

MISSOURI

USDA



Committed to the future of rural communities.



**BUILDING
COMMUNITIES**

Every Day... Every Way

2012 ANNUAL REPORT



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 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 to working together to ensure 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, non-profits, 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 to 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 2012, 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-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, non-profits, 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 throughout 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.



Committed to the future of rural communities.

2012 Missouri Highlights

Statewide

- \$961 MILLION invested in support of economic development for Rural Missouri
- \$2.6 MILLION delivered each day in Missouri to improve quality of life
- 1.5 CENTS in administrative cost for every dollar distributed

Housing

- Assisted almost 5,700 households with affordable housing, representing \$586 MILLION
- 2nd most Multi-Family Housing complexes (671) in the nation, serving 14,739 elderly and family households

Electric

- 10 projects to electric cooperatives for \$253 MILLION to improve electrical service

Business

- \$21.7 MILLION through loan guarantees for rural businesses to save and create jobs

Water

- 43 loans and grants representing \$45 MILLION providing communities with adequate drinking water and improved waste disposal

Community

- 55 projects benefited with \$21 MILLION investment
- Supported health care projects, public safety, public facilities, public maintenance vehicles, libraries and other community projects



USDA is 150 Years Old This Year, And I Remember When...

On May 15, 1862, President Abraham Lincoln signed legislation to establish the United States Department of Agriculture (USDA). USDA – Rural Development (RD) was created in 1935. Throughout 2012, USDA recognized the successes of 150 years and the staff who contributed. This calendar is dedicated to my RD staff who works hard to make a difference to rural Missouri residents. An example of the loyalty of RD staff is Ms. Elvira Metz. State Director Janie Dunning wrote the following tribute to Ms. Metz to honor her memory and to acknowledge the contributions of all Missouri RD staff:

I have been fortunate to be a part of USDA- RD for over 44 years. Rural Development provides a valuable service to the rural areas of America. Adaptability and change are no strangers to employees of RD. There has been a lot of change in RD during its existence, including having a multitude of names, from Resettlement Administration to Farm Security Administration, to Farmers Home Administration, to Rural Development Administration, to Rural Economic and Community Development, to Rural Development Administration, and now to Rural Development. These changes, although sometimes difficult, have only made the agency and USDA better.

Missouri was fortunate to have an employee who started her career in 1935 with the beginning of RD (under a different name), and I was fortunate to have many conversations to learn about the early years. I would like to share some of Ms. Elvira Metz' story as she told it to me.

After graduating from high school in Oran, Missouri (population of approximately 1,200), and attending business college in Cape Girardeau, Missouri, Elvira Metz went to work for the Rural Rehabilitation Division of the Missouri Relief Commission at Benton, Missouri in September 1934. After three weeks at Benton, Missouri she was transferred to Sikeston, Missouri because she knew shorthand. Her salary of \$60 a month allowed her to purchase a brand new Model "A" Ford for \$700. She reflected that it was a beautiful chocolate brown color and had a heater and radio.

In July 1935, the Federal Government took over the Rural Rehabilitation Division of the Missouri Relief Commission and renamed it the Resettlement Administration, which was later renamed to Farm Security Administration. Its original function was to make loans and grants to Depression-stricken families. All of the office furniture (including the file cabinets) was made from wood by

employees of the WPA (Works Progress Administration, a Federal relief program also established in 1935). In 1946, the agency was again renamed – this time to Farmers Home Administration (FmHA). Elvira recalled that the first office of USDA she worked in was in the basement of a courthouse with one bare light bulb hanging from the ceiling as the source of lighting. Until furniture could be built, they used boxes to work on and she had an old, old, old manual typewriter.

The beginning loans that were made at that time were to purchase and operate farms. There were no rural housing loans or any of the over 40 programs now delivered by RD. All farm ownership loans included an extra \$25.00 for construction of a sanitary privy for the farmhouse. One borrower she remembers insisted that the privy be constructed in his front yard as he had never had anything so grand and wanted to show it off to all passersby.

Home Supervisors were assigned to each county office (the majority of these positions were held by women). The Home Supervisor, who had to have a college education, visited borrowers and helped to teach canning, meal preparation, sewing, financial management and record keeping. Every family had to have a pressure cooker! The Home Supervisors often wore gloves and a hat to their work. Bright nail polish was not allowed as the farmers might disapprove. In 1985, for the 50th anniversary of Farmers Home Administration, Missouri staff honored Elvira Metz for her service to USDA and the agency. During this same year, Elvira was among only six people in the United States who had more than 46 years employment with the agency. Those six were invited for a three day visit to Washington, DC. A reception and dinner with the Secretary of Agriculture was held in their honor. In 1987, Elvira was again invited to Washington, as she was one of only two employees with 50 years employment with the agency.

During many of the years when Elvira could have retired others asked her why she was still working and she responded, "The years have passed very fast. I still enjoy working with FmHA and the friendships formed over the years, both with co-workers and borrowers, mean a lot to me."

In 1996 after 61.5 years of dedicated service to USDA and RD, Elvira retired. She continued to live in Oran until she passed away in 2008 at the age of 91. Those of us who have been with the agency for a while still remember Elvira fondly and of the lives she touched during her tenure. In fact, when someone works for a long time past retirement, like me, the joke is always, "Are you trying to

be another Elvira?" We always smile.

The reason I wrote down this memory present my real thoughts. Like Elvira, those of us who work for USDA - Rural Development recognize the difference this department and this agency have had over the years, and are still making, on America. We each have the opportunity to come to work every day and make a difference in someone's life. Not everyone can say that. But the only way to be successful is to be willing to adapt to the changes going on around us. Most of us would say we would not want to work in the basement of a courthouse with a manual typewriter, a bare light bulb, and only one program. And, maybe we no longer are financing a "privy" as in the past. It is a different time and there are different needs and this is what USDA and its agencies do best, adapt and change to provide the best programs and best delivery to the customers they serve.

As a USDA, Rural Development employee, I know I feel honored to be able to have spent my 44 years as part of "Team USDA", delivering assistance that is so desperately needed in the rural areas of America. So, I finish my memory by saying, "In USDA, Rural Development we will leave the light bulb on for you, and **HAPPY 150TH BIRTHDAY USDA!**" Thank you to all my staff for improving rural Missouri!



Elvira Metz

Janie Dunning,
State Director

Missouri USDA,
Rural Development



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. 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.



Pioneer Warehouse and Logistics facility in Joplin



Producers Grain cooperative building in El Dorado Springs



Farmers Elevator and Exchange Company cooperative fertilizer storage and distribution facility in Monroe City



Producers Grain cooperative building in Nevada

JANUARY 2013

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
"The beginning is the most important part of the work." <i>Plato</i>		1 <small>NEW YEAR'S DAY</small>	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21 <small>MARTIN LUTHER KING, JR. DAY FEDERAL HOLIDAY</small>	22	23	24	25	26
27	28	29	30	31		

Missouri USDA Rural Development is committed to diversity and inclusion in the delivery of our programs and in our response to internal and external customers. We have established specific goals and activities designed to transition our agency into a high-performing, business-oriented workplace where all employees and customers are treated with dignity and respect and are provided the opportunity for success. To assure our goals are met and our activities pursued, a Cultural Transformation Team has been established. The team consists of employees from around the state. Each individual brings a unique background and valuable experiences to the team. This allows an expansion of ideas and an emphasis on understanding the populations we serve because the team members represent those groups. They live in the rural communities. Diversity does not only equate to differences in gender or ethnicity. All people have varied work styles, personality traits, backgrounds, and cultures. We strive to use these as resources to create a service and work environment that is courteous and considerate of all individuals. Such an approach results in Missouri Rural Development better serving all our customers.

MISSOURI *Cultural Transformation Team*



JANIE DUNNING
Missouri State Director



PAMELA ANOLIN
Rural Program Director



LINDSAY CHEEK
Area Technician



DAVID CREASON
Area Specialist



TERESA FULSON
Area Technician



JUNE HART
Area Technician



RAYMOND HOMER
Assistant to the State Director



MARK HULTGREN
Area Director



LUE LOCKRIDGE-LANE
Contract Program Manager



RAY MOWERY
Business Program Specialist



MARYANN SNODGRASS
Area Specialist



WADE STERLING
Area Technician



CLARK THOMAS
Community Programs Director



WHITNEY WATTS
Area Specialist



LINDA ZAMARIONE
Business Program Specialist



FEBRUARY 2013

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
<p>"Whenever you are asked if you can do a job, tell 'em Certainly, I can! – and get busy and find out how to do it." <i>Theodore Roosevelt</i></p>					1	2
3	4	5	6	7	8	9
10	11	12 <small>LINCOLN'S BIRTHDAY</small>	13	14 <small>VALENTINE'S DAY</small>	15	16
17	18 <small>PRESIDENT'S DAY & WASHINGTON'S BIRTHDAY FEDERAL HOLIDAY</small>	19	20	21	22	23
24	25	26	27	28		

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.



CF Direct Loan funds were provided to Andrew County Public Benefit Corporation to construct new county jail facilities.



Versailles purchased a new storm warning siren utilizing the CF Grant program.



CF Grant funds were used to purchase a new rescue truck for Fayette.

MARCH 2013

"Forewarned, forearmed; to be prepared is half the victory."
Miguel de Cervantes Saavedra

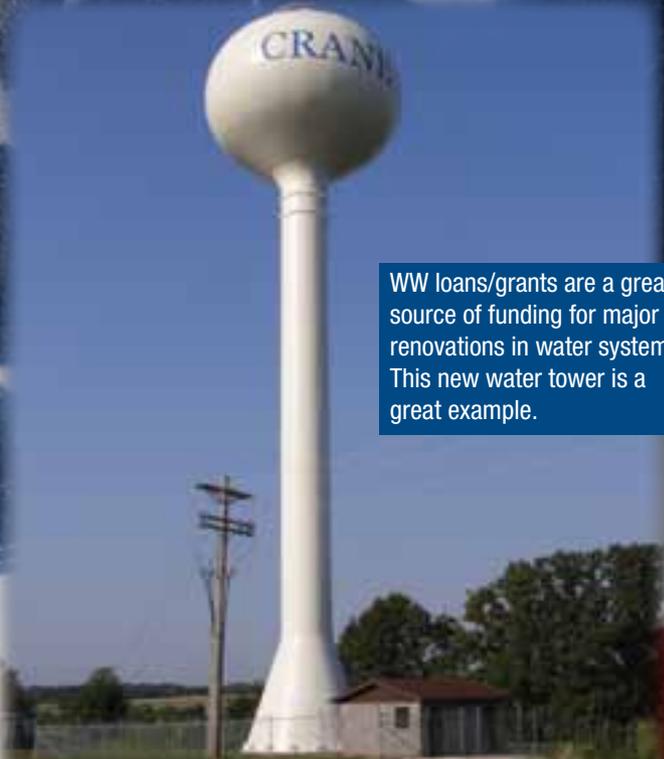
"Forewarned, forearmed; to be prepared is half the victory." <i>Miguel de Cervantes Saavedra</i>						1	2
3	4	5	6	7	8	9	
10	11	12	13	14	15	16	
DAYLIGHT SAVINGS TIME BEGINS							
17	18	19	20	21	22	23	
ST. PATRICK'S DAY							
24	25	26	27	28	29	30	
31							

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.



Scott PWSD #4 is adding 169 new residents to the district. The expansion is being financed with a WW Loan/Grant, assuring that the district has safe and reliable water at an affordable rate.



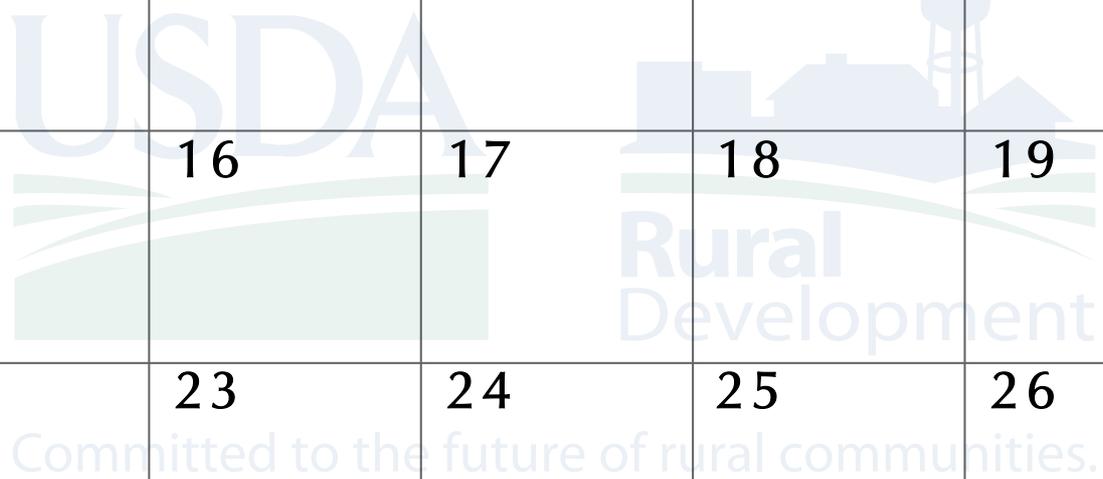
WW loans/grants are a great source of funding for major renovations in water systems. This new water tower is a great example.



Risco has a new water tower thanks to a WW Loan/Grant. The old tower could not be rehabilitated to serve the needs of Risco. Now the 346 residents have a new 50,000 gallon tank.

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	<p>"High quality water is more than the dream of conservationists, more than a political slogan; high quality water in the right quantity at the right place at the right time is essential to health, recreation and economic growth."</p> <p><i>Edmund S. Muskie</i></p>			



EARTH DAY



Business Development

Public bodies and non-profit organizations are eligible for **Rural Business Enterprise Grants (RBEGrants)** 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.



Extreme Clean LLC new full service car wash in Rolla.



Boonslick Industries in Boonville upgraded their technology systems using Rural Business Enterprise Grant funds.



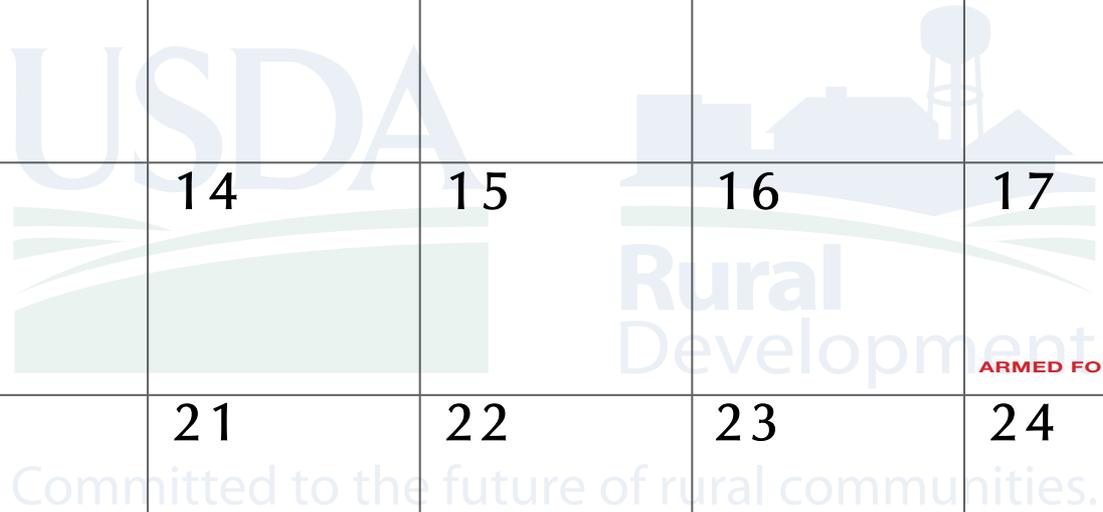
Lockwood Exchange cooperative building and elevator



Lifeflight Eagle air ambulance helicopter hanger and pad in Odessa

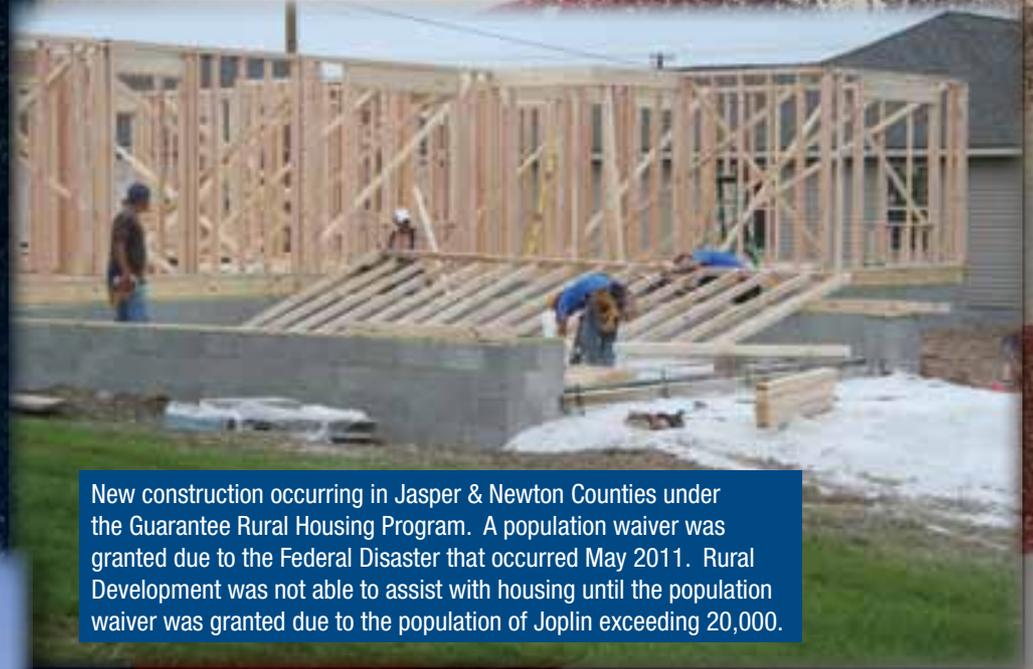
MAY 2013

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
<p>"Whenever you see a successful business, someone once made a courageous decision." <i>Peter Drucker</i></p>			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
MOTHER'S DAY					ARMED FORCES DAY	
19	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 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.



New construction occurring in Jasper & Newton Counties under the Guarantee Rural Housing Program. A population waiver was granted due to the Federal Disaster that occurred May 2011. Rural Development was not able to assist with housing until the population waiver was granted due to the population of Joplin exceeding 20,000.



Utilizing the Section 504 Repair Loan and Grant Program, homeowner was able to secure funds to replace the roof and keep the monthly repayment cost very affordable.



New homeowners used the Direct Loan program to purchase this existing home with 100% financing.

JUNE 2013

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
"The time to repair the roof is when the sun is shining." <i>John F. Kennedy</i>						1
2	3	4	5	6	7	8
9	10	11	12	13	14 <small>FLAG DAY</small>	15
16 <small>FATHER'S DAY</small>	17	18	19	20	21	22
23	24	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.



Macon County Nursing Home District in Macon obtained CF Direct Loan funds to construct two new cottage homes, 2 unit residential care facility, and activity room, as well as an upgrade to their sprinkler system.



Scotland County Hospital District in Memphis constructed a new clinic addition as well as a library and conference area by accessing the CF Direct Loan and Grant programs.



Western Missouri Medical Center of Johnson County in Warrensburg constructed a new two story patient tower utilizing both the CF Direct and Guaranteed programs.

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	"Health is the thing that makes you feel that now is the best time of the year." <i>Franklin P. Adams</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.



City of Wardell used WW Loan/Grant funds to improve their wastewater lagoon. WW Loan/Grant funds are crucial in protecting the environment.

WW Loan/Grant funds are a great source of funding for major renovations in wastewater systems. This type of infrastructure is crucial for a community's economic growth and quality of life.



AUGUST 2013

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
"Planning is bringing the future into the present so that you can do something about it now." <i>Alan Lakein</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

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. Agricultural producers can apply for **Value Added Producer Grants (VAPG)** to help them add value to their commodities.



Located in Skidmore, MO, this represents a typical energy efficient grain drying system.

The community of Mercer, MO lost their only gas station over a year ago. Recognizing a need, Hometown Fuel, Inc. utilized funds under REAP to build a brand new facility, making it the only flex fuel pump in the area.

SEPTEMBER 2013

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2 LABOR DAY FEDERAL HOLIDAY	3	4	5	6	7
8	9	10	11 PATRIOT DAY	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	"Where there is an open mind, there will always be a frontier." Charles Kettering				

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.



Constructed in 1979, this 20 unit complex recently underwent rehab through the Multi-Family Housing Preservation Demonstration Program.



Managed by Brookview Management, this 16 unit complex represents a typical family Multi-Family Housing complex.



This 12 unit Non-Profit complex is owned and managed by a volunteer Board of Directors and provides a home for elderly and disabled individuals.

OCTOBER 2013

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
<p>"You cannot escape the responsibility of tomorrow by evading it today." <i>Abraham Lincoln</i></p>		1	2	3	4	5
6	7	8	9	10	11	12
13	<p>14</p> <p><small>COLUMBUS DAY FEDERAL HOLIDAY</small></p>	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

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.



The St. Clair County Courthouse in Osceola was repaired using CF Grant funds.



CF Grant funds were used to purchase a new forced air milk cooler for the school lunchroom.



Rural Business Enterprise Grant funds were utilized by Johnson County Board of Services to purchase new recycling bins for use at the Sheltered Workshop in Warrensburg.

NOVEMBER 2013

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
<p>"It is amazing what can be accomplished when no one cares who gets the credit." <i>Harry S. Truman & John Wooden</i></p>					1	2
3	4	5	6	7	8	9
<p>DAYLIGHT SAVINGS TIME ENDS</p>		<p>ELECTION DAY</p>				
10	11	12	13	14	15	16
	<p>VETERAN'S DAY FEDERAL HOLIDAY</p>					
17	18	19	20	21	22	23
24	25	26	27	28	29	30
				<p>THANKSGIVING FEDERAL HOLIDAY</p>		

Distance Learning & Telemedicine (DLT)

The **DLT Loan and Grant Program** is designed specifically to meet the educational and health care needs of rural Americans. Through loans, grants, and loan/grant combinations, advanced telecommunications technologies provide enhanced learning and health care opportunities for rural residents.



Mitzi Sutton, Director of Operation Mercy Health Research
Sisters of Mercy Health

Chris Collins, General Field Representative
Rural Utilities Service
USDA Rural Development

Distance Learning and Telemedicine Program Event Missouri USDA Rural Development

Mary Comstock, Treasurer
Education Plus Network

Rachel Robinson & Debby Brauch,
Director of Grant Development
SSM Cardinal Glennon Children's Hospital

John Graves, Interim CEO, & **Janie Dunning**
Missouri State Director USDA Rural Development
Sac-Osage Hospital



DECEMBER 2013

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3	4	5	6	7 <small>PEARL HARBOR REMEMBRANCE DAY</small>
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25 <small>CHRISTMAS DAY FEDERAL HOLIDAY</small>	26	27	28
29	30	31	"Be alert to give service. What counts a great deal in life is what we do for others." <i>Anonymous</i>			

Missouri Accomplishments

Type of Assistance	Recipients	Dollars
Business Programs		
Rural Economic Development Loans	6	\$3,220,000
Business & Industry Loans	15	\$21,730,000
Bioenergy Program for Advanced Biofuels	8	\$2,599,873
Rural Economic Development Grants	2	\$600,000
Rural Business Enterprise Grants	22	\$522,000
Rural Energy for America Program Grants	11	\$247,000
Rural Business Opportunity Grants	3	\$121,380
Rural Communities Development Initiative Grant	1	\$96,000
Predevelopment Planning Grants	2	\$13,300
Total	70	\$29,149,553

Housing Programs		
Single Family Housing Guaranteed Loans	5,041	\$552,603,385
Single Family Housing Direct Loans	358	\$32,181,934
Single Family Housing 504 Loans and Grants	265	\$1,632,492
Housing Preservation Grants	2	\$76,118
Multi-Family Housing Rental Assistance	13,477	\$22,003,397
Multi-Family Housing Voucher Assistance	554	\$1,221,060
Total	19,697	\$609,718,386

Community Programs		
Community Facility Direct Loans	13	\$20,591,528
Community Facility Grants	29	\$333,126
Community Facility Economic Impact Grants	13	\$149,450
Special Evaluation Assistance for Rural Communities & Households	2	\$23,100
Value-Added Producer Grants	15	\$1,494,828
Water and Waste Loans	27	\$36,025,600
Water and Waste Grants	16	\$9,164,840
Farmers Market Promotion Program	3	\$175,705
Federal State Marketing Improvement Program	1	\$59,678
Total	119	\$68,017,855

Type of Assistance	Recipients	Dollars
Nationally Delivered Utility Programs		
Electric Programs	10	\$252,990,000
Distance Learning & Telemedicine Grants	3	\$691,137
Public Television Digital Transition Grant	1	\$269,069
Total	14	\$253,950,206

Total Recipients	19,900
Grand Total	\$960,836,000

The central focus of USDA, Rural Development's work is serving the men and women who live, work, and raise their families in America's rural communities. Even in these challenging times, you can see from the results of this last year, that when community residents and leaders, all of our partners, and the strong support that we receive from the Missouri Congressional delegation work together, we have a great TEAM that will make a difference for rural communities in the years ahead.

"THANK YOU FOR THIS GREAT ACCOMPLISHMENT."

With Deepest Respect and Gratitude to All,

Janie Dunning
Missouri State Director





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 up to 100% of market value. 2% origination fee plus annual fee of .4% 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. Useful life not to exceed 40 years. <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 35 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 \$36,861. 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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www.rurdev.usda.gov/mo

Contact Information

Contact any USDA Rural Development office for more information about the agency's funding opportunities. (A) on the above map represents Area Office location and (S) represents a SubArea office.



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