Tribes to result in improved water quality and sanitation facilities on tribal reservations.

STATUS:

Objective 2: Improve the quality of life in rural America by providing technical assistance and financing for modern, affordable telecommunications services, including distance learning and telemedicine facilities, in rural communities.

ANNUAL: a) Continue outreach efforts in the Distance Learning and Telemedicine Loan and Grant program.

STATUS:

ANNUAL: b) Public Affairs Specialist (PAS) will provide support to RUS General Field Representative (GFR) in area of news release writing/dissemination to inform public of Notice of Funding Availability(s) and of projects funded. PAS will assist RUS GFR to hold media events promoting USDA Rural Utilities Service's Telecommunication Service programs.

STATUS:

Objective 3: Improve the quality of life in rural America by providing technical assistance and financing for modern, affordable electric service to rural communities.

ANNUAL: a) Continue to network with statewide associations of Rural Utilities Service electric and telecommunications borrowers.

STATUS:

Objective 4: Where applicable, direct Rural Development program resources to those rural communities and customers with the greatest need.

ANNUAL: a) Utilize 25% of Water and Waste Disposal Loans and Grants in targeted areas (Indian tribal reservations and communities with population less than 1000 and under state median household income) or in identified Rural Advancement Communities.

STATUS:

ANNUAL: b) Provide Water Loans and Grants to 3 communities with Health and Human Services water standards in violation.

STATUS:

ANNUAL: c) Provide Waste Disposal Loans and Grants to 1 community with Nebraska Department of Environmental Quality waste disposal standards in violation.

STATUS:

Objective 5: Maximize the leveraging of loan funds to increase the number of rural residents assisted by Rural Development programs.

ANNUAL: a) Through the common preapplication process for Water and Waste Disposal, approve 4 projects that have funds leveraged with the Nebraska Department of Economic Development, state revolving funds &/or commercial type credit.

STATUS:

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Objective 6: Manage the loan portfolio in a manner that is efficient and effective.

ANNUAL: a) Graduate at least 5% of Water and Waste Disposal Loans appearing on the borrower graduation review list.

STATUS:

ANNUAL: b) Maintain an average delinquency rate of 1% or less in Water and Waste Disposal Loans.

STATUS:

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Goal IV: COMMUNITY CAPACITY BUILDING.

Rural Development will provide information, technical assistance, and, when appropriate, leadership to rural areas, rural communities and cooperatives and provide to their leaders the capacity to design and carry out their own rural development initiatives.

Objective 1: Demonstrate leadership and teamwork through the building of effective partnerships, collaborating on the leveraging of both financial and non-financial resources for the betterment of rural areas.

ANNUAL: a) Continue involvement in such areas as Partnership for Rural Nebraska, Affordable Housing Trust Fund, Rural Development Commission, Nebraska Development Network, Continuum of Care, State's Technical Action Review Program (TARP), Readiness, Education, Awareness, Collaborative for Homeowners (REACH), Nebraska Cooperative Development Center, Fannie Mae Advisory Board, Water & Waste Advisory Committee (WWAC), and others.

STATUS:

ANNUAL: b) Participate with the USDA Nebraska State Field Advisory Committee and their outreach activities to the underserved.

STATUS:

ANNUAL: c) Continue to participate in statewide infrastructure-financing groups, i.e. working with Resource Conservation and Development Districts and local development financing groups to identify development needs and solutions, including housing and infrastructure. Promote and develop leveraging partnerships. Expand outreach through presentations and meetings for local economic development groups, Foundations, Chambers, LIED Mainstreet Associations, etc.

STATUS:

ANNUAL: d) Develop a statewide rapport with the 12 Resource Conservation & Development Districts covering all 93 Nebraska counties. Rural Development liaisons to each Resource Conservation & Development to develop formal partnerships with Resource Conservation & Development staff and boards in information sharing, joint assistance to communities, project development, etc.

STATUS:

ANNUAL: e) Continue to provide information, outreach, technical assistance in preparation for implementing the new provisions of the Farm Bill. Develop dialogue and relationships with regional networks, Partnership for Rural Nebraska, the Rural Initiative, Resource Conservation & Development Districts, Nebraska Department of Economic Development, Development Districts, the University, local economic development groups, Small Business Administration, the energy community, and others to prepare for Rural Strategic Investment program, Rural Business Investment program, the Great Plains Initiative, the Energy Section and other potential opportunities for Nebraska in the Farm Bill.

STATUS:

Objective 2: Encourage and promote the use of community assessment, community development planning and cooperative partnerships.

ANNUAL: a) Continue active role in outreach to Rural Advancement Communities, i.e. through regularly scheduled USDA Rural Development-Nebraska initiated field visits. Provide technical assistance and support through this outreach to assist in community development and to build demand for USDA Rural Development-Nebraska resources. Communities identified include: 1) Loup Basin Resource Conservation & Development District area (9 counties); 2) Southeast Region; and 3) Boyd county.

STATUS:

ANNUAL: b) Continue to work with and support local community leaders, Development Districts, the Network, and other state, national and local agencies to help communities to define needs and priorities, build leadership and capacity, identify leveraging resources, and to provide technical and financial assistance as needed.

STATUS:

USDA RURAL DEVELOPMENT-NEBRASKA ACTION PLAN

Objective 3: Provide technical assistance to designated Empowerment Zone/Enterprise Communities and Champion Communities.

ANNUAL: a) Empowerment Zone/Enterprise Community (EZ/EC) Coordinator where relevant, will ensure that community strategic plan benchmarks are revised as necessary. Will conduct oversight of community to ensure that the Benchmark Management System reports are completed on a timely basis. (No EZ/EC Communities in NE, do have 3 Champion Communities (CC). CC designation, no funds obligated to communities for completion of projects under EZ/EC program. Program oversight on projects is completed through various individual USDA Rural Development program regulations.)

STATUS:

ANNUAL: b) The Empowerment Zone/Enterprise Community Coordinator will conduct essential program oversight and assessment activities to assure the effectiveness of Empowerment Zone/Enterprise Communities and other supported community initiatives.

STATUS:

Objective 4: Heighten public awareness of Rural Development programs.

ANNUAL: a) Continue to provide outreach and the utilization of Special Initiative Notice of Funding Availabilities (NOFAs) such as the Rural Community Development Initiative, Essential Community Facilities in Rural Communities with Severe Economic Depression, and Essential Community Facilities for Eligible Tribal Colleges.

STATUS:

ANNUAL: b) Review and update as necessary USDA Rural Development-Nebraska directory/brochures, identifying community development services offered and staff assignments.

STATUS:

ANNUAL: c) Continue to educate public on USDA Rural Development programs available. Utilize an enhanced Rural Development World Wide Website, USDA Rural Development-Nebraska developed brochures, fact sheets, email, list serves, media, meetings and other sources to get the word out. Participate in Partnership For Rural Nebraska Rural News Bits publication. Improve on phonebook listings of USDA Service Centers and USDA Rural Development in all Service Center areas in Nebraska.

STATUS:

ANNUAL: d) Encourage staff to actively participate in available TV and radio segments to inform public of Rural Development programs offered, Farm Bill programs and notices of funding availabilities.

STATUS:

ANNUAL: e) Promote and encourage the responsibility of each and every employee working in a program or technical assistance area to initiate and participate in significant public awareness/public relations activities.

STATUS:

ANNUAL: f) Encourage submission of success stories with supporting picture(s) from staff to Public Affairs Specialist reflective of unique/successful Rural Development projects.

STATUS:

Objective 5: Provide training to Rural Development staff in areas of community development.

ANNUAL: a) USDA Rural Development-Nebraska staff to be trained in community development concepts and techniques along with the staff's involvement in the total mission area of all financing. When working with all inquiries, all employees will use opportunity to educate and inform on all Rural Development programs available to rural Nebraska.

STATUS:

ANNUAL: b) Have a minimum of 1 USDA Rural Development-Nebraska Rural Development Manager/Program Director participate as a member of the Partnership for Rural Nebraska Education Team.

STATUS:

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Goal V: EFFECTIVE, EFFICIENT SERVICE TO THE PUBLIC.

Rural Development will develop the staff, systems, and infrastructure needed to ensure high quality delivery of its programs to all rural residents.

Objective 1: Create and sustain a work environment that develops and fosters partnerships, cooperation, full and open communications, teamwork, mutual respect, and maximum individual development.

ANNUAL: a) Continue to evaluate USDA Rural Development-Nebraska staffing and organizational structure and refine staffing structure to assure full and effective use of all USDA Rural Development-Nebraska staff.

STATUS:

ANNUAL: b) Provide a minimum of 16 hours training on community development concepts and practices to USDA Rural Development-Nebraska employees by attending the Partnership for Rural Nebraska Rural Institute and other Partnership for Rural Nebraska workshops. Orientate new USDA Rural Development-Nebraska employees on resources available within the state by allowing them to participate in a Partnership for Rural Nebraska orientation workshop. Experienced USDA Rural Development-Nebraska staff will participate from an instructor standpoint and assist in providing the orientation.

STATUS:

ANNUAL: c) Through recruitment, career enhancement programs and merit promotion programs USDA Rural Development-Nebraska will annually continue to strive to meet or exceed the competitive minority goal. (Dept.Reg. 4300-6)

STATUS:

ANNUAL: d) All USDA Rural Development-Nebraska employees will ensure that USDA customers and employees are treated fairly and with equality. All customers will have equal access and be provided equal treatment in the delivery of USDA Rural Development programs and services. Ensure equal opportunity to minority, women-owned, and small and disadvantaged businesses in USDA Rural Development-Nebraska procurement and contracting activities. (Dept.Reg. 4300-6)

STATUS:

ANNUAL: e) All USDA Rural Development-Nebraska employees to continue to work toward meeting requirements of the Under Secretary's Rural Development Civil Rights Implementation Plan, which includes Civil Rights training.

STATUS:

Objective 2: Develop information systems which support cost-effective delivery of programs and maximize the availability of information to all employees.

Objective 3: Improve financial management to ensure fiscal accountability.

ANNUAL: a) Improve on utilization of the Foundation Financial Information System to track administrative funds allocation and usage. Acquaint Management Team regularly with a budget update and reflection against budget of previous year.

STATUS: