



Land of Lincoln...
Land of Progress



ILLINOIS 2012 ANNUAL REVIEW



Colleen Callahan
Illinois State Director

Message from the State Director

My Dad always told me “you should let your work speak for itself.” And that’s what we’ve done in the 2013 edition of our Annual Review calendar. The testimonials from librarians, community and economic developers, businesses, rural communities, planning commissioners, elected officials, homeowners, healthcare providers, rural housing managers and local food providers “speak” for Rural Development programs.

The theme of this year’s Annual Review is Land of Lincoln...Land of Progress.

Abraham Lincoln once said regarding Progress: “I’m a slow walker, but I never walk backwards.” His quote reminds me of the purpose of USDA Rural Development...to assist communities and businesses and prevent them from ‘walking backwards.’

Lincoln, often referred to as “Honest Abe,” was a masterful storyteller. It is fitting that we asked those who have partnered with USDA, established by Lincoln himself, to share their ‘honest stories.’

The tagline for Rural Development is “*committed to the future of rural communities.*” This year’s Annual Review not only confirms our slogan but documents our impact on the many paths of progress.

Rurally,



Agriculture Secretary
Tom Vilsack

Message from the Secretary

USDA’s investments in rural communities support the rural way of life that stands as the backbone of our core American values... I am proud of the role that our rural communities played this year to keep the American economy moving forward. President Obama and I are committed to ensuring that they remain great places for families to live for generations to come. I am pleased that we can share these successes with you.

Thomas Vilsack
Secretary of Agriculture



Under Secretary
Dallas Tonsager
USDA Rural Development

Message from the Under Secretary

Prosperity in rural America depends on ensuring that residents have a wide range of economic opportunities and can participate fully in the global economy. Thanks to the countless rural Americans who use our more than 40 loan, grant, and technical assistance programs, we are helping to create sustainable jobs, and we are laying a strong foundation for rural America in the future.

Dallas Tonsager
Under Secretary, USDA Rural Development

Looking for examples of specific programs?
You can find...

- Community Programs in January, July & November
- Housing Programs in February, June and October
- Business Programs in March, May, September & December
- Water Programs in April and August

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Committed to the future of rural communities.

USDA Celebrates 150 Years

“How many of you here today have done business with or been helped by USDA in some way?” was asked by the master of ceremonies to a crowd of 200 at the USDA 150 Years celebration on August 14, 2012. The event took place on Ag Day at the Illinois State Fair on the Director’s lawn. Sitting in front of the Team USDA banner with agency representatives was Illinois’ own former USDA Secretary John Block as guest speaker. The celebration was coordinated by the Natural Resources Conservation Service, Rural Development and Farm Service Agency and recognition was given to the other 14 agencies within USDA. The team of Illinois Food and Agriculture Council was also acknowledged.

The presentations included the reading of the Governor’s Proclamation by State Fair Director Bob Flider and a letter from Illinois Senator Durbin read by Stacey Hackler, staff assistant. Vocalist Elizabeth Eckert, contestant in the TV hit American Idol, sang a few songs and a cake with candles spelling out 150 was lit by Secretary Block. As the celebration came to a close, the moderator ended with “As we commemorate 150 years of accomplishments, USDA looks to the future. We work to make USDA a more modern and effective service provider and to deliver the best possible results for the American people.”

From the state called Land of Lincoln, all USDA Agencies celebrate 150 years of service and commitment to all Illinois citizens. And the number of hands raised when asked the question – practically everyone.



Former Agriculture Secretary John Block joins State Director Colleen Callahan and other USDA representatives at the 150th celebration

2012 BY THE NUMBERS

Statewide

- 1.7¢ in administrative cost for every dollar distributed
- \$594 million invested in support of Rural Illinois
- \$1.6 million delivered each and every day in Illinois

Business

- 50 loans and grants awarded
- 662 jobs created or saved
- \$27.9 million invested in Illinois
- \$3 million awarded to producers of advanced biofuels

Housing

- \$506,853,791 invested in Illinois
- 4,895 families helped to purchase their home or refinance into an affordable loan
- 5,064 very low income households assisted with rent support
- 61% of supported rental units served the elderly or disabled

Community

- 61 community projects financed
- 176,241 rural residents enjoying community improvements
- 27,521 rural families to get safe water
- 2nd in the nation for funded water and sewer projects



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Fairmont City Library Center

In 2009, the newly formed Mississippi Valley Library District purchased an historic building in Fairmont City where it could quickly extend service to the western portion of the district. This part of the district, with its mix of English- and Spanish-speaking residents, was in direct need of the resources that a library could provide, but the building needed renovations to make it a serviceable library. The library district was awarded a \$67,000 USDA Rural Development **Community Facilities** grant to make the first renovations at the Center's location in the former American Legion building. The funds were used to renovate the restrooms, construct a new main entrance and provide a 24-hour book and mail drop.

Using the Rural Development grant as a springboard to other funding options, such as a grant from the St. Louis Rams football team, the Center has become an inviting place for Southwestern Illinois College classes, tutoring help, English as a Second Language instruction, YMCA activities, a teen technology initiative, ACT and SAT test preparation, and a meeting place for the Latino Roundtable. Area children use the Center as an after school gathering place to wait until care providers pick them up. The Center offers healthy snacks for a minimal cost, quiet areas with computers to do homework or research, as well as a place to read and check out books in English and Spanish.



Fairmont City Library Center Teen Tech

District Library Director Barbara Rhodes shares information on the value of Fairmont City Library Center's computers with Rural Development State Director Colleen Callahan and Agriculture Deputy Under Secretary for Rural Development Doug O'Brien. Students use the Center's computers for school work and the teen technology program that prepares them for jobs that require technology skills.

January 2013



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
<p>"The Community Facility program provided by the Department of Agriculture for Rural Development helped the Mississippi Valley Library District jumpstart its newest library building in Fairmont City, Illinois with needed improvements for ADA accessibility and updated</p>		1 NEW YEAR'S DAY	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21 MARTIN LUTHER KING, JR. BIRTHDAY FEDERAL HOLIDAY	22	23	24	25	26
27	28	29	30	31	<p>restroom facilities. Which once was an American Legion Hall has been transformed into a wonderful educational and community center." -Barbara Rhodes, Director, Mississippi Valley Library District</p>	

“Freeport has truly benefited from the USDA’s Rural Development housing programs. Since 2008, these programs have assisted over 300 families with home ownership and home improvement loans and grants, generating over \$21.2 million of economic benefit locally. In addition, the guaranteed RRH loan for Heritage Woods supportive living facility resulted in an additional \$6.6 million in community economic benefit.”

-**Deb Elzinga**, Executive Director, Neighborhood Housing Services of Freeport



“The state of Illinois is extremely fortunate to have such a knowledgeable and productive Rural Development office at their disposal. You get the sense they have true pride in their work and their communities. They also have the ability to think outside of the box to find ways to get things done that should be done. Without Rural Development, our project (Heritage Woods of Freeport) would likely not have been possible. While coming out of uncertain economic times, Rural Development was a source of liquidity in the market place which was exactly what was needed.”

-**Jeff Spahn**, P/R Mortgage & Investment Corp.

City of Freeport

The City of Freeport is a typical rural Midwestern town located in Northwest Illinois. As with many communities in rural America, Freeport has been negatively impacted by the economy over the last 5 years. On December 26, 2007, Freeport was approved by Congress to become an eligible rural community for Rural Development **Guaranteed** and **Direct Housing** loans as well as **Home Repair** loan and grant programs. Since 2008, these programs have assisted over 300 families with home ownership and home improvement loans and grants, an investment of almost \$21 million.

One of the major projects which will improve the quality of life for residents in the county is the construction of “Heritage Woods of Freeport”, a 76 unit supportive living facility, which should be completed in early 2013. This project has been in planning for nearly 3 years and would not have been possible without the use of the **Guaranteed Rural Rental Housing** loan program.

Freeport benefited from another RD program in 2009. Freeport received a \$50,000 **Rural Business Opportunity Grant** which was for the development of a food enterprise center. The Food Enterprise Center (“the Center”) is a place where

farmers and food entrepreneurs will add value to and market food both locally and to the twenty million consumers within a half day’s drive. The Center will begin with a food business incubator and public market, offering affordable facilities, business development services, education, networking, and dynamic retail space. This project includes a proposed multi-modal center where Amtrak passengers will stop between Chicago and Dubuque annually beginning in 2014. The proposed center will be in a vacant, historic industrial space at the Rawleigh Complex.

February 2013



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
<p>“USDA Rural Development programs have been a tremendous asset to our community. In housing, USDA loan products have comprised a significant percentage of mortgages written in recent years, which has buoyed our housing market in a difficult economic time. In economic development, USDA programs have allowed a feasibility study and start-up activities for a food enterprise center which will include a commercial kitchen, a local foods market, an entrepreneurship center, and a food hub. Without USDA’s support, it would have been very difficult for our community to get this project off the ground.”</p> <p>-Mayor George Gaulrapp, Freeport</p>					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	<p><i>Land of Lincoln... Land of Progress</i></p>	

WASHINGTON'S
BIRTHDAY
FEDERAL HOLIDAY

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Five Brothers Café was completely rebuilt in 2008 using a \$100,000 Rural Business Initiative loan in conjunction with financing from a local lender and the City of Salem. This allowed for removal of an outdated 2,100 square foot facility with a new 2,940 square foot structure further off the road to allow for parking. Five Brothers Café was established in 1999. The new structure stands as a popular dining destination in the community with fine amenities and a solid client base.

South Central Illinois Regional Planning & Development Commission

The South Central Illinois Regional Planning & Development Commission (SCIRPDC) has participated in USDA's **Intermediary Relending Program** (IRP) since 1992. They have used their loan funds to establish three different programs to fit the unique needs of different kinds of borrowers. The Rural Business Initiative helps private businesses with everything from fixed assets to working capital. The Community Development Initiative is available to local units of government, other taxing jurisdictions, and non-profits to help cover capital projects, grant matches and unforeseen repair costs. Finally, the Energy Efficiency Initiative was established to assist public sector and non-profit groups with lighting, HVAC and other energy efficiency upgrades that result in long-term cost savings. SCIRPDC has made 74 loans totaling \$8,439,800 since beginning participation in the program. This has resulted in the creation of 1279 new jobs and retention of 276 existing jobs within the five-county region. SCIRPDC serves the Illinois counties of Clay, Effingham, Fayette, Jasper and Marion.



Kinmundy is using a \$119,953 Community Development Initiative loan from the Commission in conjunction with a \$99,000 USDA **Rural Business Enterprise Grant** and private funding to construct a five-tenant business incubator to help revitalize their downtown. The anchor tenant is planned as a restaurant with four small flexible office spaces.

March 2013



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
<p>"The IRP program is our most popular lending instrument. It provides great flexibility for meeting the financing needs of our member communities and businesses. Our partnership with USDA Rural Development has been great and has grown over the years. Without the IRP, we would not be able to meet the critical gap financing needs that our banks often face when dealing with promising yet challenging loan opportunities."</p> <p>-Jonathan Hallberg, Executive Director, South Central Illinois Regional Planning & Development Commission</p>					1	2
3	4	5	6	7	8	9
10 <small>DAYLIGHT SAVINGS TIME BEGINS</small>	11	12	13	14	15	16
17	18	19	20	21	22	23
24 31	25	26	27	28	29	30



Village of Potomac

The Village of Potomac has relied on funding from Rural Development for the development of the water and sewer systems since 1987. Using RD's **Water & Waste Disposal** program, Potomac received loan and grant funds to build a sewer system in 1987, make improvements to its water system in the 1990s, and construct a new water tower in 2012.

A **Community Facility** loan to the Village in 2005 made a big impact in the community by funding a new Community Building. The dream was to have a designated building for Village offices and a large room to hold meetings. It has become so much more to the community than a place to conduct business. The building is a place for residents to gather for special occasions, such as birthdays, graduations, and wedding receptions. The lives of Potomac citizens are impacted daily with the availability of aerobics, computer classes and euchre games.

Total RD funding of \$2,131,000 was awarded to the Village for these essential community projects.

"The addition of a new water tower in 2012 has secured quality water for many years to come. Without Rural Development's assistance in securing the funding and guidance throughout the process, residents would not enjoy quality drinking water and a functional sewer system."

"Community holiday celebrations, such as "Visit with Santa", the Easter Egg Hunt and the Independence Day Celebration would not be possible without the new building provided with funding from Rural Development. We have decorated the building with memorabilia from the Village's history. The walls hold pictures of our forefathers from a time long past. People come to remember how things were and also how things can change for the better. We thank Rural Development for helping us to celebrate our future while holding on to our past."

-Shelly Cessna, Potomac Village Clerk



April 2013



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	<i>Land of Lincoln... Land of Progress</i>			



Rural Adams Development Corporation

Following the farm crisis in the 1980s, several community leaders from rural Adams County and the economic development organization decided to form a non-profit community development organization to provide financial assistance to business owners in the rural part of the county. The Rural Adams Development Corp. was formed in 1990 by a group of 7 rural Adams County bankers, the electric cooperative along with its regional generation and transmission cooperative, the Great River Economic Development Foundation, and later joined by the telephone cooperative.

The objective of the group was to create a pool of money from which loans could be made through a lead (member) bank. RADC has since administered 63 loans totaling nearly \$2 million. During its 22 years the revolving loan fund has never incurred a single loss.

USDA has played a significant role in the success of this collaborative effort. Early investment included funding through RD revolving loan programs available through the electric cooperative. RADC has also partnered with other area organizations with similar objectives. Two Rivers Regional Council of Public Officials administers several revolving loan programs including a **Rural Business Enterprise Grant** revolving loan fund and has participated in RADC projects. Great River Economic Development Foundation has also been able to provide a business consultant to work with RADC and other clients.

Over the years Adams Electric Cooperative and Prairie Power have worked with RADC to bring additional funding to projects to further leverage their USDA loans. One of the largest in recent years is C&L Tiling doing business as Timewell Drainage with headquarters in Timewell, Illinois. With the help of RADC and a \$740,000 USDA **REDLG** loan through the electric cooperative, Timewell Drainage has expanded to multiple locations and has grown to more than 210 employees in the Adams/Brown county area.



Timewell's MaXflo pipe being installed at a recent DOT Foods expansion



Timewell's corporate headquarters in Western Illinois

"The Rural Development Program allowed us to leverage our own program dollars and make a much more attractive package for the borrower, with a lower 'blended rate' than we could have otherwise put together."

-**Mark Field**, Past President, Rural Adams Development Corporation

"The USDA REDLG Grant, procured through Adams Electric in conjunction with a Matching Funds Loan from Town & Country Bank of Quincy, allowed C & L Tiling, Inc. to relocate ancillary company functions from Timewell, IL to Golden, IL (former Methode plant), thereby enabling the expansion of production capacity at our Timewell manufacturing facility. The net result: An increase in company-wide employment from approximately 100 in 2009 to over 250 during 2012."

-**Gary Enroth**, CFO, C & L Tiling, Inc.

May 2013



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
 <i>Land of Lincoln...</i> <i>Land of Progress</i>			1	2	3	4
5	6	7	8	9	10	11
12 <small>MOTHER'S DAY</small>	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27 <small>MEMORIAL DAY FEDERAL HOLIDAY</small>	28	29	30	31	



Homeownership

Cody and Abby Jurgens recently married. Originally from Benton and Herrin, respectively, they decided purchasing a home in the area was a major priority. Cody and Abby are currently working while also attending school. The Rural Development **Direct Loan** interest rate and homeowner education information offered by RD allowed the \$101,000 purchase to occur as the Jurgens are finishing their senior years at nearby Southern Illinois University in Carbondale. Their new home in Carterville has 3 bedrooms, 2 bathrooms and is perfect for establishing their own roots close to where they were raised.

Calley Hanlin is a 21 year old single mom who works very hard to provide a good life for her daughter, Destiny. She heard about Rural Development's **Direct** program from a friend who also purchased their home with help from RD. Rural Development financing helped Calley buy a nice 1750 SF ranch style home just outside of Quincy; allowing her easy access to her 2 jobs and shopping, while still being in an area that qualifies as rural.

Calley's house payment is \$480 per month including her taxes and insurance; she was previously paying \$600 a month in rent for a home she didn't own. The \$120 Calley saves every month has been helpful in decorating her new home, putting more away in savings, and buying those extras for Destiny that she couldn't afford before.

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June 2013



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
"Being able to obtain financing at 100% made home ownership possible for us at a young age." -Cody and Abby Jurgens		"I never in a million years thought I would own my own home at 22...and it was so much easier than I expected. Jeff and team helped me find a perfect home in the best location for me to raise my children. Words can't describe how thankful I am for Rural Development's program!!" -Calley Hanlin				1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16 <small>FATHER'S DAY</small>	17	18	19	20	21	22
23 30	24	25	26	27	28	29



Fayco Enterprises

FAYCO Enterprises, a not for profit in Central Illinois, has a long history with RD. Bob Lindberg, FAYCO's longtime executive director, has been instrumental in growing FAYCO to meet the needs of its developmentally disabled clientele including much needed housing and job opportunities. Since 1992, when Bob has seen an opportunity for his clients he has relied on his partnership with Rural Development to take advantage.

FAYCO began a recycling program in September 2010 and demand for this service grew quickly. After being awarded a grant for a large compactor in March 2012, FAYCO started searching for larger accommodations to house the new compactor. After finding the perfect location, FAYCO contacted Rural Development in June and by September a **Community Facility** loan was closed and the facility was in operation. The building provides enough floor space for the upgraded compactor and more importantly provides much needed warehousing for the freshly compacted bales.

FAYCO picks up recyclables at numerous drop-offs throughout Fayette County in addition to processing the recyclable material from nearby Greenville as well. The new facility will allow FAYCO Enterprises to continue to grow its recycling program and provide recycling options to more residents than ever.

"Rural Development funding has been instrumental in FAYCO's ability to secure affordable financing for many projects over the years. Our projects have ranged from the construction or purchase of residential homes to work centers, such as our Recycling Center, to assist us in our mission to serve individuals with intellectual disabilities in Fayette, Bond, and Montgomery counties. We are sincerely appreciative of the staff at Rural Development for their knowledge and willingness to assist us in accomplishing our goals."

-Kim Taylor, FAYCO Enterprises, Inc.



July 2013



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1	2	3	4 INDEPENDENCE DAY FEDERAL HOLIDAY	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31		<i>Land of Lincoln... Land of Progress</i>	

Lawrenceville

Lawrenceville has suffered from nitrate in their water supply since early 2001. To alleviate this problem, Lawrenceville built a second well field to blend water from the two well fields. The water system also suffers from excessive iron, a problem that makes the water look “dirty.” Water users complained of stained laundry and appliances.

In 2008, the city’s water system experienced a much larger problem. A levee protecting the new well field broke when the Wabash and Embarras Rivers flooded the area. The flood waters rushed in, eroded the earth and broke a portion of water pipe, cutting off that source of water to residents. It took divers a week of searching in eight to 12 feet of floodwater to find the break and seal off the broken pipe. Since the water from the old well field was not up to new raw water standards from Illinois Environmental Protection Agency (IEPA), and there was no treatment facility to adequately rid the water of the minerals, IEPA mandated that the City of Lawrenceville build a new water treatment plant.

The City secured a design grant for the plant from the State of Illinois and a Rural Development **Water & Waste Disposal** Loan for \$6,740,000 at 2.375 percent for 40 years with payments deferred for two years to construct the plant. The new treatment plant will remove the iron and manganese from the water as well as the biological and nitrate contaminants. By improving their rural water system, the city will have reliable access to clean water and the increased capacity to create jobs that strengthen the regional economy.

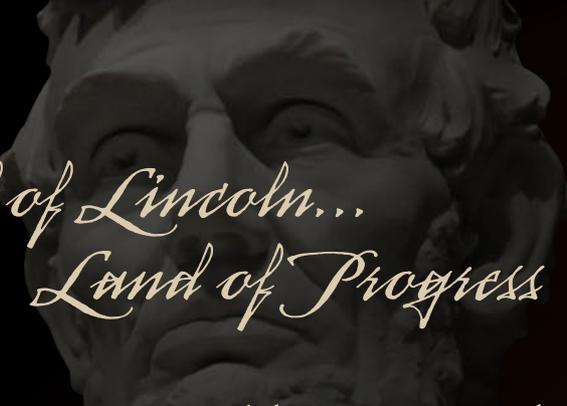
“Without the staff expertise and the funding from the USDA,” said Lawrenceville Mayor Brian Straub, who worked with a variety of state and federal officials and private businesses and saved his city over \$1 million dollars, “Lawrenceville could not have built this essential project. Our city desperately needed a new water supply and treatment facility due to decades of past pollution.” “Thanks in very large measure to the American Recovery and Reinvestment Act, Lawrenceville now has abundant, healthy drinking water! USDA helped us provide potable water for Lawrence County that will spur economic development and growth.”



August 2013



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	<i>Land of Lincoln... Land of Progress</i>			1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31



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Country Health Care & Rehab

Country Health, Inc. in Gifford was originally constructed in 1968. It received its first resident on January 7, 1970. Since that time, Country Health has been the pillar of excellence in long-term care and rehabilitation in East Central Illinois. Country Health was originally licensed for 66 residents and through the years has increased its licensed beds to 89. The original facility became dated over the years and was in need of renovation for updates and for more space as the facility had outgrown itself. The original building not only had private and semi-private rooms, but also offered 3-bed and 4-bed ward type rooms.

Every year Eastern Illini Electric Cooperative in conjunction with its Generation & Transmission Cooperative, Prairie Power, Inc. performs an informal inventory of the existing C & I (Commercial Industrial) Customer/Members to see if any of them have plans for expansion of current facilities or construction of new facilities. When Eastern Illini learned that Country Health wanted to expand their facilities to accommodate the growing senior population in their underserved rural community, they applied for and were awarded a **Rural Economic Development Loan & Grant** (REDLG) for the project. Construction began in 2009 and was completed in the spring of 2012. Following the renovations, completed in the spring of 2012, the 3-bed and 4-bed wards were replaced with semi-private and private rooms, two enclosed courtyards, a new therapy gym for inpatient and outpatient therapy, a chapel, and multiple common/multi-purpose rooms. The facility now offers 17 private rooms and 36 semi-private rooms. Many of the new rooms have sitting areas separate from the bedroom areas and walk-in showers.

In May 2012, the facility had a grand re-opening of the renovated facility and now operates as Country Health Care & Rehab. Since completion of the project, the facility now has a focus on not only long-term care but also on short-term rehabilitation direct from the hospital to assist residents on returning home.



“Country Health, Inc. is a non-profit organization serving seniors in East Central Illinois since 1970. The REDLG loan was a vital component of the \$8.9 million renovation and expansion project. This loan in addition to outside funding through financial institutions and donors from the East Central Illinois area made this project possible. The new facility is considered state-of-the-art and does not have the “institutional” feel you would normally associate with healthcare. It truly feels and looks like a home and many residents, families, and visitors comment the facility almost feels like an upscale hotel, not a skilled nursing facility. Since completion of the project with the funds of the REDLG loan and other funding sources, the facility now has all 89 beds filled with a significant waiting list. The citizens of Gifford and the surrounding areas are very proud of Country Health and feel blessed to be able to have a high quality, beautiful facility in the area to aid with the care of its seniors.”

-Chris Kasper, Administrator, Country Health Care & Rehab

September 2013



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2 LABOR DAY FEDERAL HOLIDAY	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	<p>“Country Health now provides jobs for local health care providers, a rehabilitation facility and housing for a full complement of deserving seniors in that rural community.”</p> <p>-Gary Van Gorden, Manager of Business Development, Eastern Illini Electric Cooperative</p>				



Miller's Northeast Apartments

Nelson Miller began working with RD in 1981 on the construction of a 41 unit elderly rental complex in Jerseyville. In 1988 he built his 2nd property; a 19 unit family rental complex. Through the years he has continued to add to his portfolio of housing properties, building in Jerseyville and surrounding communities to address the need of housing for those 62 or older, disabled or handicapped. Today, Mr. Miller owns and manages 8 properties totaling 141 units. With the construction of each new property, he found ways to improve energy efficiency, lessen maintenance costs with new materials and products and increase the appeal of the apartments. Mr. Miller has also lent his experience as a developer and contractor to other RD Multi-Family Housing owners as well as to local businesses constructing group homes and medical buildings.

In September 2012, a ribbon-cutting was held to celebrate the opening of Miller's Northeast Apartments, the newest multi-family housing complex in Jerseyville. This eight-unit property will serve residents who are age 62 or older, or people with disabilities regardless of their age. The complex was designed to be energy-efficient and is powered through an array of solar panels on the roof. The savings from the solar panels are expected to reduce the facility's operating costs and help lower occupants' rents and rental assistance subsidy costs. Rental assistance is funding provided by RD to the project to help very low-income tenants afford the monthly rent.

Two of the eight units are fully accessible for people with disabilities. Amenities at the complex include a secure entryway, an on-site laundry, a spacious community room, natural solar-powered lighting, energy-efficient doors and windows, "green" renewable, resilient flooring, a maintenance-free metal roof, and Energy Star®-rated appliances. The solar panels generate electricity for the overall property and for each resident's unit, cutting utility costs to a minimum. USDA Rural Development provided financing for Miller's Northeast Apartments through a 30-year low interest **Rural Rental Housing** loan, and rental assistance for the project.



"After 30+ years with Rural Development, it has always been a pleasant experience working with its agents who are all very knowledgeable and helpful in completing and maintaining needed, rural area properties. Thanks to USDA we were able to design & build an 8 unit elderly/handicap super green project. Thank You Rural Development."

-Nelson Miller, JCC Development, Inc.

October 2013



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1	2	3	4	5
6	7	8	9	10	11	12
13	14 <small>COLUMBUS DAY FEDERAL HOLIDAY</small>	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31	<i>Land of Lincoln... Land of Progress</i>	



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Elburn & Countryside Community Center

The Elburn & Countryside Community Center is housed in the former school in town that closed in the 1980's. Absent of a local Park District, the ECCC was incorporated for the local residents. The Center provides charitable and educational services for Elburn's 4,700 residents. It includes a baseball diamond, gymnasium and a dance studio, along with office space, all used by various groups and organizations year round.

The Center's old and inefficient boiler system was difficult to operate and it provided poor heating and no cooling. The gym was extremely hot in the summer and difficult to use. The boiler needed a complete overhaul and after much research, a geothermal system was selected as the best option for the Center. American Bank and Trust in Elburn provided the ECCC with a loan guaranteed by RD through the **Community Facility Guarantee Loan Program**. This system enhances the comfort in the old converted school building while greatly improving the energy efficiency.



RD Deputy Under Secretary Doug O'Brien (left) met with the lender and the center officials to commemorate the new project.

November 2013



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
<p>"This system gave the Center the ability to individually control 19 different rooms in our building and the gymnasium is now temperature controlled. Before this system, the gym was extremely hot in the summer and difficult to use. The ECCC has no dependency on gas, and we have seen huge savings in our monthly utilities, particularly in the winter months. Without the assistance of the USDA, I don't know that this project would have happened. With the geothermal upgrade we should be set for quite a while."</p> <p>-William Brauer, Elburn & Countryside Community Center, Inc.</p>					1	2
3	4	5	6	7	8	9
10	11 VETERAN'S DAY FEDERAL HOLIDAY	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28 THANKSGIVING DAY FEDERAL HOLIDAY	29	30



Marcoot Jersey Farms

Marcoot Jersey Farms in Greenville embarked on a new journey in March 2010 when they took milk from their 65 Jersey cows and made the first wheels of cheese as Marcoot Jersey Creamery. To assist in this venture, Marcoot was awarded a \$12,330 **Value Added Producer Grant (VAPG)** for planning purposes. Grant funds were used to hire industry consultants to prepare a professional business plan, feasibility study, and marketing plan for their on-farm creamery. These documents have helped this agri-business properly manage their growth with both new products and markets. The grant dollars were matched dollar-for-dollar with funds from Marcoot Jersey Farm.

In March of 2012, Marcoot was awarded a \$217,866 VAPG for working capital. These funds are again being matched dollar-for-dollar by the Marcocots and will assist in the costs of cheese production and marketing. This is scheduled to be a 14 month-long project that will help the farmstead creamery become more sustainable by opening up new markets for their artisan cheeses.

Marcoot has a variety of cheeses and dairy products available. Their specialty raw milk cheeses are aged in an aging cave modeled after the man-made cheese caves in Switzerland. Their raw milk cheeses age from a minimum of 60 days up to 12 months.

*Land of Lincoln...
Land of Progress*



December 2013



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25 CHRISTMAS DAY	26	27	28
29	30	31	"The VAPG has helped our company by providing working capital and freeing up money to allow us to expand our markets. We have also been able to increase our marketing to expand our business through agricultural tourism and education." -Amy Marcoot, Marcoot Jersey Creamery			

2012 Rural Development Investment in Illinois

Business Programs

Business and Industry Guaranteed Loans	\$20,981,500
Rural Business Enterprise Grants	\$600,000
Intermediary Relending Program	\$400,000
Rural Energy for America Program Grants	\$465,571
Rural Energy for America Program Guaranteed Loans	\$331,958
Advanced Biofuel Payments	\$2,981,359
Rural Economic Development Loans	\$1,390,000
Rural Economic Development Grants	\$120,000
Rural Microentrepreneur Assistance Grant	\$82,280
Value-Added Producer Grants	\$578,451

Total **\$27,931,119**

Housing Programs

Single Family Guaranteed Rural Housing Loans	\$450,244,010
Single Family Direct Housing Loans	\$17,441,884
Single Family Repair Loans and Grants	\$1,624,108
Multi-Family Rural Rental Housing Loans	\$16,220,439
Multi-Family Housing Rehab Loans	\$1,107,722
Multi-Family Rental Assistance	\$19,810,368
Multi-Family Rental Vouchers	\$305,640
Housing Preservation Grants	\$99,620

Total **\$506,853,791**

Community Programs

Direct Community Facilities Loans	\$15,659,500
Community Facilities Grants	\$188,689
Economic Impact Initiative Grants	\$54,390
Delta Regional Authority CF Grant	\$70,000
Rural Community Development Grants	\$74,297
Water and Waste Loans	\$31,790,000
Water and Waste Grants	\$10,956,950
Water and Waste Predevelopment Grants	\$16,500
Water and Waste SEARCH Grants	\$40,000
Solid Waste Management Grants	\$15,094

Total **\$58,865,420**

Nationally Delivered Utility Programs

Electric	\$7,900,000
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Total **\$7,900,000**

Grand Total **\$601,550,330**



Illinois Rural Development employees gather at a Statewide Training Meeting in April 2012.



Program Summary

Committed to the future of rural communities.

HOUSING PROGRAMS: *Direct Loans and Grants - Apply to Rural Development. Loan Guarantees - Apply to intermediary (approved banks, mortgage companies)*

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Single Family Housing Direct Loans (502)	Provide safe, well-built, affordable homes for rural Americans	Families and individuals	Buy, build, improve, repair or rehabilitate the applicant's permanent residence.	Rural areas of 20,000 or less	Direct loan	Up to 100 percent of market value or cost, whichever is less. 33 and 38 years fixed rate. Applicants may be eligible for payment assistance (funded buy down) on the loan.
Single Family Housing Guaranteed Loans (502)	Help applicants buy their homes by guaranteeing loans made by private lenders	Families and individuals	Purchase new or existing home	Rural areas of 20,000 or less	Loan guarantee	30 year, fixed rate. Interest rate negotiated between lender and borrower. Loans to 100 percent of market value plus a guarantee fee.
Single Family Housing Direct Repair Loans and Grants (504)	Help very-low-income homeowners remove health and safety hazards or repair their homes	Families and individuals who currently own their home	Repair or replace roof, winterizing, purchase or repair of heating system, structural repair, and water, sewage connect fees, etc	Rural areas of 20,000 or less	Direct loan, grant	Loan up to 20 years at 1% percent; may not exceed \$20,000. Grants up to \$7500 only available to very-low-income applicants 62 or older who cannot afford to pay 1% loan.
Mutual Self-Help Housing Grants (523)	Assist lower income families in building their own homes	Non-profits and public bodies	Technical assistance to qualify and supervise small groups of families to build each other's homes	Rural areas of 20,000 or less	Grant	Two year grant agreement. Homeowners must provide 65% of the necessary labor.
Rural Rental Housing Direct Loans (515)	Provide safe, well-built, affordable rental housing for very-low, low and moderate income individuals and families	Individuals, limited profit and non-profit organizations	New construction or rehabilitation of rental housing	Rural of 20,000 or less	Direct loan; rental assistance	Non-profit up to 100% of total development cost; for-profit up to 97%. 30-year term with up to 50 year amortization. For-profit organizations with Low-Income Housing Tax Credits: 95% of total development costs.
Rural Rental Housing Guaranteed Loans (538)	Provide safe, well-built, affordable rental housing for very low to low income individuals and families.	Individuals, partnerships, LLC's, trusts, state and local agencies and Indian Tribes	New construction or substantial rehabilitation of rental housing	Rural of 20,000 or less	Loan guarantee	For-profit up to 90% loan to value; non-profit up to 97% loan to value. Repayment: 25 to 40 year fixed rates.
Housing Preservation Grants (533)	Repair and rehabilitate housing owned or occupied by very-low- and low-income rural families.	Non-profits and public bodies	Operation of a program which finances repair and rehabilitation for single family and small rental properties.	Rural areas of 20,000 or less	Grant	Two year grant agreement
Farm Labor Housing (514 & 516)	Provide safe, well-built affordable rental housing for farm workers.	Public and private non-for-profit (NFP) organizations, farm owners, farm partnerships, farm corporations and LLC's	New construction or substantial rehabilitation of housing for farm workers and agricultural processing workers.	No population restriction	Direct loan, grant	Loans up to 102% of total development cost at 1% for up to 33 years. Grants to NFP's for up to 90% of total development cost. Resident farm workers and processing workers must be permanent residents or US citizens.

BUSINESS PROGRAMS: *Direct Loans and Grants - Apply to Rural Development. Loan Guarantees - Apply to intermediary (approved lenders)*

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
B&I - Business and Industry	Create jobs and stimulate rural economies by providing financial backing for rural businesses.	Businesses apply through Federal or State chartered banks, credit unions, savings & loan associations or Farm Credit Services	Most legal business purposes except production agriculture. Includes acquisition, start-up and expansion of businesses that create rural employment	All areas except cities of more than 50,000 and their contiguous and adjacent urbanized areas	Loan guarantee	Lender and borrower negotiate terms. Interest rate tied to published rate that may change no more often than quarterly.
IRP - Intermediary Relending Program	Capitalize local revolving loan funds for the purpose of financing business facilities and community development.	Public bodies, non-profit corporations, Native American tribes, and cooperatives	Support community development, establish or expand businesses, create or save rural jobs	Rural areas and incorporated places with populations of less than 25,000	Direct loan	The intermediary makes loans to businesses on terms consistent with security offered. Loan term to intermediary is 1% interest for 30 years.
RBEG - Rural Business Enterprise Grants	Finance and facilitate the development of small and emerging private business enterprises.	Public bodies, private non-profit corporations, and federally recognized Native American tribes	Buy and develop land; establish a revolving loan fund; purchase equipment; construct buildings, streets, parking areas, utility extensions; adult job training; and rural distance learning networks	All areas except cities of more than 50,000 and their contiguous and adjacent urbanized areas	Grant	When grant funds are used for revolving loan fund (RLF), the intermediary makes loans to businesses from its RLF on terms consistent with security offered.
REDLG - Rural Economic Development Loans and Grants	Finance economic development and job creation through local rural utilities.	Electric and telephone utilities eligible for financing from the Rural Utilities Service	Establish revolving loan funds or lend funds to local for-profit and non-profit businesses as well as public bodies for projects that will create or retain jobs	All areas except cities of more than 50,000 and their contiguous and adjacent urbanized areas	Direct loan; grant for revolving loan program	The intermediary (electric or telephone utility) makes loans to ultimate recipients. Loans to the utility are 0% interest for up to 10 years.
RBOG - Rural Business Opportunity Grants	Finance technical assistance for business development and conduct economic development planning in rural areas.	Public bodies, non-profit corporations, Indian tribes on Federal or State reservations, and cooperatives with primarily rural members	Technical assistance, leadership development, new business support centers, economic development planning and training	All areas except cities of more than 50,000 and their contiguous and adjacent urbanized areas	Grant	Must be completed within 2 years after project has begun.
RCDG - Rural Cooperative Development Grants	Establish and operate centers to help set up cooperatives or improve the operations of existing cooperatives, resulting in an improved rural economy.	Non-profit corporations and institutions of higher learning. Apply directly to the Rural Development National Office	Conduct feasibility studies, business plans, and applied research plus provide training, instruction and other technical assistance to existing cooperatives and businesses seeking to form a cooperative	All areas except cities of more than 50,000 and their contiguous and adjacent urbanized areas	Grant	Specific selection criteria. Grants are awarded on a competitive basis; require a minimum 25% match.
VAPG - Value-Added Producer Grants	Help agricultural producers enter into activities that add value to their commodities.	Independent producers, farmer and rancher cooperatives, agricultural producer groups, and majority-controlled producer-based business ventures	Planning purposes such as conducting feasibility studies or business plans; or as working capital to help start or expand the operations of a venture	No population restriction	Grant	Specific selection criteria. Grants are awarded on a competitive basis. Funds cannot be used to build facilities or purchase equipment. Dollar-for-dollar match required.
REAP - Rural Energy for America Program	Support for energy efficiency and renewable energy systems in rural areas.	For renewable energy, energy efficiency improvements, feasibility studies - agricultural producers and rural small businesses For energy audit and renewable energy development assistance - public bodies, institutions of higher learning, rural electric co-ops and others	Renewable energy projects, energy efficiency improvements, feasibility studies, and energy audit and renewable energy development assistance	All areas except cities of more than 50,000 and their contiguous and adjacent urbanized areas	Loan guarantee and grant	Specific selection criteria. Loans cannot exceed 75% of eligible project costs. Grants are awarded on a competitive basis; cannot exceed 25% of eligible project costs.
RMAP - Rural Microentrepreneur Assistance Program	Provide support for the ongoing success of rural micro-entrepreneurs and microenterprises.	Non-profit entities and public institutions of higher learning that have managed revolving loan funds, been trained in microenterprise development or are active in the SBA Microloan Program	Making microplans for working capital, furniture, supplies, inventory and equipment, debt refinancing, business acquisitions; business-ready real estate. Grants for training and assistance for current and potential micro-borrowers	All areas except cities of more than 50,000 and their contiguous and adjacent urbanized areas	Grant/loan combo; loan only; technical assistance-only grant	Loan repayment: 20 years at 2%; two year payment deferral. Minimum loan - \$50,000; maximum loan in any given year - \$500,000

COMMUNITY PROGRAMS: *Direct Loans and Grants - Apply to Rural Development. Loan Guarantees - Apply to intermediary (approved lenders)*

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
CF - Community Facilities Direct Loans and Grants GCF Guaranteed Community Facilities Loans	Provide essential community facilities for rural communities.	Public bodies, non-profit organizations, and Indian tribes.	Build facilities and purchase equipment for fire and rescue, early warning systems, police stations, health clinics, schools, libraries, hospitals, etc. <u>Guaranteed Loans</u> are made by a private lender and guaranteed by Rural Development for the same uses.	Rural areas of 20,000 or less	Direct loan, loan guarantee, grant	<u>Direct</u> - up to 100% of market value. 40 years or life of security. <u>Grant</u> - maximum 75% of project cost. <u>Guarantee</u> - up to 90% of lender's total loan to the borrower; fixed or variable rate set by lender; useful life not to exceed 40 years
RCDI -Rural Community Development Initiative	Help recipients develop the capacity to undertake housing, community, or economic development projects.	Private, non-profit or public organizations legally organized for at least 3 years and have experience working with non-profit organizations and low-income communities	Intermediary provides technical and financial assistance to help non-profits and low-income rural communities undertake housing, community, or economic development projects.	All areas with less than 50,001 residents and not contiguous or adjacent to an urban area	Grant	Grants are awarded on a competitive basis. Three year grant agreement with matching funds.
Water and Waste Disposal	Develop water and wastewater systems.	Public entities, Indian tribes, and non-profit corporations	Build, repair, and improve public water systems, and waste collection and treatment systems, and related costs.	Rural areas, cities, and towns up to 10,000	Direct loan; grant; loan guarantee	Interest rates are set quarterly. Repayment - up to 40 years. Grants may be available. Guarantees up to 90% available to eligible lenders.
PPG - Predevelopment Planning Grants SEARCH - Special Evaluation Assistance for Rural Communities and Households	Pay costs associated with developing an RD application for a proposed water or wastewater project.	Public entities and non-profit corporations	Predevelopment costs, (e.g., preliminary engineering and environmental report) SEARCH uses include studies (PER, environmental) preliminary design and technical assistance.	PPG - Rural areas of 10,000 or less SEARCH - Rural areas of 2,500 or less	Grant	Median household income in the service area must be less than \$39,056. PPG - Grants up to \$25,000 or 75 percent of the project costs, SEARCH - Grants available up to 100% of eligible costs; \$30,00 maximum grant
SWMG - Solid Waste Management Grants	Reduce or eliminate pollution of water resources and improve solid waste sites.	Non-profit organizations and public bodies	Provide technical assistance and training to communities. Improve planning and management of solid waste facilities.	Rural areas, cities and towns up to 10,000	Grant	Projects are funded based on selection at the National level. Applications are accepted from October 1 to December 31 of each year.
DLT - Distance Learning and Telemedicine	Bring electronic educational resources to rural schools and improve rural health care delivery.	For-profit and non-profit incorporated entities that operate rural schools, libraries, health care clinics and other educational or health care facilities	Hardware and software (e.g., cameras, video monitors, computers, and LAN) and for healthcare facilities (e.g., medical records programs, teleradiology, digital microscopes)	Rural areas with population of 20,000 or less	Direct loan and/or grant	Matching funds are required.
Community Connect	Provide broadband in unserved areas to provide public safety services and foster economic growth.	For-profit entities, non-profit and cooperative associations, public bodies and other utilities. Apply directly to Rural Development National Office.	Construct, acquire, or lease facilities to deploy broadband transmission services. Improve, expand, construct or acquire a community center with at least 10 computer access points.	Rural areas with population of 20,000 or less	Grant	Grants awarded on a competitive basis annually. 15% matching contribution required. \$50,000 minimum; no maximum amount.
Farm Bill Broadband Program	Bring broadband service to unserved and underserved communities.	Legally organized entities (except those serving more than 2% of the telephone subscriber lines) providing or proposing to provide broadband service in eligible communities	Construct, acquire, and improve broadband transmission facilities and equipment; land and buildings used to provide broadband service; and refinance Telecommunications Program debt.	Eligible rural communities with population of 20,000 or less	Direct loan	Loans are made at the Treasury rate of interest at the time of the advance, term based on economic life of the assets financed. Loans are guaranteed at the interest rate set by the private lender for no more than 80% of the principal amount.
Electricity and Telecommunications	Provide reliable, affordable electricity and telecommunications.	For profit entities, non-profit and cooperative associations, public bodies, and other utilities. Apply directly to Rural Development National Office.	Upgrade, expand, maintain, and replace the rural electric infrastructure, such as generation, transmission, and distribution of electric power, 911 emergency service, telecommunications, fiber optic cable and broadband services.	<u>Electric</u> - Rural areas as defined by the U.S. Census. <u>Telecommunications</u> - Rural areas with 5,000 or less	Direct loan; loan guarantee	Interest rates are established in accordance with 7 CFR 1745.

Contact Information

Contact any USDA Rural Development office for more information about the agency's funding opportunities.

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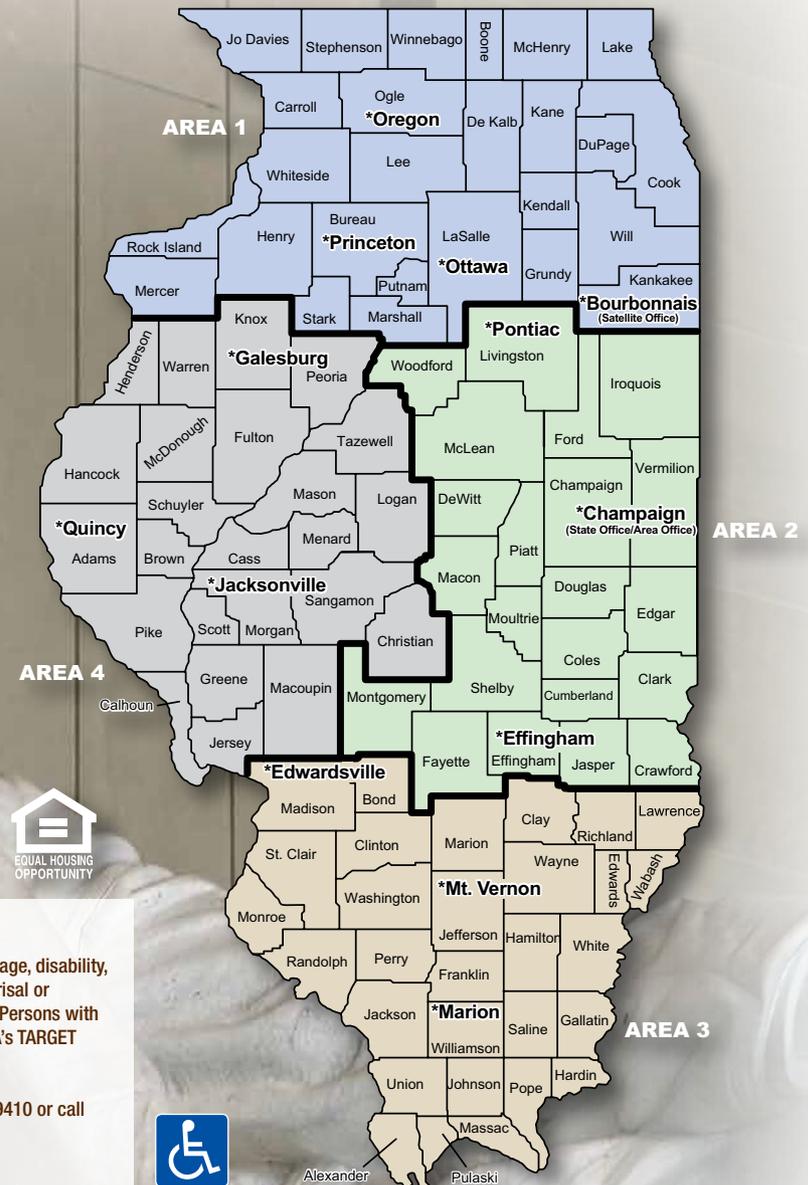
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