



Committed to the future of rural communities.



# 2008 Annual Report

Southern New England  
Jurisdiction  
MA/CT/RI



# Rural Housing Programs

Well built, affordable housing is essential to the vitality of rural communities. USDA's **Rural Housing Programs** give families and individuals the opportunity to buy, build, repair, or rent safe and affordable homes located in rural areas (usually under 20,000 in population).

Eligibility for these loans, loan guarantees, and grants is based on family income and varies according to the average median income for each community. Financing is also available for the construction of multi-family complexes in rural communities that lack sufficient, affordable rental housing, and provides subsidies serving low-income individuals, the elderly and people with disabilities.



Marconi Village, Marion, MA



## Massachusetts Activity:

- 502 Direct & Guaranteed Loans (224 loans).....\$42,773,974
- 504 Loans & Grants (48 loans/grants).....\$278,504
- 538 Rental Housing (1 loan).....\$1,200,000
- 533 Housing Preservation Grants (1 grant).....\$63,760
- TOTAL (274 loans and grants).....\$44,316,238**

## Connecticut Activity:

- 502 Direct & Guaranteed Loans (174 loans).....\$32,410,287
- 504 Loans & Grants (32 loans/grants).....\$166,847
- 538 Rental Housing (1 loan).....\$1,130,000
- 533 Housing Preservation Grants (1 grant).....\$50,000
- 515 Multi-Family (1 loan).....\$1,583,403
- TOTAL (94 loans and grants).....\$35,340,537**

## Rhode Island Activity:

- 502 Direct & Guaranteed Loans (42 loans).....\$8,384,398
- 504 Loans & Grants (25 loans/grants).....\$172,669
- 538 Rental Housing (1 loan).....\$3,455,000
- 533 Housing Preservation Grants (1 grant)....\$50,000
- 515 Rental Housing (1 loan).....\$1,909,155
- TOTAL (70 loans and grants).....\$13,971,222**

**In Fiscal Year 2008, USDA Rural Development in Southern New England provided over \$93.6 million in affordable housing funds through its Rural Housing Programs.**

# Rural Business and Cooperative Programs



Carter & Stevens Farm



Westport, MA

Our **Rural Business and Cooperative Programs** help to create and improve viable businesses and cooperatives in rural areas throughout Massachusetts, Connecticut and Rhode Island. Rural Business and Cooperative Programs provide financial backing and technical assistance to stimulate business creation, expansion and/or relocation. Loan guarantees and grants are available to businesses, public bodies, non-profit organizations, farmers, and cooperatives to finance business related activities that save or create jobs. The program works through partnerships with public and private community-based organizations and financial institutions to provide financial assistance, business planning, and technical assistance to rural businesses. USDA Rural Development also assists in conducting research into rural economic issues, including those effecting rural cooperatives. Working with private lenders we are able to increase investment capital, helping communities and local organizations build strong business infrastructure and in turn nurture economic growth.

Grant programs include the **Value-Added Producer Grant** and the **Renewable Energy and Energy Efficiency (RE/EE) Grant**. The RE/EE program provides financial assistance to agricultural producers and rural small businesses to support renewable energy projects across a wide range of technologies encompassing biomass (including anaerobic digesters), geothermal, hydrogen, solar and wind energy. It also provides support for energy efficiency improvements, helping recipients reduce energy consumption and improve operations.

Value-Added Producer Grants may be used for planning activities and for working capital for marketing value-added agricultural products and for farm-based renewable energy. Eligible applicants include independent producers, farmer and rancher cooperatives, agricultural producer groups, and majority-controlled producer-based business ventures.

## Massachusetts Activity:

- B&I Loan Guarantees (3 loan guarantees).....\$3,999,000
- Rural Business Enterprise Grants (9 grants)...\$289,595
- Value-Added Producer's Grants (4 grants).....\$479,836
- IRP Loans (2 loans).....\$1,250,000
- RE/EE Grants (3 grants).....\$949,946
- Section 9008 Grants (1 grant).....\$982,589
- TOTAL (22 loans and grants).....\$7,950,966**

## Connecticut Activity:

- B&I Loan Guarantees (5 loan guarantee).....\$18,960,000
- Rural Business Enterprise Grants (4 grants)...\$222,930
- RE/EE Loans and Grants (3 grants).....\$1,350,000
- TOTAL (12 loans and grants).....\$20,532,930**

## Rhode Island Activity:

- Rural Business Enterprise Grants (4 grants)...\$115,000
- Value-Added Producer's Grants (1 grant).....\$50,000
- TOTAL (5 grants).....\$165,000**

**In Fiscal Year 2008, USDA Rural Development in Southern New England provided over \$28.6 million in funds through its Rural Business & Cooperative programs.**

# Community Facilities Programs

## Massachusetts Activity:

- CF Direct Loans (3 loans).....\$4,588,000
- CF Loan Guarantees (3 guarantees).....\$3,600,000
- CF Grants (7 grants).....\$377,643
- TOTAL (13 loans and grants).....\$8,565,643**

## Connecticut Activity:

- CF Direct Loans (3 loans).....\$1,965,000
- CF Loan Guarantees (4 guarantees).....\$3,480,000
- CF Grants (4 grants).....\$121,000
- TOTAL (11 loans and grants).....\$5,566,000**

## Rhode Island Activity:

- CF Direct Loans (3 loans).....\$1,750,000
- CF Loan Guarantees (1 guarantee).....\$500,000
- CF Grants (1 grant).....\$78,000
- TOTAL (5 loans and grants).....\$2,328,000**

**In Fiscal Year 2008, USDA Rural Development in Southern New England delivered over \$16.4 million in funds through the Community Facilities Program.**



*The Village School, Royalston, MA*



*Warren (MA) Library*

Essential community infrastructure is key to ensuring that rural areas enjoy the same basic quality of life services enjoyed by those in urban areas. The **Community Facility 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 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, public buildings, vocational and medical rehabilitation centers, group homes, schools, cultural facilities, and public transportation.

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

# Rural Utility Programs

Planning for, developing, and maintaining a community's physical infrastructure is essential both for service to current residents and for future economic growth. In order for rural areas to succeed, citizens must have affordable access to safe drinking water, waste disposal systems, electricity, and telecommunications services. **Rural Utility Programs** range from broadband access, electrical improvements, and telecommunication needs to our **Water and Wastewater Programs** which help rural communities ensure the availability of safe drinking water and dependable waste disposal.

Public entities and non-profit organizations can receive loans, loan guarantees, grants, and technical assistance 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 communities.



Warren, MA



North Tiverton, RI



Coventry, CT

## Massachusetts Activity:

- Water & Wastewater Loans (14 loans).....\$10,288,960
- Water & Wastewater Grants (9 grants).....\$3,324,120
- TOTAL (23 loans and grants).....\$13,613,080**

## Connecticut Activity:

- Water & Wastewater Loans (3 loans).....\$9,122,000
- Water & Wastewater Grants (4 grants).....\$3,932,390
- TOTAL (7 loans and grants).....\$13,054,390**

## Rhode Island Activity:

- Water & Wastewater Loans (2 loans).....\$623,000
- Water & Wastewater Grants (2 grants).....\$1,194,400
- TOTAL (4 loans and grants).....\$1,817,400**

**In Fiscal Year 2008, USDA Rural Development in Southern New England delivered over \$28 million in funds through its Water & Environmental Programs.**



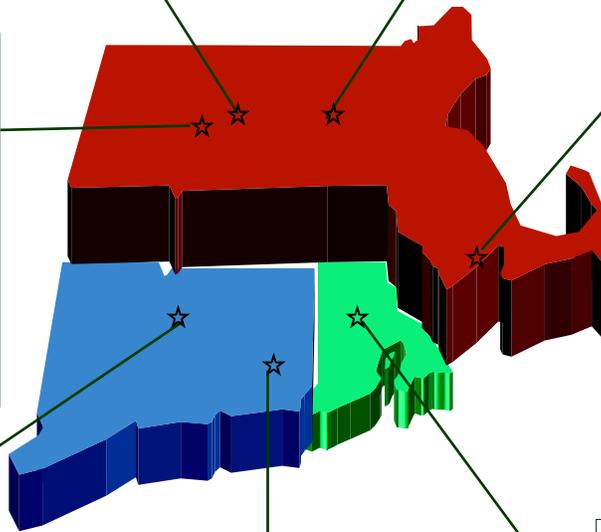
## Rural Development Offices in Southern New England

**Amherst State Office**  
 Acting State Director: Bill Gouzounis  
 451 West Street/Suite 2  
 Amherst, MA 01002  
 (413) 253-4302  
 (413) 253-4347 (fax)  
 TDD# (for all offices): (413) 253-4590  
 Email: bill.gouzounis@ma.usda.gov  
 On the web: www.rurdev.usda.gov/ma  
 The state office administers activity in the three state jurisdiction.

**Holden Area Office**  
 Area Director - Lyndon Nichols  
 52 Boyden Road  
 Holden, MA 01520  
 (508) 829-4477 Ext. 4  
 (508) 829-3721 (fax)  
 lyndon.nichols@ma.usda.gov  
 Servicing: Worcester, Middlesex, Suffolk, and Essex Counties

**Hadley Area Office**  
 Area Director - Peter Laurenza  
 195 Russell Street  
 Hadley, MA 01035  
 (413) 585-1000 Ext. 4  
 (413) 586-8648 (fax)  
 peter.laurenza@ma.usda.gov  
 Servicing: Berkshire, Franklin, Hampshire, and Hampden Counties

**West Wareham Area Office**  
 Area Director-Tom McGarr  
 15 Cranberry Highway  
 West Wareham, MA 02576  
 (508) 295-5151 Ext. 3  
 (508) 291-2368 (fax)  
 tom.mcgarr@ma.usda.gov  
 Servicing: Bristol, Norfolk, Plymouth, Nantucket, Dukes, and Barnstable Counties



**Windsor Area Office**  
 Area Director - Mary Grasso  
 100 Northfield Drive  
 Windsor, CT 06095  
 (860) 688-7725 Ext. 4  
 (869) 688-7979 (fax)  
 mary.grasso@ct.usda.gov  
 Servicing: Tolland, Middlesex, Hartford, Litchfield, New Haven, and Fairfield Counties

**Norwich Area Office**  
 Area Director-Johan Strandson  
 238 West Town Street  
 Norwich, CT 06360  
 (860) 859-5218 Ext. 200  
 (860) 859-5223 (fax)  
 johan.strandson@ct.usda.gov  
 Servicing: Windham and New London Counties

**Warwick Area Office**  
 Area Director - David Delisle  
 60 Quaker Lane/Suite 44  
 Warwick, RI 02886  
 (401) 826-0842 Ext. 4  
 (401) 826-6042 (fax)  
 david.delisle@ri.usda.gov  
 Servicing: All of Rhode Island

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the bases of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact the USDA's TARGET Center at 202/720-2600 (voice and TDD). To file a complaint of discrimination, write to USDA, Director, Office of Civil Rights, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, or call (800) 795-3272 (voice) or (202) 720-6382 (TDD). USDA is an equal opportunity provider and employer.