



# Annual Report FY2012



*Committed to the Future of Rural Communities*

# Idaho FY2012 Annual Report



**Thomas J. Vilsack**  
*Secretary of Agriculture*

One hundred and fifty years ago, in the midst of an epic struggle upon which the fate of our nation and its experiment with a democratic government hung in the balance, our political leaders - led by President Lincoln - created the Department of Agriculture. The establishment of the department, in the midst of a civil war underscored the importance of agriculture and rural America to the country. What was true 150 years ago - remains true today - agriculture and rural America matter.

President Obama and I care deeply about rural communities. Over the last few years, we've made historic investments in rural America designed to drive job growth, improve

housing and infrastructure, and form the foundation of a rural economy that is built to last. Moreover, in recent years, rural communities have experienced strong job growth, particularly in the manufacturing and clean energy sectors, so that rural unemployment rates are dropping faster than in other parts of the country. Despite this job growth, rural communities are still facing significant challenges, including outmigration, lower incomes, higher poverty rates, and access to capital.

Since fiscal year 2010, USDA has seen our operating budget cut by \$3 billion, or 12%. This came on top of a \$4 billion contribution to help pay down the debt. Following a Department-wide review of operations, we created a Blueprint for Stronger Service to make USDA work better and more efficiently for the American people. Like families and businesses across the country, USDA is finding new ways to innovate while making investments that help drive economic growth in the long term. At the end of the day, we want farmers working hard to make a good living, and we want to offer good, middle class jobs for the 50 million people who call rural America home.



**Wally Hedrick**  
*State Director*

"I like to see a man proud of the place in which he lives. I like to see a man live in it so that his place will be proud of him"  
Abraham Lincoln

Lincoln said those words in reference to his thoughts on hometowns. It was President Lincoln, after all, who established the United States Department of Agriculture in 1862. And during this 150th Anniversary of USDA, I am honored to present our 2012 Annual Report providing a highlight of Idaho's rural community leaders and business owners efforts to improve the quality of life in their hometowns by assuming risk necessary to building infrastructure and create jobs. I commend the efforts of our staff who continue to make wise investments with your tax dollars and leveraging our investments with private and/or local funds in these communities.

Working with our partners, Idaho Rural Development invested over \$275 million resulting in 10,850 businesses and homes in twelve communities having improved water and waste systems supporting future growth in those communities. After waiting many years, the Downey Rural Fire District's new fire station became a reality, improving fire protection and emergency response times for area residents, through the CF loan and grant program. A locally-owned retailer's cash flow improved by \$45,000 per year by their bank restructuring their existing debt with a new loan using a B&I loan guarantee, saving a dozen jobs and allowing three new jobs to be created.

We do our best at USDA Rural Development to live up to President Lincoln's expectations . . . 150 years later, and into the future!



**Dallas Tonsager**  
*Under Secretary for Rural Development*

I am proud to represent an agency that works tirelessly to realize the President's vision for America: "a country that leads the world in educating its people; an America that attracts a new generation of high-tech manufacturing and high-paying jobs; a future where we're in control of our own energy; and our security and prosperity aren't tied to unstable parts of the world. An economy built to last, where hard work pays off and responsibility is rewarded." Undoubtedly, USDA Rural Development (RD) has a key role to play in this effort, for the continued revitalization of our American economy will depend upon a prosperous rural America.

Our direct personal contact with these communities creates efficiencies in program delivery in that one phone call to USDA Rural Development allows local elected officials to identify resources for a wide range of community and economic development activities. Our partnerships with public and private institutions allow us to fund local and regional business development, expand infrastructure and provide access to affordable, long-term credit in rural areas, necessary to strengthen local economies.

I take particular pride in noting that four of our largest programs at Rural Development operate with no appropriated budget authority. The Electric, Telecommunications, Community Facilities Direct Loan, and the Single Family Housing Guarantee programs are all operating at a negative subsidy rate. The performance of these programs, particularly in an extremely challenging economic environment, is a win for taxpayers, rural residents and communities working to enhance their quality of life.

# Investing In Rural Jobs



## Highlights Fiscal Year 2012

**92%**  
of Idaho investments are  
loans to be repaid over time

**24**  
business enterprises  
made energy investments

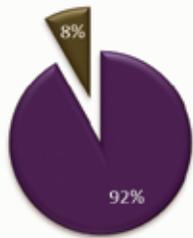
**507**  
jobs saved/created with 22 businesses  
assisted with Loan Guarantees

**1,552**  
rural families assisted with safe, affordable housing  
while saving jobs in housing-related industries

**10,855**  
homes and businesses in twelve rural  
communities have improved infrastructure  
for water and waste systems

**2**  
less than three cents of every dollar  
allocated to Rural Development  
in Idaho during FY 2012  
went to administrative costs

## Investment Type



Loans \$265,503,750

Grants \$22,900,910  
(includes \$13 million  
Rental Assistance)

Idaho Investments Fiscal Year 2012	
<b>Housing Investments</b>	
Single Family Direct Loans (502)	\$ 9,671,573
Single Family Guaranteed Loans (502)	\$183,915,025
Single Family Loans and Grants (504)	\$401,473
Housing Preservation Grants (533)	\$50,000
Mutual Self Help (523)	
Multi-Family Rental Assistance	\$13,071,915
Multi-Family Direct Loans (515)	
<b>Total:</b>	<b>\$207,109,986</b>
<b>Utility Investments</b>	
Water and Waste Loans	\$15,753,000
Water and Waste Grants	\$ 5,480,301
Rural Electricity	\$13,524,000
Telecom	\$47,870
<b>Total:</b>	<b>\$34,805,171</b>
<b>Business &amp; Energy Investments</b>	
Business & Industry Guaranteed Loans	\$17,215,184
Intermediary Relending Programs	\$224,000
Rural Business Enterprise Grants	\$209,500
Rural Microentrepreneurship (RMAP) Grants & Loans	\$77,565
Rural Business Opportunity Grants	\$30,000
Renewable Energy Grants & Loans	\$ 648,566
Value-Added Producer Grant	\$1,010,180
<b>Total:</b>	<b>\$19,414,995</b>
<b>Community Investments</b>	
Community Facilities Direct Loans	\$12,810,000
Community Facilities Guaranteed Loans	\$1,224,000
Community Facilities Grants	\$100,800
Economic Impact Initiative Grants	\$69,200
Rural Community Development Initiative Grants	
<b>Total:</b>	<b>\$14,204,000</b>
<b>Fiscal Year Grand Total</b>	<b>\$275,534,152</b>



Bonner County near Sandpoint, Schweitzer Ski Area in Background. Photo by John Lynn, Community Programs Specialist

# JANUARY

USDA Rural Development's mission is to increase economic opportunity and improve the quality of life for all rural Americans.

Rural Development Utilities Programs address rural residents' need for basic services such as clean running water, sewers and waste disposal, electricity, and telecommunications.

Housing Programs address the need for single-family, multi-family and farm labor housing. Community Facilities Programs help rural communities build or expand vital community facilities, such as health clinics,

fire and police stations, libraries, schools, and day care centers.

Business Programs help rural areas develop new job opportunities and increase access to capital, allowing businesses to remain viable in a changing economy.

USDA Rural Development is committed to the future of rural communities.

Photo —Bonner Community Food Bank building in Sandpoint, funded in part with USDA Community Facilities Loan Guarantee Program. Photo by Howard Lunderstadt, Community Programs Specialist



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	17	18	19
20	21 Martin Luther King Jr. Holiday	22	23	24	25	26
27	28	29	30	31		

December 2012						
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Rainbow Bridge near Smith's Ferry, Idaho. Photo by Kerrie Hurd, Public Affairs Specialist

# FEBRUARY

Funding assistance is provided through direct or guaranteed loans, grants, technical assistance, research and educational materials for utilities, housing, business, and renewable energy programs.

USDA Rural Development is proud to work in partnership with state, local, and tribal governments, as well as non-profit agencies and lenders. These partnerships are vital to leveraging funding and in the success of delivering our programs to create or preserve rural jobs, enable rural Americans to buy homes and help low-income rural residents rent apartments or other housing.

USDA Rural Development programs are provided across the nation through 47 state offices and 800 area and local offices.

The Idaho State Office is located in Boise, and maintains area offices in Blackfoot, Caldwell, Coeur d'Alene, and Twin Falls. Satellite offices supporting housing programs are located in Lewiston, Mountain Home, Preston, Rexburg, and Weiser.

Photo — New Waste Water Treatment Facility in Filer, funded in part through Water and Environmental Program(WEP). This project represents a considerable amount of cooperation and partnership between different governmental and partner agencies. Photo courtesy Sheri Hart, Filer City Clerk



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
National African American History Month					1	2
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17	18 President's Day	19	20	21	22	23
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January 2013						
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March 2013						
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Walters Ferry on the Snake River outside of Melba, Idaho. Photo by Miriam Haylett, Multi-family Housing Specialist

# MARCH

Reliable, affordable electricity is essential to rural Americans for their economic well-being and quality of life. USDA Rural Development's Electric Program makes loans and loan guarantees to finance the construction of electric distribution, transmission, and generation facilities, including systems improvements and replacements required to furnish and import electric service in rural areas.

USDA Rural Development continues to provide many programs for financing rural telecommunications infrastructure, which are administered by regional representatives.

The Telecommunications Infrastructure Loan Program makes direct and guaranteed loans to qualified organizations to furnish and improve telecommunications service in rural areas. All facilities financed must be capable of supporting broadband services.

The Rural Broadband Loan Program provides financing for the construction, improvement, and acquisition of facilities and equipment for broadband service in rural communities.

Broadband Community Connect Grants provide a critical link between essential community facilities in areas where no broadband service currently exists.

The Distance Learning and Telemedicine Grant and Loan program helps improve access to education and medical services enjoyed in urban areas.

Photo: Clark Fork resident tests the new computers and internet access at the newly completed community center after Pend Oreille Valley Network, Inc. brought wireless broadband services to the community using private investment and funding through the Community Connect Program. Broadband Internet access will be provided to local residents free of charge for two years at the community center. Photo: Jeff Beeman, North Idaho Area Director



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
National Women's History Month					1	2
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February 2013						
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An old orchard outside of Payette, Idaho. Photo by Joseph Cool, Rural Housing Specialist

# APRIL

Earth Day is observed annually across the country on April 22 to inspire awareness of and appreciation for the environment.

Through its Utilities Programs, USDA Rural Development recognizes Earth Day by awarding funding through loans, grants, and technical expertise, to help rural communities deliver safe, clean drinking water and environmentally sound wastewater disposal to rural residents.

Planning for, developing, and maintaining a community's physical infrastructure is essential both for service to current residents and for future economic growth.

Public entities and non-profit organizations can receive funding to build, repair, and improve these various public systems, which are essential to the quality of life and economic well-being of residents in rural areas and towns with a population of 10,000 or less.

Photo— Ms. Harbison's class joined the City of Bliss in celebrating the completion of a new wastewater system consisting of collection lines, lift stations, and a total containment lagoon system, made financially feasible through funding provided by the American Recovery and Reinvestment Act of 2009. Photo by Kerrie Hurd, Public Affairs Specialist.



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
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28	29	30	Earth Day is celebrated in the United States on April 22 to inspire awareness and appreciation for the Earth's environment			

March 2013						
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Middle Fork of the Salmon River. Photo by Shannon Madsen, Business Programs Specialist

# MAY

Essential community infrastructure is key to ensuring that rural areas enjoy the same basic quality of life and services enjoyed by those in urban areas.

USDA Rural Development's Community Facilities Program offers grants, direct loans and loan guarantees to develop or improve essential community services and facilities in rural areas.

Public bodies and non-profit organizations can use the funds to construct, expand or improve facilities in rural areas of up to 20,000 that provide health care, education, public safety, and public services, including hospitals, clinics, senior care facilities,

child care, fire and rescue stations, police stations, community centers, vocational and medical rehabilitation centers, group homes, schools, cultural facilities, and public transportation.

These facilities not only improve the basic quality of life, but also increase the competitiveness of rural communities in attracting and retaining businesses.

Photo — Kaniksu Health Services completed construction on a new community health center in Bonners Ferry, providing medical, dental and behavioral health services. Funded in part with the Community Facilities loan and grant program. Photo courtesy Kaniksu Health Services



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
National Asian-Pacific American Heritage Month			1	2	3	4
5	6	7	8	9	10	11
Mother's Day 12	13	14	15	16	17	18
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26	Memorial Day 27	28	29	30	31	

April 2013						
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June 2013						
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North Idaho photo by Camille Libby, Multi-family Housing Specialist

# JUNE

Well-built, affordable housing is essential to the vitality of rural communities.

USDA Rural Development's Rural Housing Programs give households and individuals the opportunity to buy, build, or repair their homes in rural areas under 20,000 in population. Eligibility for these loans, loan guarantees, and grants is based on family income and varies according to the median income for each county.

The Mutual Self-Help Housing Program enables low-income families to work together to become homeowners by helping

to build their own homes. Their sweat equity becomes their down payment.

Home improvement loans and grants help low-income families and individuals, often elderly, remove health and safety hazards from their homes or add safety features that will improve their quality of life.

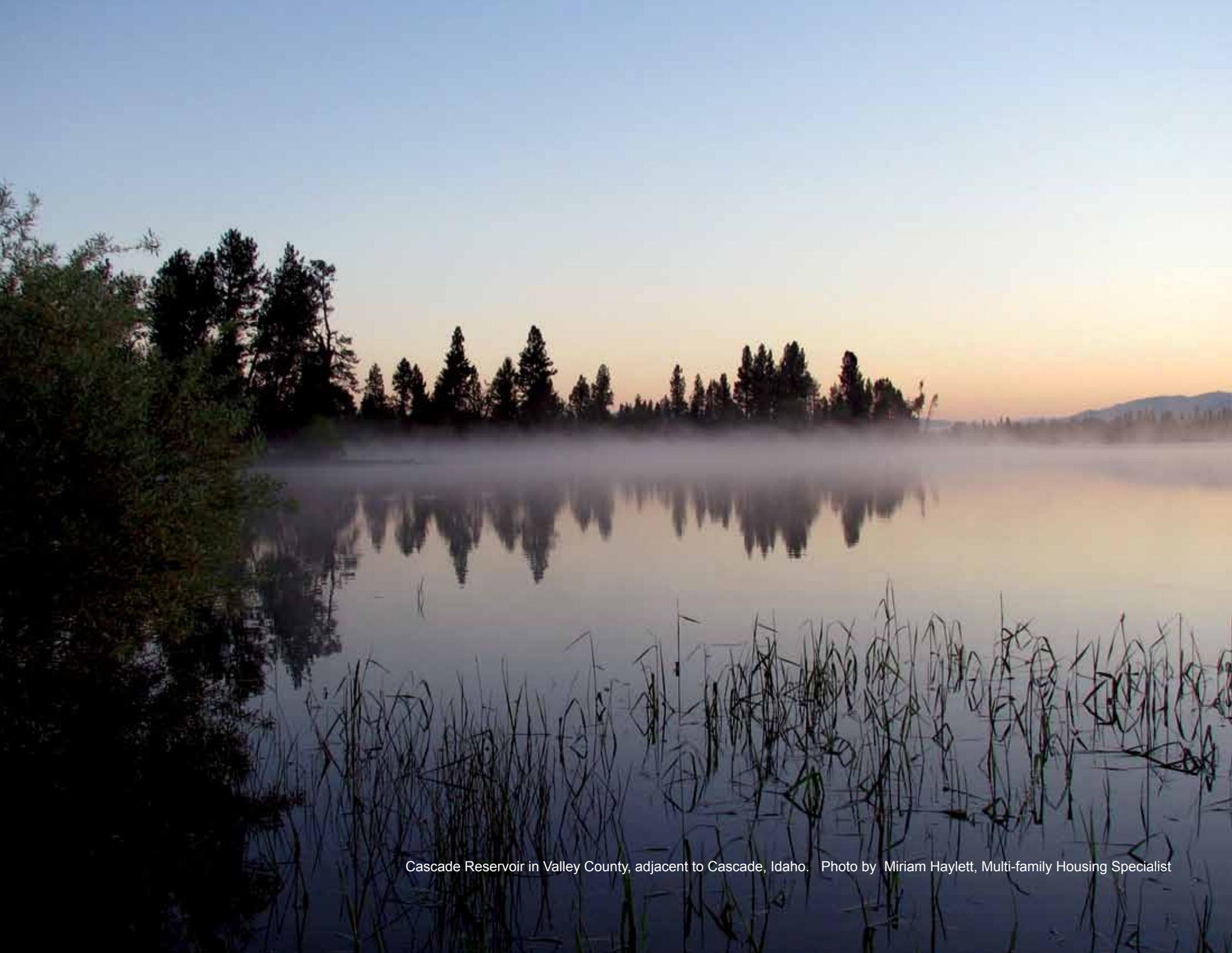
Photo — South Central Community Action Partnership is one of our partners administering the 523 Mutual Self Help Program providing technical assistance to first-time homebuyers who qualify for the 502 Direct home loans and contribute a significant portion of the labor needed to construct their home. Photo by Becky Dean, Central Idaho Area Director



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
National Homeownership Month						1
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16 Father's Day	17	18	19	20	21	22
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May 2013						
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Cascade Reservoir in Valley County, adjacent to Cascade, Idaho. Photo by Miriam Haylett, Multi-family Housing Specialist

# JULY

Apartment living is often an alternative for people who cannot afford the purchase price and maintenance costs of their own individual house.

Rural Rental Housing loans are made to finance building construction and site development of multi-family living quarters for people with low, very low and moderate incomes. Some units are reserved for people who are 62 and older.

Loans can be made to construct housing that will be operated in cooperative form, but loan funds may not be used to finance individually owned units within the project.

For families and individuals with very low incomes, Rural Development can help subsidize monthly rental payments, limiting these costs to

no more than 30 percent of the adjusted monthly income of the applicant.

USDA Rural Development also serves as the only national source of construction funds for dedicated farm labor housing through its Farm Labor Housing loan and grant programs, which enable farmers, public or private non-profit organizations, and units of State and local governments to build, buy, or repair farm labor housing.

Photo — Edenmoor apartments in Moscow recently underwent a multimillion dollar interior and exterior remodel, financed in part with the Multi-Family Housing Preservation and Revitalization (MPR) Loan. Photo by Kerrie Hurd, Public Affairs Specialist



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2	3	4 Independence Day	5	6
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August 2013						
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St. Joe River near Avery, Idaho.  
Photo by Camille Libby, Multi-family Housing Specialist

# AUGUST

To foster rural economic development and growth, Congress authorized the Rural Energy for America (REAP) Program as part of the 2008 Farm Bill.

This program provides financial assistance to agricultural producers and rural small businesses to purchase renewable energy systems or make energy efficiency improvements.

Renewable energy and energy efficiency systems provide a significant opportunity for rural economic development and growth. These opportunities include increasing local revenue, bolstering the local job market, and increasing the economic yield of land.

As many U.S. farmers have discovered, renewable energy is the new cash crop of the 21st century. Landowners are reaping long-term additional revenue from their land while continuing with their existing operations.

Energy efficiency improvements are a useful tool for increasing farm or business productivity while reducing costs. By investing in energy efficient equipment, agricultural producers and rural small businesses can enjoy savings and increased sustainability for years to come.

Photo: 4.5 megawatt digester has a 20-year power sale agreement with Idaho Power and generates enough electricity to power 3,400 homes annually. Development of the facility supported nearly 100 jobs during construction. Photo by Brian Buch, State Energy Coordinator



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Bike trail along the Coeur d'Alene River. Photo by Joseph Cool, Rural Housing Specialist

# SEPTEMBER

Working with private lenders throughout the state, USDA Rural Development is able to increase access to capital in rural areas, helping businesses get the necessary capital to create and maintain jobs.

Through the Business and Industry (B&I) Guaranteed Loan Program, USDA guarantees loans made by eligible lenders to rural businesses. The primary purpose of this program is to create and maintain employment and improve the economies of rural communities. This is achieved by expanding the existing private credit structure capability to make and service quality loans that provide lasting community benefits.

Under the Intermediary Relending Program (IRP), loans are provided to local organizations (intermediaries) for the establishment of revolving loan funds.

These revolving loan funds are used to assist with financing business and economic development activity to create or retain jobs in disadvantaged and remote communities.

Rural Business Enterprise Grants (RBEG) program is a broad based program that reaches to the core of rural development in a number of ways to finance and facilitate development of small and emerging rural businesses including capitalization of revolving loan funds that will make loans for start ups and working capital; training and technical assistance; distance adult learning for job training and advancement; rural transportation improvement; and project planning

Photo — B&I Loan Guarantee to DL Evans Bank supports Action Cycles 'N Sleds, LLC ability to service customers while creating jobs in the Magic Valley. Photo by Kerrie Hurd, Public Affairs Specialist



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
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8	9 Labor Day	10	11	12	13	14
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29	30	National Hispanic Heritage Month Sept 15 - Oct 15				

August 2013						
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Salmon River near Challis, Idaho. Photo by Wally Hedrick, State Director

# OCTOBER

Know Your Farmer, Know Your Food is a USDA wide effort to create economic opportunities by better connecting consumers with local food producers. USDA Rural Development assists producers bringing their goods to their local communities, and supports economic growth and development in rural areas.

Value-added Producer Grant (VAPG) program helps producers increase farm income and create new jobs by supporting production practices, marketing, and processing that add value to a product, or through the development of mid-tier value chains. VAPG funds can go to individual producers, organizations representing agricultural producers and farming and ranching cooperatives among others.

By working together for their mutual benefit in cooperatives, rural residents are often able to reduce costs, obtain services that might otherwise

be unavailable, and achieve greater returns for their products.

Rural Cooperative Development Grants (RCDG) are made for operating centers for cooperative development to improve the economic condition of rural areas by developing new cooperatives and improving operations of existing cooperatives.

The Small Socially-Disadvantaged Producer Grant (SSDPG) Program provides technical assistance to small, socially-disadvantaged agricultural producers through eligible cooperatives and associations of cooperatives.

Photo: Cloverleaf Creamery received a VAPG to assist with marketing and expanding the distribution of their all-natural milk products produced from the owner's family dairy. Nearly 100% of the dairy's milk production goes into fluid milk, butter, ice cream and yogurt products used by local restaurants and may be purchased at numerous grocery stores in both Treasure and Magic Valleys. Photo by Kerrie Hurd



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
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6	7 Columbus Day	8	9	10	11	12
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27	28	29	30	31	National Disability Employment Awareness Month & National Cooperative Month	

September 2013						
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Sacajawea Center is located in Salmon, Idaho. Photo courtesy of our partners at State of Idaho, Tourism Division

# NOVEMBER

USDA Rural Development is committed to serving the federally recognized Native American tribes in Idaho.

USDA Rural Development staff in Idaho make it a priority to work with tribal leaders and members, planners, community leaders, producers, and others who wish to utilize USDA Rural Development programs for their respective communities.

USDA Rural Development programs support a wide range of projects, including housing, critical infrastructure, business, renewable energy, telecommunications, and broadband. Some funding is specifically set aside to benefit Native American tribes.

USDA Rural Development has financed tribal water systems, housing, businesses, health clinics, and other essential community facilities and modern telecommunications, including broadband and electric generation systems.

2012 marks the first time a Federally-recognized Tribe has received a community review through the Idaho Rural Partnership, of which USDA Rural Development is a member and sponsor. The Nez Perce tribe included the city of Lapwai to help all the residents in the Lapwai Valley benefit from the process, and participate in the efforts to complete community development strategies in the future

Photo - Nez Perce twined handbags



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
National Native American Indian and Alaska Native Heritage Month					1	2
3	4	5	6	7	8	9
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October 2013						
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December 2013						
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29	30	31				



Sawtooth Mountains. Photo by Wally Hedrick, State Director

# DECEMBER

On February 5, 2009, President Obama signed Amended Executive Order 13199, establishing the White House Office and President's Advisory Council of Faith-Based and Neighborhood Partnerships.

The office is a resource for nonprofits and community organizations, both secular and faith based. Its mission is to look for ways to make a bigger impact in communities, helping them learn their obligations under the law while cutting through red tape and making the most of what the federal government has to offer.

USDA Rural Development offers a variety of programs that can help faith-based and

community organizations, including the Community Facilities Program, which provides grants, loans and loan guarantees to public entities, non-profit organizations and tribal governments to develop essential community facilities, like schools, clinics, community centers, and fire and rescue stations, in rural towns of up to 20,000 in population.

Photo — Downey Volunteer Fire District constructed their long awaited new fire station, funded in part with the Community Facilities loan and grant program. Photo by Wally Hedrick, State Director



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
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Lake Lowell outside of Caldwell, Idaho. Photo by Miriam Haylett, Multi-family Housing Specialist

# JANUARY 2014

On June 9, 2011, President Obama signed Executive Order 13575, establishing the White House Rural Council, to better coordinate Federal programs and maximize the impact of Federal investment to promote economic prosperity and quality of life in our rural communities.

The Secretary of Agriculture will serve as the Chair of the Council, which includes the heads of the executive branch departments, agencies, and offices across the federal government.

The White House Rural Council will focus on job creation and economic development by focusing on the following four key areas:

1. Opportunity: Increasing the flow of capital to rural areas, job creation, and workforce development.
2. Innovation: Including the expansion of telecommunications, renewable energy and new

markets for rural communities.

3. Quality of Life: Including increased access to quality health care, education, and housing. Particularly in persistent poverty counties and tribal areas.

4. Conservation: Including expansion of outdoor opportunities and economic growth.

These key areas support the five pillars in USDA's Strategic Plan published in 2010.

Photo — Control room for DF-AP, LLC's anaerobic digester project located on the Big Sky Dairy, Gooding. Electricity generated from the dairy waste is sold to a commercial power utility. Expansion of renewable energy in rural areas is the second focus area for the White House Rural Council.



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
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# 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 Home Ownership Direct Loans (502)	Safe, well-built, affordable homes for rural Americans.	Families and individuals. Apply to Rural Development.	Buy, build, improve, repair or rehabilitate rural home as the applicant's permanent residence.	Rural areas with populations of 25,000 or less.	Direct loan.	Up to 100 percent of market value or cost, whichever is less. Loan amortized for 33/38 years. Applicant may be eligible for payment assistance (subsidy) on the loan.
Single Family Home Ownership Direct Repair Loans and Grants (504)	To help very-low-income applicants remove health and safety hazards or repair their homes.	Families and individuals who currently own their home. Apply to Rural Development.	Repair/replace roof, winterizing, purchase or repair of heating system, structural repair, water/ sewage connect fees, and similar uses.	Rural areas with populations of 25,000 or less.	Direct loan and grant.	Loan terms to 20 years at 1 percent. Assistance to individual may not exceed \$20,000. Grants only available to very-low-income applicants 62 years or older who cannot afford to pay 1 percent loan (limited to \$7,500 only)
Single Family Home Ownership Guaranteed Loans (502)	Assist eligible applicants in buying their homes by guaranteeing loans made by private lenders.	Families and individuals. Apply to lender.	Purchase new or existing home.	Rural areas with populations of 25,000 or less.	Loan guarantee.	30 year, fixed rate. Interest rate negotiated between lender and borrower. Loans to 100 percent of market value. No maximum loan limit. Fee is a % of loan (subject to change)
Mutual Self-Help Home Ownership Loans	Individual homes built by a group of applicants, with construction guidance of a non-profit organization.	Families and individuals. Apply to Rural Development. Loan applications are processed on an individual basis for each participating family.	Construction of a new home, in part by the applicant under supervision.	Rural areas with populations of 25,000 or less.	Direct loan.	Individual families receive a direct loan from Rural Development. Participating non-profit housing organization gets a grant to hire a supervisor and pay other administrative expenses.
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 with populations of 25,000 or less.	Grant.	Grant agreement.
Rental Housing for Families and Elderly Direct Loans and Loan Guarantees (515 and 538)	Safe, well-built, affordable rental housing for very-low-income individuals and families.	Individuals, limited profit and non-profit organizations. For guarantees, apply to intermediary lender; for direct loans, apply to Rural Development.	New construction or substantial rehabilitation of rental housing.	Rural areas with populations of 25,000 or less.	Direct loan or loan guarantee.	Up to 100 percent of total development cost (non-profits); 97 percent (for-profits). 30-year term with up to 50 year amortization. For for-profit organizations with Low-Income Housing Tax Credits, 95 percent of total development costs.
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. Apply to Rural Development.	Operation of a program which finances repair and rehabilitation activities for single family and small rental properties.	Rural areas with populations of 25,000 or less.	Grant.	Grant agreement.
Farm Labor Housing (514 and 516)	Safe, well-built affordable rental housing for farm workers.	Individuals, public and private non-profit organizations. Apply to Rural Development.	New construction or substantial rehabilitation of rental housing.	N/A	Direct loan and grant.	Up to 102 percent of total development cost. Up to 33 years to repay at 1 percent interest. Resident farm workers and processing workers must be permanent residents or U.S. citizens

**Business 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
B&I - Business and Industry Guarantee Loans	Create jobs and stimulate rural economies by providing financial backing for rural businesses.	Businesses. Apply through Federal or State chartered banks, credit unions, or savings & loan associations.	Most legal business purposes except production agriculture. Include acquisition, start-up and expansion of businesses that create rural employment.	Any area other than a city or town that has a population of greater than 50,000 inhabitants and the urbanized area contiguous and adjacent to such a city or town.	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 Loans	Finance business facilities and community development projects in rural areas.	Public bodies, non-profit corporations, Native American tribes, and cooperatives. Apply to Rural Development.	Community development projects, establishment or expansion of businesses, creation or saving of rural jobs.	Rural areas and incorporated places with populations of less than 25,000.	Direct loan.	The intermediary makes loans to businesses from its revolving loan fund on terms consistent with security offered. Intermediary pays 1 percent for 30 years IRP -
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 tribal groups. Apply to Rural Development.	Buy and develop land, establish a revolving loan fund, construct buildings, plants, equipment, access streets and roads, parking areas, utility and service extensions, and rural distance learning networks.	Any area other than a city or town that has a population of greater than 50,000 inhabitants and the urbanized area contiguous and adjacent to such a city or town.	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.
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 members that are primarily rural residents.	Technical assistance, leadership training, establishment of business support centers, economic development plans.	Any area other than a city or town that has a population of greater than 50,000 inhabitants and the urbanized area contiguous and adjacent to such a city or town.	Grant.	Must be completed within 2 years after project has begun.
RDLG - Rural Economic Development Loans and Grants	Finance economic development and job creation in rural areas.	Electric and telephone utilities eligible for financing from the Rural Utilities Service. Apply to Rural Development.	Promote rural economic development and/or job creation projects including feasibility studies, startup costs, and business incubators.	Rural areas and places with populations of 2,500 or less.	Direct loan and revolving loan fund grant.	The intermediary (electric or telephone utility) makes loans to profit or non-profit business and public bodies for rural economic development and/or job creation projects. Loans are 0 percent for 10 years.
RCDG - Rural Cooperative Development Grants	Establish and operate centers for cooperative development to improve the economic condition of rural areas through the development of new cooperatives and improving operations of existing cooperatives.	Non-profit corporations and institutions of higher education. Apply directly to 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.	Any area other than a city or town that has a population of greater than 50,000 inhabitants and the urbanized area contiguous and adjacent to such a city or town.	Grant.	Applicants must meet specific selection criteria including a minimum 25 percent fund match. Grants are awarded on a competitive basis.
VAPG - Value-Added Agricultural Product Market Development Grants	Assist independent agricultural producers to 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. Apply directly to Rural Development National Office.	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.	Applicants must meet specific selection criteria. Grants are awarded on a competitive basis. Funds cannot be used to build facilities or purchase equipment. Funds must be matched on a dollar-for-dollar basis.
REAP - Rural Energy for America	Promote energy efficiency and renewable energy development.	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.	Construction or improvements, purchase and installation of equipment, energy audits, permit fees, professional service fees, business plans, feasibility studies.	Any area other than a city or town that has a population of greater than 50,000 inhabitants and the urbanized area contiguous and adjacent to such a city or town.	Loan guarantee and grant.	Applicants must meet specific selection criteria. Loans cannot exceed 50 percent of eligible project costs. Grants are awarded on a competitive basis. Grant cannot exceed 25 percent 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 microloans for working capital, furniture, inventory, equipment, etc. 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

**Community 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
Community Facilities Loans & Grants and Loan Guarantees	Provide essential community facilities for rural communities.	Public bodies, non-profit organizations, and Indian tribes.	Build facilities and purchase equipment for fire and rescue, telecommunications, schools, libraries, hospitals, etc.	Rural areas with populations of 20,000 or less.	Direct loan and grant, loan guarantees	Direct up to 100 percent of market value. Up to 40 years or life of security. Grant based on medium household income & population of service area. Guarantees up to 90%.
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 nonprofit 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 50,000 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 Direct Loans and Grants, Loan Guarantees	Provide water and wastewater infrastructure financing for rural areas.	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 with up to 10,000 population.	Direct loan & grant., Loan guarantees	Interest rates set quarterly Repayment - up of 40 years. Grant funds may be available for small low income communities Loan guarantees up to 90%
Emergency Community Water Assistance Grants	Provide emergency funding to needy communities.	Public bodies, tribes & non-profits corporations	Repair, replace or maintain systems that show significant decline in water quality or quantity	Rural areas with population of 10,000 or less	Grant	\$500,000 maximum within 2 years of water decline, otherwise \$150,000 maximum
PPG - Pre-Development Planning Grants  SEARCH - Special Evaluation Assistance for Rural Communities and Households	Assist in paying costs associated with developing an RD application for a water/ wastewater project.	Public bodies, tribes & non-profits corporations	Predevelopment costs, (e.g. preliminary engineering and environmental report) for entities intending to apply in the near future.	Rural areas with population of 10,000 or less	Grant	\$15,000 maximum grant or 75% of eligible costs.
Economic Impact Initiative Grants	Provide assistance in communities with unemployment greater than 19.5%	Public bodies, tribes & non-profits corporations	Develop essential community facilities in areas of extremely high unemployment & severe economic depression	Rural areas with population of 20,000 or less	Grant	Maximum grant is 75% of project cost. Unemployment rate must be 19.5% or higher. Grant based on medium household income & population of service area.
Solid Waste Management Grants	Provide funding for technical assistance and/or training to help communities reduce the solid waste stream.	Non-profit organizations and public bodies.	Provide technical assistance and training to reduce pollution of water resources and improve management of solid waste facilities; reduce solid waste in streams.	Rural areas, cities and towns with up to 10,000 population.	Grant	Projects are funded based on selection at the National level. Applications are accepted from October 1st to December 31st of each year.
Electric and Telecommunication	Provide reliable, affordable electricity and telecommunications	Non-profit and cooperative associations, public bodies, and other utilities.	Upgrade, expand, maintain, and replace the rural electric infrastructure, such as generation, transmission, and distribution of electric power, Enhance 911 emergency service, optic cable, etc.	Rural areas.	Direct loan or loan guarantee.	Interest rates are established in accordance with 7CFR 17145.
Farm Bill Broadband Loan Program	Provide broadband service to eligible rural communities.	Legally organized entities providing or proposing to provide broadband service in eligible rural communities. Cannot serve more than 2% of the telephone subscriber lines installed in the U.S.	Construct, acquire, and improve transmission facilities and equipment, etc. used to provide service, and refinance Telecommunications Program debt.	Eligible rural communities with a population of 20,000 inhabitants or less.	Loan	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.
Community Connect	Provide for broadband service in rural, economically-challenged communities where such service does not currently exist.	Legally organized entities providing or proposing to provide broadband service in eligible rural communities.	The construction, broadband transmission facilities and equipment; land and buildings used in providing broadband service.	Rural areas where no Broadband service currently exists.	Grant	Grants awarded on competitive basis. Min Grant is \$50,000, No max. Must serve only one community & deploy basic broadband transmission service, free of charge, for 2 years to all Critical Community Facilities located within proposed service area
Distance Learning and Telemedicine	Development and deployment of advanced telecommunication services throughout rural America to improve education and health care.	For-profit and not-for-profit incorporated entities that operate rural schools, libraries, health care clinics and other organizations that operate educational or health care facilities.	Equipment for classrooms: cameras, video monitors, computers, and LAN. Also for physician consultation, radiology, x-ray scanners, and digital microscopes.	Rural areas.	Direct loan and/ or grant.	Matching funds are required.

# Our Team Is Committed To The Future Of Rural Communities

## STATE OFFICE PROGRAM CONTACTS

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		<p><b>TELECOMMUNICATIONS PROGRAM STAFF</b></p> <p>Telecommunications Specialist Joe Bradley, 208-288-1435 joe.bradley@wdc.usda.gov</p>	<p><b>ELECTRIC PROGRAM STAFF</b></p> <p>General Field Representative (vacant)</p>

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 Blackfoot, ID 83221  
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**Central Idaho – Twin Falls**  
 1441 Filmore, Suite C  
 Twin Falls, ID 83301  
 (208)733-5380 FAX:734-0428

Areas Served: Benewah, Bonner, Boundary, Clearwater, Idaho, Kootenai, Latah, Lewis, Nez Perce, and Shoshone counties, Kootenai and Coeur d'Alene Tribes

Areas Served: Ada, Adams, Boise, Canyon, Elmore, Gem, Owyhee, Payette, Valley, and Washington counties

Areas Served: Bannock, Bear Lake, Bingham, Bonneville, Butte, Caribou, Clark, Custer, Franklin, Fremont, Jefferson, Lemhi, Madison, Oneida, Power, and Teton counties

Areas Served: Blaine, Camas, Cassia, Gooding, Jerome, Lincoln, Minidoka, and Twin Falls counties

**Area Director**

Jeff Beeman, ext 118

**Single Family Housing**

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 Michelle Noordam , ext. 124  
 Dawanna Weingart, ext.125  
 Jeanne Allen, ext 102

**Multi-Family Housing**

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 Camille Libby, ext. 127

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 John Lynn ext. 122  
 Shirley Quakkelaar ext. 116

**Business Programs**

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**Area Director**

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**Single Family Housing**

Peggy Precht ext. 136

**Multi-Family Housing**

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**Area Director**

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 Patricia Casella, ext 101

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(Vacant)

**Area Director**

Becky Dean, ext. 119

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 Lorry Nickel, ext. 116

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Bob Hawkes, ext. 120  
 Kathy Wilson, ext. 102

**Community Programs**

Rob Lanford, ext. 118  
 Diane Shigihara, ext. 114

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**MOUNTAIN HOME SATELLITE OFFICE**

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**Single Family Housing**

Marj Petrich  
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**WEISER SATELLITE OFFICE**

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**Single Family Housing**

(Vacant)

(Adams, Payette, Valley, Washington)

**PRESTON SATELLITE OFFICE**

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**Single Family Housing**

Lana Duke  
 (Bear Lake, Caribou, Franklin, SE  
 Bonneville, Oneida)

**REXBURG SATELLITE OFFICE**

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**Single Family Housing**

(Vacant)

(Clark, Fremont, Jefferson, Madison, Teton)

Photo Credits:

Cover - Newly rehabilitated Mountainview Apartments, located in Moscow. Photo by Kerrie Hurd

Background - City of Wallace. Photo courtesy of State of Idaho, Tourism Division.

<http://www.rurdev.usda.gov/id>

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