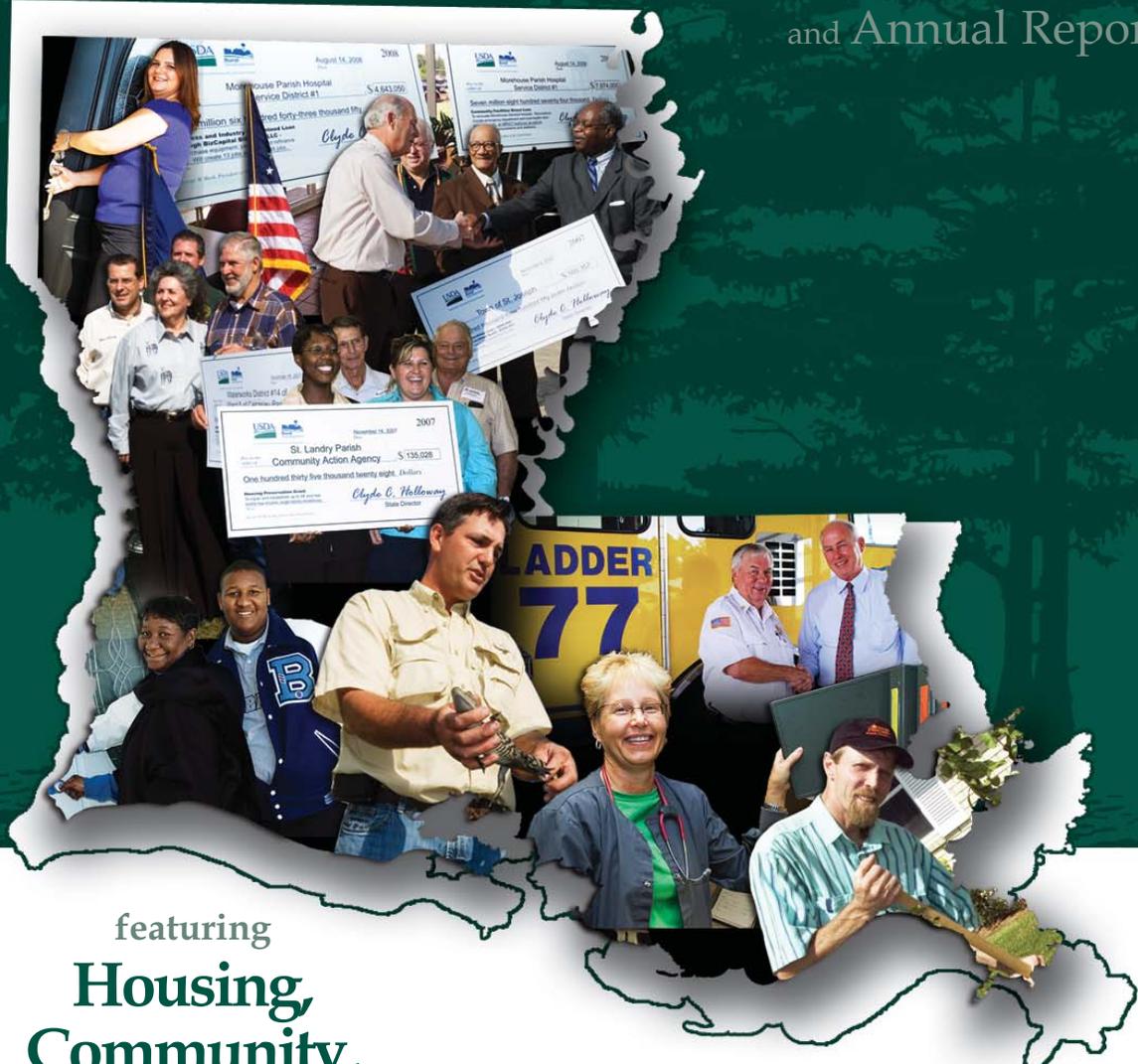


USDA Rural Development  
**Program  
Summary**  
Guide

Louisiana

and Annual Report



featuring  
**Housing,  
Community,  
and  
Business**  
Financial  
Opportunities



Committed to the future of rural communities.



“It has been my pleasure to serve the residents of rural Louisiana as State Director for USDA Rural Development.”

Clyde C. Holloway

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Homeownership Opportunities

Affordable Rental Housing

Job Creation/Economic Development

Community Infrastructure/Essential  
Facilities

Building communities from the  
ground up!



**Clyde C. Holloway**  
**State Director**  
**USDA Rural Development - Louisiana**



December 2008

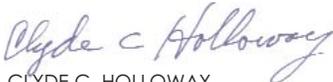
Dear Readers,

It has been my pleasure to serve the residents of rural Louisiana as State Director for USDA Rural Development. During the past few years, I have seen communities revitalized; farms and businesses advance toward energy independence; and families realize dreams of homeownership—all as a result of USDA Rural Development funding.

I am proud to report that during 2008, USDA Rural Development in Louisiana led the nation with our Guaranteed Rural Housing Program, with 3,546 rural housing loan guarantees for over \$443.7 million. We were also fourth in the nation for our Business and Industry Guaranteed Loan Program with 11 loans guaranteed for over \$51.7 million.

My staff worked hard to deliver our programs to the rural residents of Louisiana, and I commend them for achieving an investment of over \$640 million in Louisiana during 2008.

I invite you to take a moment to learn about our programs on the pages of this Program Summary Guide and let us know if we can help you or your community.

  
 CLYDE C. HOLLOWAY  
 State Director  
 USDA Rural Development - Louisiana



**Louisiana's**  
**2008 Investment**

Single Family Housing Programs	\$486,829,899
Multi-Family Housing Programs	\$22,015,003
Business and Cooperative Programs	\$53,482,248
Community Programs	\$78,181,845

Total Investment  
 in Louisiana **\$640,508,995**

## Contact Us

**Monroe Area Office**

2410 Old Sterlington Road, Suite C  
 Monroe, Louisiana 71203  
 Telephone: (318) 343-4467

**Parishes Served:**

Caldwell, Catahoula, Claiborne, Concordia, East Carroll, Franklin, Jackson, LaSalle, Lincoln, Madison, Morehouse, Ouachita, Richland, Tensas, Union, and West Carroll

**Natchitoches Area Office**

6949 Louisiana Highway 1 Bypass, Suite 103  
 Natchitoches, Louisiana 71457  
 Telephone: (318) 352-7100

**Parishes Served:**

Avoyelles, Bienville, Bossier, Caddo, DeSoto, Grant, Natchitoches, Rapides, Red River, Sabine, Vernon, Webster, and Winn

**Lafayette Area Office**

Whitney National Bank Building  
 905 Jefferson Street, Suite 320  
 Lafayette, Louisiana 70501-7913  
 Telephone: (337) 262-6601

**Parishes Served:**

Acadia, Allen, Beauregard, Calcasieu, Cameron, Evangeline, Iberia, Jefferson Davis, Lafayette, Pointe Coupee, St. Landry, St. Martin, St. Mary, and Vermilion

**Amite Area Office**

805 West Oak Street, Room 3  
 Amite, Louisiana 70422  
 Telephone: (985) 748-8751

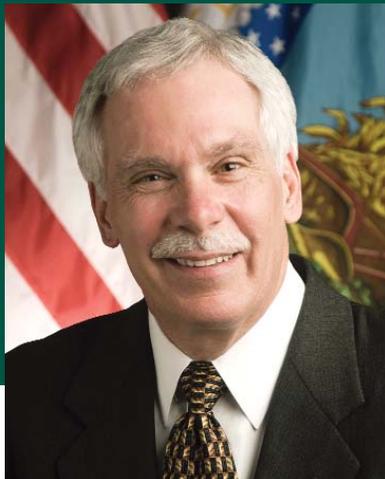
**Parishes Served:**

Ascension, Assumption, East Baton Rouge, East Feliciana, Jefferson, Iberville, Lafourche, Livingston, Orleans, Plaquemines, St. Bernard, St. Charles, St. Helena, St. James, St. John, St. Tammany, Tangipahoa, Terrebonne, Washington, West Baton Rouge, and West Feliciana

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



**Ed Schafer**  
**Secretary**  
**United States Department of Agriculture**

**It has been almost a year** since President George W. Bush asked me to serve as the 29th Secretary of Agriculture, and I have had many great days working with the dedicated men and women at USDA to move our agriculture, conservation, and rural development policies forward. Together, we have accomplished a great deal in a short amount of time.

For more than 70 years, USDA Rural Development's mission has been to deliver a future that brings expanded economic opportunities and an improved quality of life for rural residents. My family's heritage is deeply rooted in rural agriculture, and I will forever be proud of my rural upbringing. Also, having served 8 years as Governor of an agriculture State, North Dakota, gave me a thorough

appreciation for rural economic development. Serving USDA has been more than a job; it has been a personal commitment. For me, the future of rural America is my future as well.

So, it has indeed been my pleasure to work with Under Secretary Thomas Dorr and the 6,000 dedicated professionals at Rural Development to develop a rural America that is a healthy, safe, and prosperous place in which to live and work. I have never met a more driven and passionate advocate for our rural communities than the Under Secretary. As Tom is fond of saying, Rural Development, with its myriad of programs, is the only Federal agency that can build a community from the ground up.

As we enter a new fiscal year, USDA is being called upon to help the Nation develop renewable energy, decrease our reliance on foreign oil, and help create extraordinary opportunities for rural entrepreneurs.

I have been proud to serve our Nation during these exciting and challenging times. I am confident that with the support of USDA Rural Development, rural America's best days are yet to come.

**Ed Schafer**  
Secretary  
United States Department of  
Agriculture



“ . . . it has indeed been my pleasure to work with Under Secretary Thomas Dorr and the 6,000 dedicated professionals at Rural Development to develop a rural America that is a healthy, safe, and prosperous place in which to live and work.” **Ed Schafer**



## Thomas C. Dorr Under Secretary USDA Rural Development



### Call it the Rural Renaissance.

Rural America is changing. An estimated 60 million people live in rural areas and most of them don't farm. Traditional rural industries -- agriculture, forestry, and mining -- are still important, but rural America today is diverse, vibrant, and growing. It is a place where world-class diagnostics can be made available to local health providers via the internet ... where an industry leader like Viking Range can thrive in a Mississippi Delta town of fewer than 20,000 people ... where biofuels, wind, and solar power are driving a revolution in renewable energy ... and in which millions of people, who in an earlier era would have fled to the city, find in rural communities a superior quality of life.

These successes don't happen by accident. The internet revolution and broadband have dramatically expanded the horizons of rural communities and businesses. Renewable energy, which is largely rural energy, is generating new economic growth and jobs. Farm income, farm exports, and farm equity are at record highs. Rural communities across the country are upgrading hospitals, schools, and other essential

community services. Across the country, smaller cities are emerging as regional hubs in a restructuring global economy. As economic opportunity and the quality of life in rural communities continue to improve, the future of rural America is bright.

For USDA Rural Development, these changes represent both a challenge and an opportunity. Since 2001, USDA Rural Development has invested over \$111 billion in business development, infrastructure, community facilities and rural housing. To us, the Rural Renaissance is not just a slogan; it is already a tangible reality in many rural communities, and a promise of a better tomorrow in many others.

It is also a continuing challenge of reinvention, retraining, and redefinition for USDA Rural Development itself. We are reorganizing and streamlining our staff, offices, and regulations. We have consolidated almost 350 small, single purpose offices with a goal of making all services accessible at all locations. We have become more efficient and more responsive, and we have implemented major new tools to increase accountability and transparency.

Above all, we are working to empower rural residents, businesses, and communities to take control of their own futures. USDA Rural Development is aggressively seeking out partners for development in the private sector, non-profit organizations, tribal entities, and local government. Our success is measured by their success, and we have succeeded fully only when a project graduates to self-sufficiency.

For rural America, this is truly a moment of opportunity. Since the dawn of the industrial age, the inexorable logic of economies of scale has urbanized America. But today, modern transportation and communications have shattered the traditional barriers of time and distance. The internet and distributed computing allow distributed networks to spread costs and compete effectively with larger, more centralized rivals. Technology gives both individuals and businesses unprecedented freedom to live locally and compete globally. In an information economy, modern technology is finally leveling the playing field.

USDA Rural Development is approaching its 75th anniversary, and the prospects for rural America have never been brighter. Rural America is changing. USDA Rural Development is changing along



with it to meet new challenges and opportunities. But one thing has not changed: the partnership between USDA Rural Development and millions of rural Americans. It is truly a privilege to serve rural America, and because of that partnership, we can meet the challenges of today with confidence in a better tomorrow.

**Thomas C. Dorr**  
Under Secretary  
USDA Rural Development

“As economic opportunity and the quality of life in rural communities continue to improve, the future of rural America is bright.” **Thomas C. Dorr**

# USDA Rural Development

## Increasing homeownership opportunities in Louisiana

### Single Family Housing



### Single Family Housing Programs

Program	Objective	Applicant	Uses	Population	Terms/Conditions
Single Family Housing Direct Homeownership Loans	Provide financing for the purchase of modest, decent, safe, and sanitary homes for very-low and low income rural Americans.	Persons apply to Rural Development	For the purchase, construction, or rehabilitation of homes in rural areas that will be the applicant's permanent residence.	Rural areas and populations of 10,000 or less and under certain conditions towns and cities with population between 10,000 and 20,000	No down-payment. Up to 100% of market value or cost, whichever is less. Loan amortized for 33 years. Applicant may be eligible for payment assistance (subsidy) on the loan. New manufactured housing on permanent foundation allowable. Loan amortized for 30 years.
Single Family Housing Home Repair Loans and Grants	Assist eligible very-low income homeowners in rural areas repair their homes by providing financial assistance.	Persons who currently own and occupy their homes apply to Rural Development	<p>Loan funds-To make general repairs and improvements to properties and remove health and safety hazards.</p> <p>Grant funds-To make repairs and improvements that will remove identified health and safety hazards or to make the property accessible for household members with disabilities.</p>	Same as above	<p>Loan-Up to 20 years, 1% interest, not to exceed \$20,000.</p> <p>Grant-Available to those very-low income homeowners 62 years or older who do not have repayment ability for a loan. Maximum grant is \$7,500.</p>
Self-Help Housing Loans and Technical Assistance Grants	Individual homes built by a group of applicants, with construction guidance of a non-profit organization	Public bodies or non-profit organizations apply to Rural Development to participate in Self-Help Program	For the purchase or construction of homes in rural areas that will be the applicant's permanent residence. Loan applications are processed on an individual basis for each participating family. Loan is for site, material, and skilled labor.	Same as above	The applicant receives a direct loan. The non-profit housing organization or public body receives grant assistance to operate and administer a self-help program. The grant pays administrative expenses and provides for construction supervision.
Single Family Housing Guaranteed Homeownership Loans	Assist eligible moderate income applicants in buying their homes by guaranteeing private lenders' loans	Persons apply to participating lenders	Loans may be made to purchase new or existing homes as applicant's permanent residence	Same as above	30 year, fixed rate. Interest rate negotiated between lender and borrower. No down-payment. If guarantee fee is not included in loan, up to 100% of market value or cost, whichever is less. If guarantee fee is included in loan, total loan cannot exceed 102% LTV. Guarantee fee is 2.0% on new loans and .5% for refinanced loans. Refinancing allowed for guaranteed loans and direct loans only.

# Equity

## Single Family Housing Programs

USDA Rural Development is helping hundreds of rural Louisiana residents achieve the dream of homeownership. During Fiscal Year 2008, our homeownership loan programs helped 3,840 families purchase a home, 6 families refinance their homes, and 702 families improve their homes during 2008.



### USDA Rural Development Guaranteed Rural Housing Loan Helps Family Recover From Devastating House Fire

Natchitoches, Louisiana, is known throughout the South for its annual Christmas Festival of Lights. Each year, the festival begins with a parade that is attended by thousands of visitors and residents. In 2007, while attending the festival parade, Emily Garland and her daughter Taylor received an urgent message that smoke had been spotted coming from their home. They rushed home, but it was too late. Fire had destroyed their home and everything in it.

The community, family, and friends responded to the Garlands' tragedy by contributing to a "love" fund established at the Bank of Montgomery by Emily Garland's employer.

Emily was determined to rebuild her home, and the love fund enabled Ms. Garland to reduce her construction loan considerably. The Bank of Montgomery worked with USDA Rural Development to provide a Guaranteed Rural Housing Loan to finance the remainder of construction costs.

In June 2008, State Director Clyde Holloway and Bank of Montgomery Vice President Allen Kees presented Emily Garland the keys to her new home.

### There Is No Place Like Home

The Wallgren and Eschette families are like most St. Bernard Parish families—they wouldn't think of living anywhere else. After the hurricanes of 2005 destroyed much of St. Bernard Parish, many families—including the Wallgren and Eschette families—were displaced to other communities in other parishes, even other states.

Determined to return home, both families worked with Arbor Lending Group LLC to obtain USDA Rural Development Guaranteed Rural Housing loan funds to purchase homes in St. Bernard Parish.

In June 2008, they returned home. Russell T. Davis, Administrator for Housing and Community Programs for USDA Rural Development in Washington, DC, joined State Director Clyde Holloway in Chalmette to congratulate the new homeowners, along with Hoby Givens, Manager of Arbor Lending Group LLC, and Lara Schultz, Realtor with Specialized Real Estate. Both Givens and Schultz worked with the Wallgrens and Eschettes to locate and finance their new homes.

"Without the USDA Rural Development guaranteed loan, these families would have never been able to begin rebuilding their lives in St. Bernard Parish," said Givens. "This program allowed them to get a second chance and come home to help rebuild a great community."

### Single Family Housing Programs Fiscal Year 2008 Progress

#### Direct Homeownership Loan Program (Section 502)

Very Low Income	54	\$5,412,605
Low Income	35	\$3,658,255
Disaster	211	\$25,937,678
<b>Total</b>	<b>300</b>	<b>\$35,008,538</b>

#### Guaranteed Loan Program (Section 502)

Purchase	716	\$79,884,855
Refinance	6	\$785,201
Disaster	2,824	\$363,061,269
<b>Total</b>	<b>3,546</b>	<b>\$443,731,325</b>

#### Home Repair Loan and Grant Programs (Section 504)

Loans	27	\$173,088
Disaster Loans	143	\$942,424
Grants	58	\$420,092
Disaster Grants	474	\$6,554,431
<b>Total</b>	<b>702</b>	<b>\$8,090,035</b>



# USDA Rural Development

Providing affordable housing in Louisiana's rural communities

## Multi-Family Housing



## Multi-Family Housing Programs

Program	Objective	Applicant	Uses	Population	Terms/Conditions
Rental Housing for Families and Elderly Direct Loans	Safe, well-built, and affordable rental housing for rural Americans	Individuals, profit, and non-profit organizations. Apply to Rural Development	New construction or substantial rehabilitation of rental housing	Rural areas and populations of 20,000 or less	Up to 102% of market value (non-profit). Up to 97% (for profit corporations and limited partnerships). Amortized up to 50 years. Interest credit reduces interest rate to 1 percent.
Rental Housing for Families and Elderly Loan Guarantees	Safe, well-built, and affordable rental housing for rural Americans	Individuals, profit, and non-profit organizations. Apply to intermediary.	New construction or substantial rehabilitation of rental housing	Rural areas and populations of 20,000 or less	Up to 40-year term. Fixed rate interest rate negotiated between lender and borrower. Up to 90% guarantee of the appraised value or total development cost, whichever is less. Application fee is \$2,500. Guarantee fee is 1% at closing. Annual fee is .5% on unpaid principal.
Housing Preservation Grants	Repair and rehabilitate housing owned or occupied by very-low to low income rural people	Public bodies and non-profit corporations apply to Rural Development	Operate a program which finances the repair and rehabilitation activities	Rural areas and populations of 20,000 or less	Grant agreement conditions.
Farm Labor Housing	Safe, well-built affordable rental housing for farm workers	Individuals, profit and non-profit organizations apply to Rural Development	New construction or substantial rehabilitation of rental housing	Rural areas and populations of 20,000 or less	Up to 100% of market value. Up to 33 years at 1% interest.

# Security

## Multi-Family Housing Programs

As a result of USDA Rural Development multi-family housing programs, over 4,838 families benefited from rental assistance, 228 families are enjoying improved housing, and 64 elderly families were able to make critical home repairs in Louisiana during 2008.



### Housing Preservation Grant Funding Helps 64 Families

USDA's Rural Development provides financial assistance to sponsoring organizations to assist in the repair and/or rehabilitation of single-family and rental residences located in rural communities.

Sponsors who administer the grant funds can include state agencies, units of local government, Native American tribes, and nonprofit organizations.

During Fiscal Year 2008, Housing Preservation Grant funds were awarded to:

- St. Landry Parish Community Action Agency
- St. Tammany Parish Government
- City of Grambling

These organizations used the grant funding to help low-income homeowners repair and rehabilitate their homes. This funding helps protect the health and safety of people who live in rural areas.

### Safe, Affordable Housing

USDA Rural Development is committed to providing safe and affordable housing to rural residents. Financial programs are available to finance construction or rehabilitation of rural rental housing.

Currently, there are 12,537 multi-family rental units in 395 multi-family complexes in Louisiana that are financed by USDA Rural Development. Many of the tenants in these complexes are single heads of households, and many are elderly or disabled.

### Multi-Family Housing Programs Fiscal Year 2008 Progress

#### Rural Rental Housing Program (Section 515)

Preservation/ Rehabilitation	228	\$3,537,016
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#### Rental Assistance Program (Section 521)

Family	3,549	\$13,184,535
Elderly	1,289	\$4,788,635
<b>Total</b>	<b>4838</b>	<b>\$17,973,170</b>

#### Housing Preservation Grants (Section 533)

Repairs	64	\$504,817
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# USDA Rural Development

Creating jobs and strengthening the economy in Louisiana

Business and Cooperative



## Business and Cooperative Programs

Program	Objective	Applicant	Uses	Population	Terms/Conditions
Business and Industry Loan Guarantees	Create jobs and stimulate rural economies by providing financial backing for rural business	Business applies through eligible lending institutions	Most legal business purposes. No production agriculture and related capital expenditures. Certain other restrictions apply	All areas, except cities of more than 50,000 and their immediately adjacent urban areas	Lender and borrower negotiate terms and interest rate. Rate must be reasonable. Variable rates and customary interest rates must be tied to published base rate and change no more often than quarterly. The guarantee fee is 2% of the guaranteed amount.
Rural Business Opportunity Grants (RBOG)	Fund technical assistance and planning activities in rural areas for the purpose of improving economic conditions	Public bodies, non-profit corporations, Indian tribes, and cooperatives can apply to the Rural Development State Office in Alexandria, Louisiana	Technical assistance for business development and economic development planning	All areas, except cities of more than 50,000 and their immediately adjacent urban areas	Grant funds to assist with the completion of a proposed project, provided that the project can reasonably be expected to be completed within 2 full years after it has begun.
Rural Business Enterprise Grants (RBEG)	Finance and facilitate the development of small and emerging private business enterprises	Public bodies and non-profit corporations can apply to the Rural Development State Office in Alexandria, Louisiana	Buy and develop land. Construct buildings, plants, equipment, access streets, and roads, parking areas, utility and service extensions, rural distance learning networks. Recipients make loans to third parties.	All areas, except cities of more than 50,000 and their immediately adjacent urban areas	When grant funds are used for Revolving Loan Fund (RLF), the grant recipient makes loans to businesses from its RLF on terms consistent with grantee's approved lending policy.
Intermediary Relending Program (IRP) Loans	Finance business facilities and community development projects in rural areas	Public bodies, non-profit corporations, and cooperatives can apply to Rural Development State Office in Alexandria, Louisiana	Community development projects. Establishment or expansion of businesses. Creating or saving rural jobs.	Rural areas and places with populations of less than 25,000	The intermediary makes loans to businesses from its Revolving Loan Fund on terms consistent with the intermediary's approved lending policy.
Rural Economic Development Loans and Grants (REDLG)	Finance economic development and job creation in rural areas	Electric and telephone cooperatives can apply to Rural Development State Office in Alexandria, Louisiana	Business startup or expansion projects that create rural jobs. Funds may also be utilized for construction of business assistance facilities by the electric or telephone cooperative	Rural areas and places with populations of 2,500 or less	The intermediary (electric or telephone cooperative) makes loans or grants to profit or nonprofit business and public bodies for rural economic development and/or job creation projects.

# Opportunity

## Business and Cooperative Programs

Through our business and cooperative programs, USDA Rural Development is helping to build and expand Louisiana's workforce. During 2008, 974 jobs were created and/or saved by \$53.4 million in USDA Rural Development business program funding. This funding assisted rural communities to achieve economic development and job creation goals.



### The Path to Economic Revival Begins With New Sidewalks!

In August 2008, USDA Rural Development awarded Rural Business Enterprise Grants to the Town of Mansura in Avoyelles Parish and the Village of Mer Rouge in Morehouse Parish. Separated by geography, culture, and customs, these two rural communities have something very basic in common—their desire to improve economic conditions in their community. Something as simple as good sidewalks can mean everything to a small downtown business. Good sidewalks can increase foot traffic to businesses, open new areas for business development, and entice new businesses to a community.

USDA Rural Development provides Rural Business Enterprise Grants for rural projects that finance and facilitate development of small and emerging rural businesses. This program is available to public entities such as municipalities, parishes, and special purpose districts, as well as rural private non-profit corporations and tribal governments.



### USDA Rural Development Takes the Bite Out of Energy Costs for Alligator Farm

USDA Rural Development presented \$49,934 in Renewable Energy/Energy Efficiency grant funds to Abbigator, Inc., to install an energy-efficient water pump and heating system for their alligator production facility.

USDA's Section 9006 Renewable Energy Systems and Energy Efficiency Improvements Program helps farmers, ranchers, and small businesses install renewable energy generation systems or make energy efficiency improvements. Abbigator expects to reduce their current energy usage by 39 percent as a result of improvements made using these grant funds.



### Business and Cooperative Programs Fiscal Year 2008 Progress

Business and Industry Guaranteed Loan	11 loans	\$51,793,050
Rural Business Enterprise Grant	6 grants	\$721,924
Rural Business Opportunity Grant	2 grants	\$75,000
Rural Economic Development Loans	1 loan	\$740,000
Renewable Energy/Energy Efficiency Grant	5 grants	\$52,274
1890 Cooperative Agreement	1 grant	\$100,000
<b>Total</b>	<b>26 projects</b>	<b>\$53,482,248</b>



# USDA Rural Development

Improving the quality of life in rural Louisiana

Community



## Community Programs

Program	Objective	Applicant	Uses	Population	Terms/Conditions
Water and Waste Disposal Direct Loans and Grants	Providing infrastructure for rural areas	Public entities, Indian tribes, and non-profit corporations apply to Rural Development	Build, repair, improve public water systems and waste collection and treatment systems, and other related costs	Unincorporated rural areas and incorporated rural areas with populations of 10,000 or less	Interest rates are set quarterly based on an index of current market yields for municipal obligations. Repayment term is a maximum of 40 years. Grant funds may be available.
Water and Waste Disposal Guaranteed Loans	Providing infrastructure for rural areas	Eligible lenders obtain guarantee for loans made and serviced by them. Lenders should contact the Rural Development Area Office or State Office	Construct, repair, modify, expand, improve water supply and distribution systems, and waste collection and treatment systems, and other related costs	Unincorporated rural areas and incorporated rural areas with populations of 10,000 or less	Not eligible for grant. Eligible lenders obtain up to a 90% guarantee for loans made and serviced by them. Lenders should contact Rural Development Area or State Offices. Guarantee fee is 1 percent of guaranteed loan amount.
Community Facilities Direct Loans and Grants	Provide essential community facilities for rural communities	Public bodies, non-profit corps, and federally recognized Indian Tribes apply to Rural Development.	Build essential facilities, purchase equipment, fund operating costs; fire and rescue; public safety; telecommunications for schools, libraries, hospitals	Unincorporated rural areas and incorporated rural areas with populations of 20,000 or less	Up to 100% of market value. Up to 40 years or life of security.
Community Facilities Guaranteed Loans	Provide essential community facilities for rural communities	Eligible lenders obtain guarantee for loans made and serviced by them. Lenders should contact the Rural Development Area Office or State Office	Build essential facilities, purchase equipment, fund operating costs; fire and rescue; public safety; telecommunications for schools, libraries, hospitals, recreation activities with guaranteed loan only	Unincorporated rural areas and incorporated rural areas with populations of 20,000 or less	Eligible lenders obtain up to a 90% guarantee for loans made and serviced by them. Lenders should contact Rural Development Area or State Offices. Guarantee fee is 1 percent of guaranteed loan amount.

# Progress

## Community Programs

Expanding populations in rural areas dictate the need for new, improved, or expanded community facilities and water and/or waste water systems. USDA Rural Development helps communities address these needs by providing loan and grant funding to construct, improve, or expand community facilities and infrastructure.



### New Beginning for Hospital

In August 2008, Morehouse Parish Hospital Service District 1 received over \$12.5 million in federal funding for hospital improvements and debt refinancing.

\$7,874,000 in direct loan funds were awarded through the USDA Rural Development's Community Facilities Program, which offers grants, loans, and loan guarantees to develop essential community facilities in rural areas and towns of up to 20,000 in population. This funding will be used for emergency department and rural health clinic improvements, an MRI/CT build out, second floor air handling unit replacement, exterior and main entry improvements and additions, laundry modifications, and replacement of smaller needed equipment.

\$4,643,050 in guaranteed business and industry loan funds were awarded through USDA Rural Development's Business and Industry Guaranteed Loan Program. These funds will be used to purchase equipment, pay fees, and refinance debt.



### Community Programs Fiscal Year 2008 Progress

#### Water and Waste Disposal Direct Loans, Guarantees, and Grants

Loans	17	\$24,369,500
Grants	11	\$8,521,439
Guarantees	1	\$100,000
Delta Regional Authority Grant	1	\$100,000
<b>Total</b>	<b>30</b>	<b>\$33,090,939</b>

#### Solid Waste Management Grants

Grants	1	\$95,000
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#### Community Facilities Direct Loans, Guarantees, and Grants

Loans	12	\$26,396,724
Guarantees	1	\$16,000,000
Grants	20	\$1,039,532
<b>Total</b>	<b>33</b>	<b>\$43,436,256</b>

#### Rural Community Development Initiative Grants

Grants	1	\$261,475
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#### Broadband Loans/Community Connect Grants

Grants	2	\$1,298,175
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### New Water System in Starks

Ground was broken in November 2007 for a new water system that will serve over 775 users in northwest Calcasieu Parish—many of whom use private water wells for water.

Construction of the new water system will include approximately 548,000 linear feet of water distribution lines, 960 water meters, 60 fire hydrants, 50 flush hydrants, two water wells, a pump building, a 150,000-gallon ground storage tank, and a 250,000-gallon elevated water storage tank.

The new water system was funded by \$2,599,000 in USDA Rural Development loan funds and \$3,660,600 in USDA Rural Development grant funds.

### New City Hall for St. Joseph

In November 2007, State Director Clyde Holloway presented \$500,357 in USDA Rural Development loan and grant funds to the Town of St. Joseph to construct a new city hall and convention center.

St. Joseph received \$200,000 in loan funds and \$300,357 in grant funds from USDA Rural Development to construct the new city hall. The loan and grant funds were awarded through USDA Rural Development's Community Facilities Program. This program offers loans, guaranteed loans, and grants to rural areas and towns up to 20,000 in population to develop essential community facilities—such as the new city hall in St. Joseph.

The new 6,000 square foot city hall will house city hall employees and offer meeting space for town meetings and other functions.



# Other Funding Opportunities

USDA Rural Development announces the availability of money for many of its programs in the Federal Register, through Notices of Funds Availability (NOFA). Each NOFA lists the application deadlines, eligibility requirements, and places you can get more help in applying for program dollars. Funding for the programs listed below is based on the USDA Rural Development annual budget, and programs listed may not be funded every year. If funding becomes available, a NOFA is issued in the Federal Register. For a list of funding notices for the current year, visit the following web site: <http://www.rurdev.usda.gov/rd/nofas/index.html>. Search the Federal Register web site at: <http://www.gpoaccess.gov/fr/index.html>.

Program	Objective	Applicant	Uses	Population	Terms/Conditions
Renewable Energy Systems and Energy Efficiency Improvements Grant	To purchase renewable energy systems and make energy improvements for agricultural producers and rural small businesses.	Applicants must be an agricultural producer or rural small business.	To pay up to 25 percent of the eligible project costs for renewable energy systems or energy improvements.	Not within a city or town having a population of 50,000 or more and the urbanized area contiguous and adjacent to such city or town.	The maximum award per grant is \$250,000 for energy efficient projects and \$500,000 for renewable energy projects. The maximum amount of grant assistance to one individual or entity will not exceed \$750,000.
Value-Added Producer Grants (VAPG)	To encourage independent producers of agricultural commodities to further refine these products increasing their value to end users.	Eligible applicants are independent producers, farmer and rancher cooperatives, agricultural producer groups, and majority-controlled producer-based business ventures.	Grants may be used for planning activities and for working capital for marketing value-added agricultural products and for farm-based renewable energy.	Must be an eligible applicant.	The maximum planning grant is \$100,000. The maximum working capital grant is \$300,000. Requires 50 percent match.
Section 525 Technical and Supervisory Assistance (TSA) Grants	To help eligible organizations conduct programs of technical and supervisory assistance for low-income rural residents to obtain and/or maintain occupancy of adequate housing.	A public or private non-profit corporation, agency, institution, or Indian tribe.	To provide homeownership and financial counseling to reduce both the potential for delinquency by loan applicants and the level of payment delinquency by present borrowers. To facilitate the delivery of housing programs to serve the most needy low-income families in rural areas.	Rural areas and populations of 10,000 or less and under certain conditions towns and cities with population between 10,000 and 20,000.	Amount of grant award depends on funds available. This information is announced through Notices of Funds Availability (NOFAs) in the Federal Register.  The maximum award per grant is \$100,000.
Rural Community Development Initiative (RCDI)	Provide financial and technical assistance to recipients to develop their capacity and ability to undertake projects related to housing, community facilities, or community and economic development.	Public bodies, non-profit corporations, and federally-recognized tribal communities.	Provide technical assistance financial assistance, training, and purchase of eligible equipment to meet program objectives.	Unincorporated rural areas and incorporated rural areas with populations of 20,000 or less.	Requires dollar for dollar cash match.
Distance Learning and Telemedicine Loans and Grants (DLT)	Development and deployment of advanced telecommunication services throughout rural Louisiana.	Organizations, municipalities, or a Rural Utilities Service electric or telecommunications borrower which operates, or will operate an educational institution, including a regional educational laboratory, library, hospital, medical center, medical clinic, or any rural community facility; 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; and for physician consultation, radiology, x-ray scanners, and digital microscopes.	Rural areas.	Loans are Treasury Rate for 10 years and grants require a 15 percent cash or in-kind match.
Rural Broadband Access Loans and Loan Guarantees	To expand and improve broadband access for rural areas of Louisiana.	Cooperatives, non-profit, limited dividend or mutual associations, limited dividend companies, commercial organizations, and Indian tribes and tribal organizations legally organized to provide broadband services in eligible rural communities.	Construct, lease, and acquire facilities and equipment to provide broadband services to eligible rural communities.	Unincorporated rural areas and incorporated rural areas with populations of 20,000 or less.	Direct loans are available for direct-cost-of-money or for 4 percent. Loan guarantees are negotiated with the lender.

# Request For Information

Let us know your interests or questions, and Louisiana's USDA Rural Development staff will respond by fax, e-mail, mail, or schedule a visit with you.

Name \_\_\_\_\_

Company \_\_\_\_\_

Street Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Telephone \_\_\_\_\_ Fax \_\_\_\_\_

e-mail address \_\_\_\_\_

I am familiar with USDA Rural Development programs.

I just learned about USDA Rural Development programs.

If you just learned about USDA Rural Development programs, where did you hear about our programs?

\_\_\_\_\_

I have the following question(s) about USDA Rural Development programs:

\_\_\_\_\_

\_\_\_\_\_

I prefer to receive information by:

telephone call

fax

e-mail

mail

I would like to receive more information on:

## Single Family Housing

Eligible Applicants: Individuals

Direct Homeownership Loans

Guaranteed Homeownership Loans

Home Repair Loans and Grants

## Community

Eligible Applicants: Public Entities, Indian Tribes, and Non-Profit Organizations

Direct Loans and Grants for Water and Waste Disposal

Guaranteed Loans for Water and Waste Disposal

Direct Loans and Grants for Community Facilities

Guaranteed Loans for Community Facilities

## Business and Cooperative

Eligible Applicants: Profit or Non-Profit Organizations, Indian Tribes; Public Bodies, or Individuals

Guaranteed Loans for Business and Industry

Eligible Applicants: Public Bodies, Non Profits, Indian Tribes, and Cooperatives

Rural Business Opportunity Grants

Eligible Applicants: Public Bodies and Non-Profits

Rural Business Enterprise Grants

Intermediary Relending Program Loans

Eligible Applicants: Electric and Telephone Cooperatives

Rural Economic Development Loans and Grants

Eligible Applicants: Agricultural Producers and Small Businesses

Renewable Energy/Energy Efficiency Loans and Grants

Eligible Applicants: Agricultural Producers

Value-Added Producer Grants

## Multi-Family Housing

Eligible Applicants: Individuals, Profit, and Non-Profit Organizations

Direct Loans to Construct or Rehabilitate Rental Housing

Guaranteed Loans to Construct or Rehabilitate Rental Housing

Farm Labor Housing

Eligible Applicants: Public Bodies and Non-Profits

Housing Preservation Grants

### Fax or Mail This Form

Complete your contact information, check your interest areas, clip this page from the booklet, and return it to us.

#### By fax:

Fax to: (318) 473-7963

#### By mail:

Mail to:  
USDA Rural Development  
ATTN: Public Information Coordinator  
3727 Government Street  
Alexandria, Louisiana 71302

# Contact Us

## Monroe Area Office

2410 Old Sterlington Road, Suite C  
Monroe, Louisiana 71203  
Telephone: (318) 343-4467

### Parishes Served:

Caldwell, Catahoula, Claiborne, Concordia,  
East Carroll, Franklin, Jackson, LaSalle, Lincoln,  
Madison, Morehouse, Ouachita, Richland, Tensas,  
Union, and West Carroll

## Natchitoches Area Office

6949 Louisiana Highway 1 Bypass, Suite 103  
Natchitoches, Louisiana 71457  
Telephone: (318) 352-7100

### Parishes Served:

Avoyelles, Bienville, Bossier, Caddo, DeSoto, Grant,  
Natchitoches, Rapides, Red River, Sabine, Vernon,  
Webster, and Winn

## Lafayette Area Office

Whitney National Bank Building  
905 Jefferson Street, Suite 320  
Lafayette, Louisiana 70501-7913  
Telephone: (337) 262-6601

### Parishes Served:

Acadia, Allen, Beauregard, Calcasieu, Cameron,  
Evangeline, Iberia, Jefferson Davis, Lafayette,  
Pointe Coupee, St. Landry,  
St. Martin, St. Mary, and Vermilion

## Amite Area Office

805 West Oak Street, Room 3  
Amite, Louisiana 70422  
Telephone: (985) 748-8751

### Parishes Served:

Ascension, Assumption, East Baton Rouge,  
East Feliciana, Jefferson, Iberville, Lafourche,  
Livingston, Orleans, Plaquemines,  
St. Bernard, St. Charles, St. Helena,  
St. James, St. John, St. Tammany, Tangipahoa,  
Terrebonne, Washington, West Baton Rouge,  
and West Feliciana

## Alexandria State Office

3727 Government Street  
Alexandria, Louisiana 71302  
Telephone: (318) 473-7921  
Fax: (318) 473-7829



Visit our webpage at:  
<http://www.rurdev.usda.gov/la>



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