

MISSOURI

USDA



Committed to the future of rural communities.



**BUILDING
COMMUNITIES**

Every Day... Every Way

2011 ANNUAL REPORT

2011 Missouri Highlights



Anita J. (Janie) Dunning
Missouri State Director

USDA Rural Development's mission is to increase economic opportunity and improve the quality of life for people in rural Missouri. USDA believes rural Missourians deserve the same services enjoyed by people in suburban and urban areas while retaining the advantages of small town living. During the last several years, I am proud to see the benefits our programs have made to individuals, families, businesses and communities.

Many individuals and families have realized the dream of home ownership through the housing program. The business programs have helped save and create jobs and expand economic development. Through our community facilities programs, we have helped build infrastructure, finance health care facilities and assist with the safety and protection of our rural residents. Additionally, the utility programs are helping to ensure electricity, water, and waste water services are available plus expand the internet and broadband services in rural areas.

The programs my outstanding Rural Development staff deliver are making a difference in encouraging people to live, work, and raise families in rural Missouri. We are a leader in standing with our rural communities to keep them vibrant and sustainable.

Thank you for your partnership in our endeavors and I look forward in working together to insure an even better future for rural Missouri.



Thomas J. Vilsack
Secretary of Agriculture

Strong rural communities are key to a stronger America. President Obama has acknowledged as much in his travel to rural communities, and through the creation of the first-ever White House Rural Council, and at USDA we share his conviction.

Over the decades, USDA has enhanced the vital contributions of rural America to our nation's prosperity, security and success. With the current economic challenges, USDA has responded focusing on efforts that maximize the use of program funding, streamlining processes and promoting thriving economies and job creation in rural America.

Through Rural Development programs USDA continues to work alongside farmers, ranchers, homeowners, businesses, nonprofits, cooperatives, Tribes and local governments to effectively enhance the country's economic climate. These partnerships allow us to leverage private and public funding to promote local and regional business development, infrastructure build-out and access to affordable credit in rural areas. During the last fiscal year, the cumulative results of these efforts have helped save or create thousands of jobs in rural America and beyond.

This responsiveness and innovation is nothing new for USDA. Our employees understand the prosperity challenges of rural America and how each community's needs are unique. Our dedicated Rural Development staff, who live and work in the communities they serve, are able to hear and respond quickly to local issues. Through a variety of business, economic development, utility and housing programs, our Rural Development specialists are doing more for rural communities than ever before.



Dallas Tonsager
Under Secretary for Rural Development

In Fiscal Year 2011, USDA Rural Development delivered programs to the American people that created jobs and new economic opportunities in rural communities. I am proud to report that our three mission areas, Housing, utilities and Business and Cooperative Programs, have collectively helped save or create thousands of jobs in rural America.

These good paying jobs will have a lasting impact across the country. In addition to the investments of countless businesses, nonprofits, cooperatives, Tribes and local governments that partner with us, much credit is due to our talented, efficient and dedicated workforce of USDA employees who deliver Rural Development assistance in small communities and remote areas across all 50 states and the territories of the United States. Their continued commitment to rebuilding and revitalizing rural America is shared by myself, Secretary Vilsack and President Obama. In the upcoming year, we will continue to work with communities, residents and others to ensure that rural America continues to be a healthy, safe and prosperous place to live, work and raise a family.

Statewide

- \$862 MILLION Invested in support of economic development for Rural Missouri
- \$3.3 MILLION delivered each day in Missouri to improve quality of life
- 1.5 CENTS in administrative cost for every dollar distributed

Housing

- Assisted almost 6,000 households with affordable housing representing \$521 MILLION
- 2nd most multi-family housing complexes (701) in nation serving 15,282 elderly and family households

Electric

- 13 projects to electric cooperatives for \$205 MILLION to improve electrical service

Business

- \$55 MILLION through loan guarantees for rural businesses to save and create jobs

Water

- 51 loans and grants representing \$37 MILLION assisted over 6,000 families with adequate drinking water and improved waste disposal

Community

- 76 projects benefited with \$13.3 MILLION investment
- Supported health care projects, public safety, public facilities, public maintenance vehicles, libraries and other community projects



American Recovery and Reinvestment Act

\$764,205,537

204 Businesses/Communities

3,264 Households

The American Recovery and Reinvestment Act (ARRA) was created by President Obama in 2009 to create and save jobs.

Although the two year funding was complete September 30, 2010, the positive effects of the ARRA funds continue to make a difference in Missouri.

Missouri is pleased to report that nearly 12,000 jobs were created or saved as a result of the approximately \$750 MILLION ARRA investments in Missouri. Several program areas contributed to the creation of jobs including: single family housing guaranteed - 3,437; broadband - 2,566; community facilities - 2,261; water and wastewater - 1,777; business and industry - 973; single family direct - 582; and rural business enterprise grants - 8 jobs. These jobs are resulting in a positive economic impact across Missouri rural communities.



Recovery investments in Missouri include:

- **Homeownership**
- **Emergency vehicles and equipment**
- **Hospitals and clinics**
- **Water and sewer projects**
- **Broadband and rural electricity**
- **Renewable energy and energy efficiency**



Business & Industry

Business & Industry (B&I) loan guarantees benefit lenders, businesses and communities. Lenders reduce their risk and boost their lending limit. Businesses can secure financing with competitive rates and terms. Communities can profit from a stronger business base. **Rural Economic Development Loans (REDL)** are available to utility cooperatives at zero interest for 10 years to support area economic development.



JANUARY 2012

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1 NEW YEAR'S DAY	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16 MARTIN LUTHER KING, JR. DAY FEDERAL HOLIDAY	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	"All glory comes from daring to begin." Eugene F. Ware			

Cultural Transformation

Missouri USDA Rural Development has accepted Secretary Vilsack's challenge to implement diversity and inclusion in our state. One way we have done this is by recruiting and employing a diverse group of 12 young individuals through the Student Trainee Program. They help create an agency that mirrors the demographic of Missouri. Each individual is talented and brings fresh ideas to the agency. Diversity does not only equate to differences in gender or ethnicity. All people have varied work styles, personality traits, backgrounds, and cultures. By creating a work environment that is courteous and considerate of those differences, we then create an agency with higher retention rates regardless of differences. A workforce considerate of these factors combined with the mission of the agency equals Missouri Rural Development better serving all our customers.



FEBRUARY 2012

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
<p>"Some succeed because they are destined to, but most men succeed because they are determined to." <i>Henry Van Dyke</i></p>			1	2	3	4
5	6	7	8	9	10	11
12	13 <small>LINCOLN'S BIRTHDAY</small>	14 <small>VALENTINE'S DAY</small>	15	16	17	18
19	20 <small>WASHINGTON'S BIRTHDAY FEDERAL HOLIDAY</small>	21	22	23	24	25
26	27	28	29			

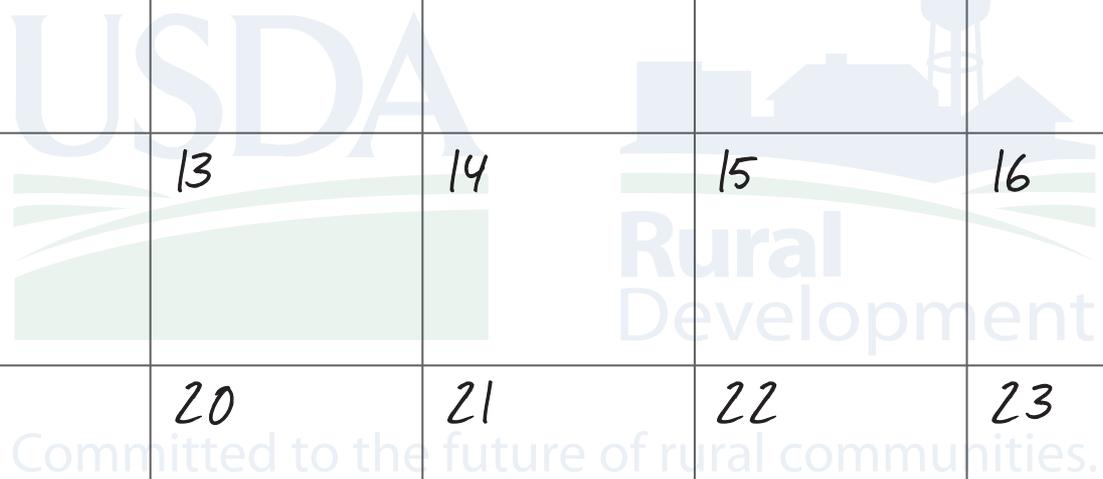
Public Safety

Community Facilities (CF) grants and loans can help public entities and non-profit organizations provide for the safety of their rural communities when local needs exceed the availability of funding.



MARCH 2012

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
"You can't climb the ladder of success with your hands in your pocket."				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
DAYLIGHT SAVINGS TIME BEGINS						ST. PATRICK'S DAY
18	19	20	21	22	23	24
25	26	27	28	29	30	31



Safe Water

Direct and Guaranteed **Water and Waste Disposal (WW)** loans and grants can help a rural community be a healthier place to live by providing the funding for a plentiful supply of clean water at the lowest possible cost.



PHASE 4 IMPROVEMENTS - CONTRACT B 250,000 GALLON TANK

Ralls County PWS No.1
3316 Market Street, Hannibal, MO 63401

Klinger & Associates, P.C.
4510 Paris Gravel Rd., Hannibal, MO 63401

Caldwell Tanks, Inc.
4000 Tower Rd., Louisville, KY 40219



Financed by United States Department of Agriculture (USDA) Rural Development

This institution is an equal opportunity provider.

Barack Obama, President of the United States
Tom Vilsack, Secretary of the Agriculture



APRIL 2012

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3	4	5	6	7
8 EASTER	9	10	11	12	13	14
15	16	17	18	19	20	21
22 EARTH DAY	23	24	25	26	27	28
29	30	"Always do your best. What you plant now, you will harvest later." <i>Og Mandino</i>				

Business Development

Public bodies and non-profit organizations are eligible for **Rural Business Enterprise Grants (RBEG)** that help to foster a healthy business climate by creating economic opportunities for small and emerging rural business. They can use the grants for revolving loans funds, land, equipment, infrastructure and training.



MAY 2012

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
"Do not go where the path may lead, go instead where there is no path and leave a trail." <i>Ralph Waldo Emerson</i>		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
MOTHER'S DAY						
20	21	22	23	24	25	26
27	28	29	30	31		
	MEMORIAL DAY FEDERAL HOLIDAY					

Homeownership

Homebuyers can always get more for their money with Rural Development home loans. They require no down payment or mortgage insurance and are available to homebuyers with modest incomes. Homebuyers work with the lender of their choice with the **Guaranteed Rural Housing (GRH)** program and with Rural Development for the Direct home loan program.



JUNE 2012

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
"A house is made of walls and beams; a home is built with love and dreams."					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
FATHER'S DAY	25	26	27	28	29	30

...Increasing Housing Opportunities

Community Healthcare

Community Facility (CF) loans, grants and loan guarantees with local lenders help public bodies and non-profit organizations provide essential facilities and services. The availability of quality healthcare is critical for the future of rural communities.



JULY 2012

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	"Perseverance is not a long race; it is many short races one after the other." <i>Walter Elliot</i>			

Waste Water Resources

Water and Waste Disposal (WW) loans and grants help rural communities provide environmentally safe infrastructure crucial for their economic growth and quality of life.



AUGUST 2012

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
"The secret of achievement is not to let what you're doing get to you before you get to it."			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	



Energy Programs

Programs are available to help rural small businesses and agricultural producers improve their bottom line. Both are eligible for **Renewable Energy for America (REAP)** grants and loan guarantees to purchase renewable energy systems and make energy efficiency improvements. The **Rural Economic Development Loan and Grant (REDL) (REDG)** program provides interest free loans and grants to local utilities that re-lend money to local businesses for projects that will create and retain jobs in rural areas. Agricultural producers can apply for **Value Added Producer Grants (VAPG)** to help them add value to their commodities.



SEPTEMBER 2012

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
"Blowing out the other fellow's candle won't make yours shine any brighter."						1
2	3	4	5	6	7	8
	LABOR DAY FEDERAL HOLIDAY					
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

Rental Housing

Rural Development works with developers to ensure that affordable rental housing is available for families and seniors with modest incomes in rural communities. **Rural Rental Housing (RRH)** direct and guaranteed loans are available at low interest rates for the construction of new complexes or the purchase of existing properties.



OCTOBER 2012

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1	2	3	4	5	6
7	8 <small>COLUMBUS DAY FEDERAL HOLIDAY</small>	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31	"The road to success is marked with many tempting parking places."		

Public Services

Community Facilities (CF) loans, grants and loan guarantees can help public bodies and non-profits provide essential public services. Grants are available through the **Economic Impact Initiative (EII)** in communities struggling with high non-employment.

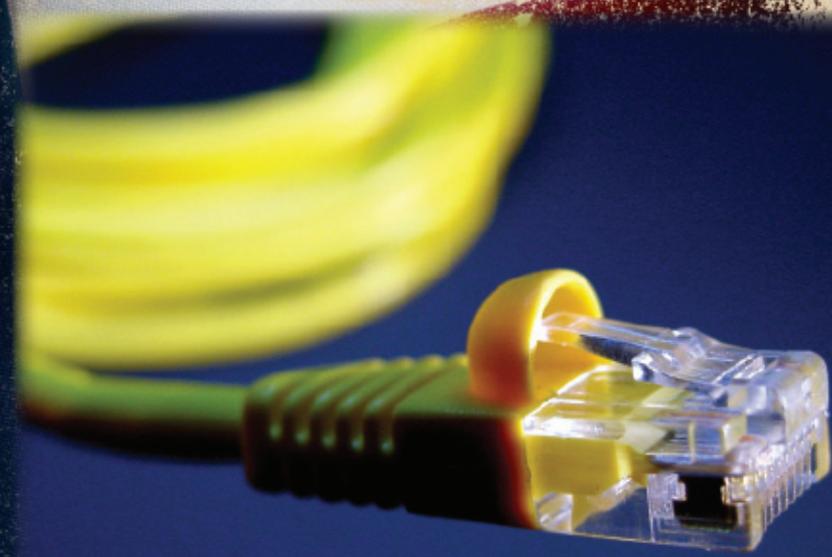


NOVEMBER 2012

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
"Have the courage to let go of the things not worth sticking to."				1	2	3
4 <small>DAYLIGHT SAVINGS TIME ENDS</small>	5	6 <small>ELECTION DAY</small>	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22 <small>THANKSGIVING FEDERAL HOLIDAY</small>	23	24
25	26	27	28	29	30	

Broadband

The **American Recovery and Reinvestment Act** provided \$2.5 billion in grants and loans to encourage the deployment of high speed internet service to rural residents, anchor institutions and businesses across the country through USDA's **Broadband Initiative Program (BIP)**. Broadband will help to create jobs, spur economic development, and equalize educational opportunities.



DECEMBER 2012

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
<p>"Feeling gratitude and not expressing it is like wrapping a present and not giving it." <i>William Arthur Ward</i></p>						1
2	3	4	5	6	7	8
9	10	11	12	13	14 <small>PEARL HARBOR DAY</small>	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31	<small>CHRISTMAS FEDERAL HOLIDAY</small>				

Missouri Accomplishments

Type of Assistance	Recipients	Dollars
Rural Business Enterprise Grants	24	\$849,000
Rural Business Opportunity Grant	1	\$49,601
Emergency Community Water Assistance Grant	1	\$103,500
Water & Waste Loans	32	\$28,362,900
Water & Waste Grants	19	\$9,317,020
Predevelopment Planning Grant	5	\$34,000
Business & Industry Guaranteed Loans	29	\$40,453,000
Community Facility Direct Loans	22	\$10,904,582
Community Facility Guaranteed Loans	3	\$1,504,000
Community Facility Grants	23	\$360,978
Community Facility Economic Impact Grants	28	\$493,625
Housing Preservation Grants	3	\$202,533
Multi-Family Housing Guaranteed Loan	1	\$3,129,000
Multi-Family Housing Direct Loans	1	\$3,467,000
Multi-Family Housing Rental Assistance	13,999	\$18,900,000
Multi-Family Housing Voucher Assistance	416	\$828,696
Rural Economic Development Grant (Electric)	1	\$300,000
Rural Economic Development Loan (Electric)	1	\$740,000
Rural Microenterprise Assistance Grant	3	\$212,500
Rural Microenterprise Assistance Loan	3	\$950,000
Renewable Energy Assistance Program Grants	44	\$1,049,304
Renewable Energy Assistance Program Guaranteed Loans	3	\$174,999
Energy Feasibility Grants	4	\$112,875

Type of Assistance	Recipients	Dollars
Advanced Biofuels Payment Program	13	\$10,307,378
Single Family Housing Direct Loans	857	\$38,273,670
Single Family Housing Guaranteed Loans	4,524	\$481,035,844
504 Loans and Grants	425	\$1,726,226
Electric Project Funding	13	\$205,480,000
Telecommunication Funding	6	\$2,795,320

Total

\$862,117,551





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 and participating lenders, 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% of market value or cost, whichever is less. 33 and 38 years fixed rate. Applicant may be eligible for payment assistance (funded buy down) on the loan.
Single Family Housing Guaranteed Loans	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% of market value. 2% origination fee plus annual fee of .3% on unpaid principal balance.
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, and low income individuals and families.	Individuals, limited profit and non-profit organizations.	New construction or rehabilitation of rental housing.	Rural areas 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 areas 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.	Public bodies and non-profit organizations.	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-profit 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 participating 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 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, training, new business support centers, economic development plans.	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.	To conduct feasibility studies, business plans, and applied research as well as provide training and other technical assistance to new and existing cooperatives and businesses.	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 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	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.	Loans for working capital; purchase of 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 participating lenders*

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
CF - Community Facilities (Faith-Based and First Responder)	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.	Rural areas of 20,000 or less.	Direct loan, loan guarantee, grant.	Direct - 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%; 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) for entities intending to apply in the near future for water and waste funding from Rural Development. SEARCH uses include preliminary design and technical assistance.	<u>PPG</u> - Rural areas of 10,000 or less <u>SEARCH</u> - Rural areas of 2,500 or less.	Grant.	Median household income in the service area must be less than \$39,056. Applications accepted year round. <u>PPG</u> - Grants up to \$25,000 or 75 percent of the project costs, <u>SEARCH</u> - 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 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 free from charges for two years.	Rural areas with 20,000 or less.	Grant.	Grants awarded on a competitive basis annually. 15% matching contribution required. \$50,000 minimum; no maximum amount.
BIP - Broadband Initiatives 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 20,000 or less.	Direct loan; loan guarantee.	Loans are made at the Treasury rate of interest at the time of the advance for a period equal to expected composite 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, digital switching equipment, fiber optic cable, telecommunications 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.

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