

USDA Rural Development
**Program
Summary**
Guide

Louisiana

and Annual Report



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



Committed to the future of rural communities.

Committed to the future of rural communities.

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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

Dear Readers:

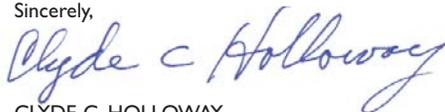
As I travel the roads of Louisiana visiting rural communities, I see new schools, new hospitals, new town halls, new businesses, and new homes—all made possible by USDA Rural Development funding. I have to tell you that it makes me proud to work for an agency that does so much good.

Whether we are helping to bring a new water system to a rural area or financing a home for a first-time homeowner—we are committed to improving the quality of life for rural residents.

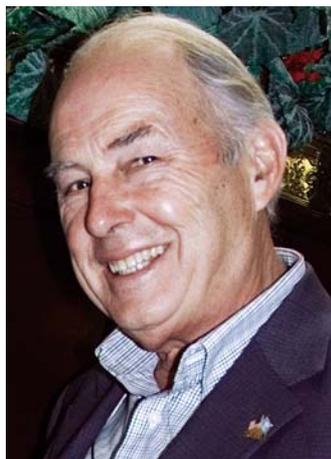
During 2007, USDA Rural Development invested almost \$400 million in rural areas of Louisiana. This investment meant that people in rural areas had decent housing, rural communities had quality health care, rural residents had access to first responder services, and rural businesses had a chance to grow and expand.

On the pages of this Program Summary Guide, you will find valuable program information that may benefit you or your community. You will also find our 2007 Annual Report, which highlights our program success during 2007. I invite you to read the success stories and enjoy the photographs of your neighbors—and let us know if we can help you or your community.

Sincerely,



CLYDE C. HOLLOWAY
 State Director
 USDA Rural Development
 Louisiana



**Louisiana's
 2007 Investment**

Single Family Housing Programs	\$224,195,681
Multi-Family Housing Programs	\$24,175,839
Business and Cooperative Programs	\$39,114,116
Community Programs	\$112,228,387

**Total Investment
 in Louisiana \$399,714,023**

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>



Ed Schafer
Secretary
United States Department of Agriculture

Our rural communities are the home and heart of American agriculture. Family life on the farm largely depends on the schools, hospitals, businesses, and other services in town. That's why our rural development mission is so important.

ownership. I'm very proud of the Bush Administration's record of support for rural America and proud of our USDA Rural Development team of dedicated workers who ensure our programs have a powerful, positive impact on rural America.

In 2007 alone, USDA Rural Development invested nearly \$14 billion in rural communities, including water systems, health care, education, small businesses, and home

Ed Schafer
Secretary of Agriculture



8.29.2005 Katrina

Hurricane Recovery

Louisiana's People and Communities Are Coming Back!

Since the hurricanes of 2005, USDA Rural Development has invested over **\$479.2 million** in hurricane impacted areas.



Thomas C. Dorr
Under Secretary
USDA Rural Development



We have the privilege of working for an agency that touches people's lives, that strengthens communities, that builds hope one business, one job and one home at a time.

Our mission and structure have changed significantly over the years. While remaining absolutely committed to our core program areas, we are also reinventing ourselves ... once again ... to respond to the remarkable new opportunities arising due to distributed computing, broadband, economic diversification and ... not least ... renewable energy.

In our present form, we are essentially an investment bank for rural America with a portfolio of more than \$97 billion. This is invested in rural infrastructure, housing, community facilities, business, and energy development. We are, in fact, the only agency in the federal government that can build an entire community from the ground up.

Thomas C. Dorr
Under Secretary
USDA Rural Development



9.24.2005 Rita



The Facts

As of March 15, 2008, USDA Rural Development has accomplished the following in hurricane-impacted areas:

- 514 single family housing direct loans obligated for \$57,276,722
- 228 single family housing home repair loans obligated for \$1,532,011
- 636 single family housing home repair grants obligated for \$7,827,716
- 2,631 single family housing guaranteed rural housing loans obligated for \$314,291,438
- 9 community facilities loans obligated for \$14,284,700
- 27 community facilities grants obligated for \$8,334,766
- 5 water and waste grants obligated for \$8,414,591
- Obligated 902 units of emergency rental assistance for \$1,526,184 (August 30, 2005 - February 28, 2006)
- Provided shelter for 1,117 families after the hurricanes.
- 29 business grants for \$3,195,431
- 12 business and industry guaranteed loans for \$62,568,500

USDA Rural Development

Increasing homeownership opportunities in Louisiana

Single Family Housing



Virginia Thomas

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	Loan funds-To make general repairs and improvements to properties and remove health and safety hazards. 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.	Same as above	Loan-Up to 20 years, 1% interest, not to exceed \$20,000. 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.
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



Christopher and Jene Boulet



Christopher and Jene Boulet's new home—financed by USDA Rural Development's Guaranteed Rural Housing Loan Program.



Amanda Kate Farrar



Owning a Home

Making Dreams Come True

USDA Rural Development is in the business of making homeownership dreams come true. Almost 2,000 families in Louisiana walked into their own homes as a result of USDA Rural Development financing in 2007.

Guaranteed Rural Housing Loan Program

Many families, such as the Boulet family in Carencro and Amanda Kate Farrar in Sulphur contacted a local lender and took advantage of USDA Rural Development's Guaranteed Rural Housing Loan Program.

Direct Home Loan Program

Other families, such as Virginia Thomas' family, contacted the local USDA Rural Development

office and purchased their home with a USDA Rural Development Direct Single Family Housing Loan.

Self-Help Housing Program

Some families, including Ms. Thomas' family, took it one step further and constructed their own homes through USDA Rural Development's Self-Help Housing Program.

Home Repair Loan and Grants

Hundreds of other families who already owned their homes were able to gain much needed assistance from USDA Rural Development to make critical repairs to their homes.

Homeownership dreams are turning into reality for thousands of Louisiana families. So, what is the secret to their success? Hard work and determination by the families and financing from USDA Rural Development.

Single Family Housing Programs Fiscal Year 2007 Progress

Direct Homeownership Loan Program (Section 502)

Very Low Income	50	\$4,521,463
Low Income	45	\$4,338,352
Disaster	233	\$26,843,832
Total	328	\$35,703,647

Guaranteed Loan Program (Section 502)

Purchase	433	\$43,809,511
Refinance	1	\$91,600
Disaster	1,138	\$137,991,529
Total	1,572	\$181,892,640

Home Repair Loan and Grant Programs (Section 504)

Loans	41	\$269,355
Disaster Loans	112	\$700,877
Grants	58	\$385,165
Disaster Grants	363	\$4,651,547
Total	574	\$6,006,944

Self-Help Housing Program (Section 523)

Technical Assistance Grant	2	\$492,450
Supervisory/Technical Assistance Grant	1	\$100,000

USDA Rural Development

Providing affordable housing in Louisiana's rural communities

Multi-Family Housing



Maple Ridge Apartments, Covington, Louisiana



Cathy and Catherine Montelaro, tenants.



Debbie Cannon, manager of Maple Ridge Apartments, Covington, Louisiana



Carolyn Ducros, tenant.

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

Affording a Place to Live

High Cost of Living

Two years ago, Carolyn Ducros faced \$1,600 a month in medical bills, and her rent was increasing from \$400 a month to \$450. These costs were overwhelming to Carolyn, who depended on her Social Security income to pay her bills.

Then, Carolyn moved into a USDA Rural Development-financed apartment complex where she only pays \$89 a month rent. Now, life is a little easier, and Carolyn feels secure in her new home.

Rental Assistance Program

USDA Rural Development provides rental assistance to ensure that elderly, disabled, and low-income residents of multi-family housing complexes financed by USDA Rural Development can afford rent payments. With the help of rental assistance, a qualified applicant pays no more than 30 percent of his or her income for housing.

Recovery From the Hurricanes

Catherine Montelaro and her daughter Cathy are hurricane evacuees from St. Bernard Parish where they lost everything to the 2005 hurricanes. Faced with an uncertain future, the Montelaros found a home they could afford in a USDA Rural Development-financed complex. Today, Catherine and her daughter have decided to call their new address “home.” “I love my new home,” says Catherine.

Rental Assistance Makes the Difference

Debbie Cannon and Donna Porche, managers of apartment complexes in Covington and Mandeville agree—most people on a fixed income cannot afford local apartment costs which range anywhere from \$500 to \$800 per month. “Rental assistance makes it possible for people to afford a decent place to live,” said Porche.

USDA Rural Development in Louisiana invested over \$15.7 million in rental assistance during 2007—benefiting 2,434 families.

USDA Rural Development’s multi-family housing loan and loan guarantee programs make it possible for families and the elderly to live in affordable rental housing in rural areas.

There are 12,592 multi-family rental units in 397 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.

The Rural Rental Housing Program enables very low-, low-, and moderate-income rural residents to have access to and enjoy safe, decent, sanitary shelter.

As a result of USDA Rural Development multi-family housing programs, over 2,434 families benefited from rental assistance, 395 families are enjoying improved housing, and 44 elderly families were able to make critical home repairs in Louisiana during 2007.



Donna Porche, manager of Pine Cliff Apartments in Mandeville, Louisiana, checks out the playground equipment with Juliet Schillings, USDA Rural Development Multi-Family Housing Specialist.



Pine Cliff Apartments, Mandeville, Louisiana

Multi-Family Housing Programs Fiscal Year 2007 Progress

Rural Rental Housing Program (Section 515)

Preservation/Rehabilitation	395 Units	\$7,994,531
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Rental Assistance Program (Section 521)

Family	1,631	\$10,455,064
Elderly	803	\$5,321,160
Total	2,434	\$15,776,224

Housing Preservation Grants (Section 533)

Repairs	44	\$405,084
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USDA Rural Development

Creating jobs and strengthening the economy in Louisiana

Business and Cooperative



John H. Broussard, USDA Rural Development Business and Cooperative Programs Director; Stan McGee, Chief Administrative Officer for the Acadiana Regional Development District; Corinne Dupuy, Director of the Manufacturing and Entrepreneurial Partnership of Louisiana (MEPoL); Dr. Ray Authement, President of the University of Louisiana at Lafayette; and Clyde C. Holloway, State Director of USDA Rural Development in Louisiana.

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



Building the Economy

Now Showing! MOVIES!

Citizens of Ruston and Lincoln Parish waited over 10 years for a hometown movie theater to return to Ruston—and it was well worth the wait. Residents line up regularly now at the new Celebrity Theatre to enjoy first-run movies in an eight-screen, stadium-style movie theater, complete with digital surround sound. The theater has been a boon to the community—adding an entertainment venue, as well as new jobs and stimulating economic growth. Construction of the theater was funded by Community Trust Bank, a local Ruston bank, through a USDA Rural Development Guaranteed Business and Industry Loan.

Improving Productivity

The University of Louisiana at Lafayette (ULL) sponsors the Manufacturing Extension Partnership of Louisiana (MEPoL) to provide small manufacturers the help they need to succeed. During 2007, USDA Rural Development awarded ULL a \$275,000 Rural Business Enterprise Grant for MEPoL to provide training and technical assistance to rural businesses throughout Louisiana. As a result of this funding, MEPoL will be able to help manufacturers in Louisiana improve productivity and profitability.

Entrepreneurial Development

Acadiana Regional Development District (ARDD) is a regional planning and resource center that serves Evangeline, Iberia, Lafayette, St. Landry, St. Martin, St. Mary, and Vermilion Parishes. ARDD promotes and fosters economic development through regional partnerships and cooperation. In 2007, USDA Rural Development awarded ARDD a \$59,000 Rural Business Enterprise Grant to provide technical assistance and training workshops to area entrepreneurs and managers. As a result of this funding, local businesses will gain valuable business planning, management, and loan making knowledge.



Celebrity Theatre in Ruston, Louisiana.



Shane Morrison, owner of the Celebrity Theatre in Ruston, Louisiana.



State Director Clyde Holloway gives his movie tickets to Stacey Kennedy at Celebrity Theatre in Ruston, Louisiana.

Through our business and cooperative programs, USDA Rural Development is helping to build and expand Louisiana's workforce. During 2007, 3,649 jobs were created and/or saved by \$39.1 million in USDA Rural Development business program funding. This funding assisted rural communities to achieve economic development and job creation goals.

Business and Cooperative Programs Fiscal Year 2007 Progress

Business and Industry Guaranteed Loan	6 Loans	\$38,005,000
Rural Business Enterprise Grant	7 Grants	\$779,000
Rural Business Opportunity Grant	5 Grants	\$185,000
Value-Added Producer Grant	1 Grant	\$95,182
Renewable Energy/Energy Efficiency Grant	1 Grant	\$49,934
Total	20 Projects	\$39,114,116

USDA Rural Development

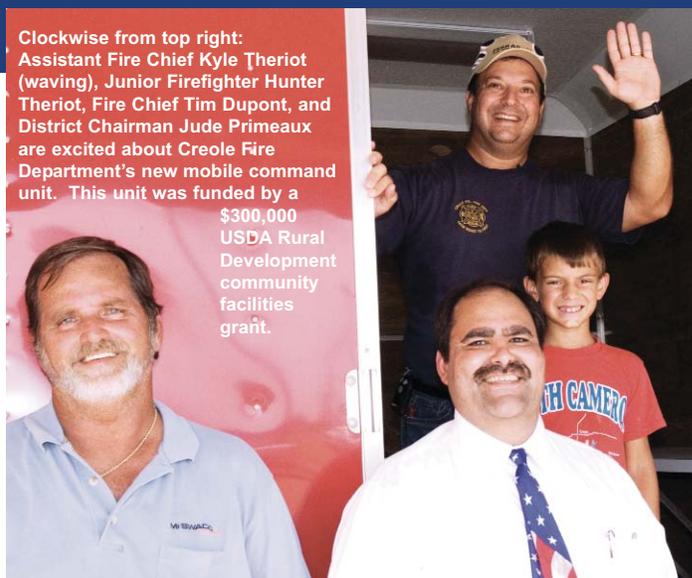
Improving the quality of life in rural Louisiana

Community



Clockwise from top right: Assistant Fire Chief Kyle Theriot (waving), Junior Firefighter Hunter Theriot, Fire Chief Tim Dupont, and District Chairman Jude Primeaux are excited about Creole Fire Department's new mobile command unit. This unit was funded by a

\$300,000 USDA Rural Development community facilities grant.



New fire truck for Cameron Parish Fire District 10.



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.

Taking Care of Community Needs

Hurricane Recovery

In 2005, Hurricanes Katrina and Rita devastated many of Louisiana's coastal communities. Today, these communities are coming back—even better—with assistance from USDA Rural Development.

Fire Protection Needs

In Cameron Parish, the hurricanes had deadly impact on first responder services. USDA Rural Development provided over \$1.6 million in grant funds to five fire protection districts for new pumper trucks, fire fighting equipment, a command post trailer, ladder trucks, communication equipment, and an emergency response system.

Police Department Needs

In Delcambre, Louisiana, flood waters from the hurricane invaded the town and destroyed many buildings—including the police station. USDA Rural Development provided \$53,000 in grant funds to Delcambre to renovate the town's police station.

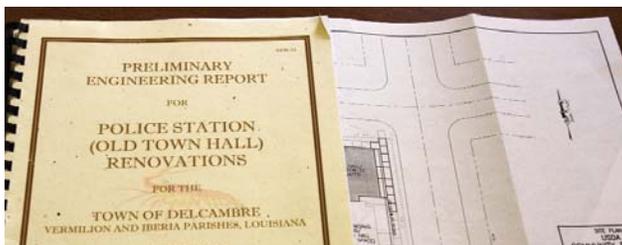
Education Needs

Population shifts have over-burdened school systems and hospitals throughout the hurricane impacted region. USDA Rural Development provided \$1.8 million in direct loan funds, \$247,000 in grant funds, and \$1 million in guaranteed loan funds to construct a new K-4 elementary school in Glencoe, Louisiana.

Over \$68 million was invested throughout Louisiana during 2007 for water, waste, and community facilities projects.



Patti Vincent, Town Clerk, Delcambre, Louisiana, indicating the standing water line in the town's police station after Hurricane Rita.



Community Programs Fiscal Year 2007 Progress

Water and Waste Disposal Direct Loans, Guarantees, and Grants

Loans	22	\$25,635,000
Grants	14	\$11,505,249
Total	36	\$37,140,249

Community Facilities Direct Loans, Guarantees, and Grants

Loans	12	\$18,697,000
Guarantees	1	\$3,575,000
Grants	47	\$8,931,622
Total	60	\$31,203,622

Distance Learning/Telemedicine Grants

Grants	3	\$788,154
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Broadband Loans/Community Connect Grants

Loans	2	\$42,066,000
Grants	2	\$1,030,362
Total	4	\$43,096,362



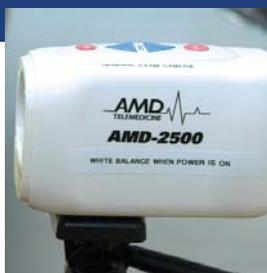
Glencoe Charter School groundbreaking.



Glencoe Charter School students breaking ground for the new school.

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

Cut along this line to mail or fax.

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:

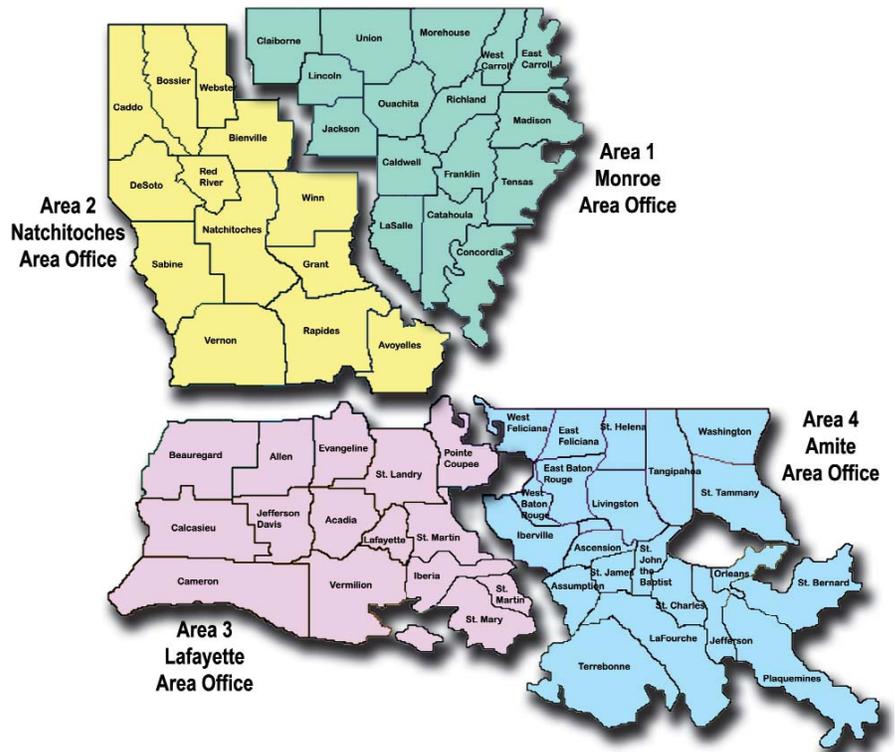
Ascension, Assumption, East Baton Rouge,
East Feliciana, Jefferson, Iberville, Lafourche,
Livingston, Orleans, Plaquemines,
St. Bernard, St. Charles, St. Helena,
St. James, St. John, St. Tammany, Tangipahoa,
Terrebonne, Washington, West Baton Rouge,
and West Feliciana

Alexandria State Office

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



Committed to the future of rural communities.



Visit our webpage at:

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

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