

*The Michigander 2003 Year-End Edition*

# RURAL DEVELOPMENT

*Committed to the Future of Rural Communities*



## Rural Michigan's Economic Partner



## Leadership

***The strength of the country is the hearts and souls of the American people. That's where we find our true strength. . . . we understand the proper relationship between government and the people. It's the people's government we represent.***

**- George W. Bush**



White House photo by Eric Draper

## Agriculture Secretary Ann Veneman

The Bush Administration has made great strides in supporting investments in America's rural communities. From the successful implementation of the 2002 Farm Bill to passage of the Healthy Forest Restoration Act, President Bush's policies are helping strengthen the economic health of rural America.

Helping fuel this growth are the programs being implemented by USDA's Rural Development. Through USDA's Rural Development programs, it is estimated that over 510,000 jobs have been created or saved since the beginning of the Bush Administration. USDA has invested nearly \$2.5 billion for rural business development in the form of loans, grants and technical assistance.

We are also working with local communities to build and strengthen economic development partnerships with state and local governments. Some \$183 million has been invested in Empowerment Zones and Enterprise Communities (EZ/ECs). This investment is complemented by the leveraging of USDA funds to help attract \$422 million in other federal investments and \$739 million in non-federal investments to EZ/ECs and other supported communities.

Major investments have been made in developing value-added industries, with a focus on promoting renewable energy. Over \$35 million has been provided to support the development and marketing of renewable energy and the creation of energy efficient systems in rural areas.

Rural infrastructure, such as education, healthcare, telecommunications, water treatment and community facilities, has been supported by more than \$13 billion in grants and loans. More than \$10.2 billion has been invested in rural housing, much of which supports the President's ambitious goal to increase minority homeownership by 5.5 million by 2010.

As we look to the future, we remain dedicated to ensuring that investments in rural Michigan continue to bring new economic opportunities and an improved quality of life to rural families and communities.



**Cover Photo:** *The Iron County Courthouse is a dramatic site perched atop a hill overlooking the county seat of Crystal Falls. A loan from Rural Development is helping to preserve the historic structure while making it accessible for all of the county's residents. (See story on page 7.)*

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**Rural Development Michigan**  
U.S. Department of Agriculture *Online*

[www.rurdev.usda.gov/mi](http://www.rurdev.usda.gov/mi)

Please visit the Michigan Rural Development Web site for a list of projects funded in fiscal year 2003 as well as the latest news releases and program information.

## State Director Dale Sherwin

As the State Director for Rural Development in Michigan I am proud to serve under the leadership of President Bush and Agriculture Secretary Veneman. This administration has made a strong commitment to rural America and Rural Development in Michigan has followed through on that commitment.

During the 2003 fiscal year Rural Development reinvested over \$358 million in rural Michigan. Rural Development makes federal tax dollars available to improve the quality of life, and support economic development in rural communities. We provide economic resources for a broad range of local projects to help achieve this goal.

Rural Development provides financing and technical assistance for a variety of community needs including economic development, affordable housing, community facilities and infrastructure. No other agency provides such a wide range of resources to improve the quality of life and support economic development in rural Michigan.

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



## Rural Development Appreciates the Support of Michigan's Congressional Delegation



Left; Congressman Mike Rogers— Swearing in ceremony for State Director Dale Sherwin



Above; Congressman Fred Upton—Distance Learning grant for Borgess Health Alliance



Above; Congressman Dave Camp- Redding Township Hall renovation project



Above; Congressman Bart Stupak—Iron County Courthouse renovation project

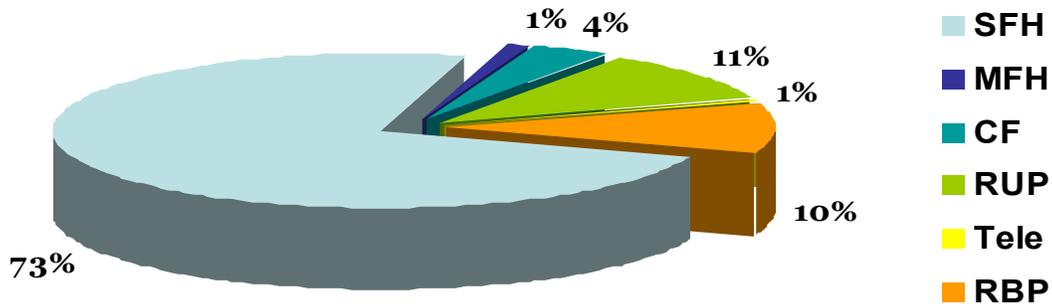


Above; Congresswoman Candice Miller- Huron Regional Water system

## 2003 by the Numbers

### 2003 Loan & Grant Obligations by Program

Total Obligations in 2003—\$358.6 Million\*



\*Amount does not include rental assistance to tenants of subsidized multi-family apartments

### Michigan Obligated 110% of its Allocated Budget in 2003



## COMMUNITY FACILITIES PROGRAM

Improving the quality of life in rural Michigan requires people who care about their communities. Financial capital is sometimes necessary also. Rural Development provides loans and grants for local governments, non-profit organizations and Native American tribes to provide needed public services.

In 2003 Rural Development invested over \$13.8 million to provide or improve vital services such as health care, emergency services, daycare, classroom equipment and community centers.

These investments were made with loans and grants offered through our Community Facilities program. Last year, 50 local governments, non-profit organizations and Native American communities benefited from this program.

The funds will be used to purchase fire trucks, renovate or construct public facilities like fire stations and township halls and to purchase equipment or buildings for daycare and educational facilities to name a few.

Community Facilities financing is available to governmental, non-profit and tribal organizations in communities with a population of 20,000 or less. Funding in the program is provided either through direct loans, guaranteed loans through private lenders or grants.

The vast majority of the funds come in the form of loans. Most loans are made at below-market interest rates and are aimed at serving financially challenged rural areas. Allowed expenses include purchase of land needed for construction of the facility, necessary professional fees, and equipment and operating costs.



*(top) Rural Development provided a loan and grant to Northwoods Airlifeline of Iron Mountain to purchase an all-weather aircraft. The volunteer organization provides free air service for rural residents needing medical treatment at distant health centers (above) A Community Facilities loan enabled CM Ambulance Service of Clio to purchase four new ambulances and radio equipment.*

## Preserving the Past to Serve the Future

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A community's historic buildings help give it its character as well as a link to its past. Rural Michigan is filled with beautiful and historic government buildings such as county courthouses, libraries and museums. No where is this more apparent than in the Upper Peninsula.

The Iron County Courthouse in Crystal Falls is perched on a hill overlooking the county seat and surrounding countryside. The brick building with its turret and clock tower was built in 1890 and was placed on the National Register of Historic Places in 1975.

In 2001, Rural Development provided the county with nearly \$3 million in grant and loan funds to restore the courthouse. Without this assistance the building could have been lost to future generations.

Rural Development worked closely with the Michigan State Historic Preservation Office to insure that the historic integrity of the building was preserved. When completed, the courthouse will have a modern heating and ventilation system and will be compliant with the Americans with Disabilities Act. The restoration project is well underway and should be finished in 2004.

The city of Ishpeming in Marquette County also has its share of historic buildings. The City Building Authority came to Rural Development for financial assistance in restoring its public safety building and city hall.

Like the Iron County Courthouse, the Ishpeming Municipal Building, completed in 1891, is on the National Register of Historic Places. Its features include a construction of locally quarried sandstone as well as a corner tower and rounded entry arch. Rural Development funding was used to replace the heating and ventilation system in the building as well as make it accessible to people with disabilities.

The public safety building project involved removing jail cells from the building and using the space for additional offices. Work was also done to preserve the exterior of the building. The building includes a bell tower-like structure used for hanging fire hoses to dry. During the project it was discovered that the top third of the fire tower was structurally unsound. Rural Development provided additional funding so that the tower could be rebuilt.

These are just three examples of the many historic structures that Rural Development has had a role in helping to preserve. While restoring historic buildings like these for public use comes at a high cost, the place these structures have in their communities is priceless.



*Rural Development funds helped pay for the restoration of the Ishpeming Municipal Building (above) and the city's public safety building (below).*



## Single Family Housing Program

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Helping Americans become homeowners is a priority for the Bush Administration and Rural Development has played a major role in rural Michigan.

In 2003, Rural Development helped 2,844 Michigan families purchase homes. Rural Development assists homebuyers by providing either direct loans through the federal government or by providing guarantees on loans made by private mortgage lenders.

Direct loans and loan guarantees from Rural Development do not require a down payment, reducing a major obstacle for would-be homebuyers. Income qualifications for home loans are determined by median income in the borrower's county. The direct loan program is designed for low-income families and offers subsidized interest rates, making monthly payments affordable.

***It is in our national interest that more people own their own home. After all, if you own your own home, you have a vital stake in the future of our country.***

***- President George W. Bush***

The guaranteed loan program is meant for middle income homebuyers who cannot afford a down payment. The program helps make mortgages from private lenders more available by providing a 90 percent guarantee to the lender. This guarantee reduces the risk of lending to homebuyers without a down payment. The program has been extremely successful in Michigan. In fiscal year 2003, Michigan led all other states in loan guarantees provided.

While homeownership can be a dream, it can also be a financial burden. Rural Development offers assistance to low-income homeowners to make essential repairs. Last year Rural Development provided 332 loans and grants to low-income homeowners for making essential repairs. Essential repairs can include a new furnace or roof, or a new septic system or well among other uses.

Qualifying homeowners can borrow up to \$7,500 for essential repairs without a mortgage and a maximum of \$20,000. Home repair grants of up to \$7,500 are available for homeowners 62 years of age or older who cannot afford monthly payments.

Rural Development also offers an innovative means to homeownership for people willing to invest "sweat equity." The Mutual Self-Help Housing Program makes homes affordable by having participants help build them themselves. With this investment in the home, the participant pays less for his or her home. Each qualified applicant is required to complete 65% of the labor involved in building the home.

Technical Assistance Grants and Site Loans are provided to nonprofit and local government organizations, which supervise groups of 5 to 12 enrollees in the Self-Help Program. Members of each group help work on each other's homes, moving in only when all the homes are completed.



## Partners in Promoting Homeownership

A major hurdle in making affordable housing available to people in need is getting the word out about the opportunities available. In Clare County, a cooperative partnership between the Michigan State University Extension Service and Rural Development is connecting people in need with available resources.

Clare County is one of Michigan's most economically depressed areas and qualified for designation as a Rural Enterprise Community. The Enterprise Community employs an extension educator/advocate who provides outreach and education on homeownership and home repair resources available in Clare County.

Since starting her work in December 2001, Sharon Jeffery has worked closely with Rural Development. Jackie Morgan, a Rural Development housing specialist in West Branch, comes to the MSU Extension office in Harrison one day a week to meet with applicants. The service saves clients the 65-mile drive to her office.

To get the word out, Ms. Jeffery has fliers distributed throughout the county promoting homeownership and home repair opportunities. The fliers are distributed by a Rural Development home loan recipient, Sharon Bidigare.

When Ms. Bidigare applied for a home loan she was living with three grandchildren in a 12x60-foot mobile home. The home was built in 1969 and the roof and floor were failing.

With a home loan from Rural Development, Ms. Bidigare purchased a new 28x56-foot manufactured home with three bedrooms and two baths. The home was placed on the site of her former house in the village of Lake in Garfield Township. The experience has made her an advocate for people in need of affordable housing.

Through the efforts of Ms. Jeffrey, Ms. Morgan and Ms. Bidigare, the number of people receiving home loans and repair assistance in Clare County has increased significantly since 2001. By 2003, the number of people receiving assistance through Rural Development had more than tripled from 9 to 30.

In addition to Rural Development, the Federal Home Loan Bank of Indianapolis and a Community Development Block Grant have provided resources to make housing opportunities available in Clare County. This cooperative effort earned Ms. Jeffrey the Extension Housing Outreach Award in 2003 from the National Extension Association of Family and Consumer Services.



*Enterprise Community Board Member Sharon Bidigare, Sharon Jeffrey of MSU Extension and Rural Development Loan Specialist Jackie Morgan help make home ownership opportunities available to needy Clare County residents (above). Ms. Bidigare lived in this manufactured home before receiving a Rural Development loan (below).*



## RURAL UTILITIES PROGRAM

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Access to safe drinking water and protecting public health by properly disposing of wastewater are basic needs for any community. Rural Development helps assure these needs are met by providing financial and technical assistance for developing or improving public water and waste systems.

During 2003 Rural Development financed water or sewer projects for 25 communities in 18 Michigan counties. The amount of loan and grant funds provided totaled over \$38 million. This funding will improve water or sewer service for about 11,783 homes and businesses, including 800 users that will have public water or sewer service for the first time.

Rural Development financing for public water and sewer systems is available to communities with a population of up to

***The important advances in waste water treatment since the Clean Water Act's passage constitute one of the major achievements in modern American public health.***

***- President George W. Bush***

10,000. RUS offers long-term, low-interest loans, as well as grant assistance in some cases, to help communities construct or make essential repairs to their water and sewer systems.

In 2003 Rural Development began providing grants for communities without sufficient funds to initiate planning for water or sewer projects. Predevelopment Planning grants were awarded to five Michigan communities. The grants help cover the costs of developing an application for a water or waste water project such as environmental and preliminary engineering reports. The grants can cover up to 75 percent of the community's costs but can not exceed \$15,000.

In addition to the technical assistance provided by staff members, RUS also has technical assistance and training programs available to non-profit organizations. Grant recipients of the program are the National Rural Water Association and the Rural Community Assistance Program. In Michigan, the Michigan Rural Water Association headquartered in Harrison delivers NRWA programs.

The RCAP programs are delivered by the Michigan Community Action Agency Association with headquarters in Lansing, Mich. Both programs provide water and sewage treatment technical assistance free of charge to rural communities with populations of less than 10,000.

### **Telecommunications**

While water and sewer service are basic needs for any community, access to information is becoming indispensable in today's world. Rural Development has programs to promote high-speed data communication service to rural communities and two-way video conferencing for rural schools and medical facilities.

The distance learning/telemedicine program provides grants to rural schools and medical centers for video conferencing equipment. The program helps provide advanced education in areas where it is not locally available. The technology can also be used by medical professionals to help diagnose patients without having them travel to regional medical centers.

Rural Development's Rural Broadband Access Loan and Loan Guarantee program provides financing to make high-speed, two-way broadband service available in rural areas. Direct and guaranteed loans are available for companies to provide broadband service.

## INFRASTRUCTURE COMES FIRST

Daily News, Ludington, Mich. – April 21, 2003

### In our view

#### **“Nothing so sweet for development as sewers”**

There’s nothing glamorous about sewers. They lie out of sight underground. We push a handle, and our problems are solved. Few of us outside the plumbing profession ever give them a thought, except when they don’t work.

That’s why the coordinated efforts of Scottville, West Shore Community College, Amber Township and Mason County to carry wastewater from as far away as Scottville and the college to Ludington’s wastewater treatment plant doesn’t generate a lot of public comment. Outside of the inconvenience when the lines are being installed, we hardly will notice.

Yet this effort will do more to promote development in Mason County than anything else since – well, since the last sewer expansion project along U.S. 10.

A central sewer system is one of the cornerstones of development. Housing becomes more attractive without a septic tank, and commercial development is extremely limited without a public sewer system.

We need to look no further than U.S. 10 to witness the effects of sewer line expansion. Most of us associate the rapid commercial development of U.S. 10 with the widening of the highway to four lanes. That helped as well, but even more important was the extension of access to Ludington’s sewage system for corridor land in Pere Marquette and Amber townships.

The cooperative effort didn’t end with these financing governments. The project also involved the largest grant ever awarded in Michigan by the U.S. Department of Agriculture’s Rural Development program. Victory and P.M. townships had to sign off on the project as well, and the city of Ludington had to grant access to its sewage plant. The Michigan Department of Transportation postponed its Scottville roadwork for two years to coordinate with the city’s installation of new sewers; and the Mason County Road Commission postponed its Myers Road work for 18 months to save the costly duplication of excavating and paving twice.

With this new sewer expansion, West Shore no longer needs to replace its ancient and insufficient septic system. With this new sewer expansion, Scottville can seek development. Before, McDonalds didn’t move in because Scottville’s old facilities couldn’t handle the increased load of even a single restaurant. With this new sewer expansion, Stiles Road and the rest of U.S. 10 become far more attractive locations for housing, commerce and industry.

Development probably won’t happen as quickly as it did on U.S. 10, when pent up demand jumped on the new opportunity offered. But 20 years from now, check the paths of these underground sewage lines. You won’t be able to see the lines, but you’ll be able to detect their presence by what’s on the surface.



*Workers inspect a trench for new sewer mains during work on the Mason County regional sewer project.*

## Rural Business & Cooperative Program

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Connecting the entrepreneurial spirit of rural America with financial capital and technical expertise is the mission of Rural Development's Rural Business and Cooperative Program.

The Rural Business and Cooperative Service helps provide economic resources to rural communities. During the 2003 fiscal year, Rural Development provided over \$37 million in loans, loan guarantees and grants to support economic development in rural Michigan. Financial assistance was provided to 36 businesses, cooperatives and economic development organizations.

A major highlight in 2003 was the awarding of a \$1 million Rural Development grant for an agricultural innovation center in Michigan. Michigan was one of only 10 states to receive an innovation center grant.

The grant will be used to support the new Michigan State University Product Center for Agriculture and Natural Resources. The center will provide facilities and technical assistance to entrepreneurs for developing new consumer uses and markets for Michigan agricultural products.

Rural Development also helps provide capital directly to businesses by guaranteeing business loans from private lenders. The Business and Industry Guaranteed Loan Program helps create jobs and stimulates rural economies by increasing the availability of capital for rural businesses. Loan proceeds may be used for working capital, machinery and equipment, buildings and real estate, and certain types of debt refinancing.

Another funding method is the Intermediary Re-lending Program. Intermediaries may be private non-profit corporations, public agencies, Native American tribes, or cooperatives. They re-lend funds, initially borrowed from Rural Development, for business facilities or community development. There are currently nine intermediary lenders in Michigan.

Rural Development also has a variety of grant programs to promote economic development in rural areas. Each program is unique, and designed to serve different sectors of the rural economy.

Grants are available to local governments, American Indian tribes and non-profits, such as economic development corporations, to stimulate economic growth in their communities. Others are intended specifically for the agricultural sector. These grants are available to farmers or groups of farmers to develop new products or markets for their crops or livestock. Grants are also available to promote renewable energy systems and energy efficiency improvements.

For more information on Rural Development's business loan and grant programs visit our Web site or contact us directly.



*State Director Dale Sherwin present a check representing a \$1 million dollar grant for the MSU Product Center for Agriculture and Natural Resources. Accepting the check are representative for Michigan State University and the Michigan Partnership for Product Agriculture.*

## Adding Value to the Family Farm

One way for farmers and ranchers to increase their profits is to sell their products directly to consumers. In this way, they become “price setters” instead of “price takers.”

In early 2003, brothers Barry and Steve Bahrman started Bahrman’s Blue Ribbon Dairy to more profitably market the raw milk from the family dairy farm in Marquette County. They process and package milk at a facility on the former K.I. Sawyer Air Force Base in nearby Gwinn. They renovated the former base’s central heating plant and purchased equipment from a closed dairy plant in Wyoming.

Their operation was given an early boost through a value-added agricultural product market development grant from Rural Development. The grant provided early working capital to get the new business venture off the ground.

“Without this grant we wouldn’t be this far down the road,” said Barry Bahrman.

Bahrman Blue Ribbon Dairy supplies a variety of milk products to over 45 retail outlets in the Upper Peninsula. The family company also supplies milk for school lunch programs in nine school districts. The dairy made its product attractive to schools by packaging it in collapsible pouches.

The Bahrmans plan to add additional products in the future such as butter, sour cream, cheeses and ice cream and possibly even branch out into juices. If their marketing efforts are successful enough they may even be able to purchase raw milk from other Upper Peninsula dairy producers. If so, the increased demand can only help the bottom line of area dairy farmers.

In 2003, Rural Development awarded six more value-added agricultural product market development grants in Michigan. The grants are intended to increase the market for a variety of Michigan-raised products such as apples, ornamental plants, turkeys and beans.



*Barry Bahrman, left, gave a tour of his family’s dairy plant in Gwinn to representatives of Senators Levin and Stabenow as well as Rural Development State Director Dale Sherwin, far right.*

***It's important for our fellow Americans to understand that the strength of our country, the strength of our economy really depends upon the strength of the small business community all across America.***  
***- President George W. Bush***

## Multi-Family Housing Program

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Affordable rental housing is just as much a necessity in rural areas as it is in cities. Rural Development helps make affordable rental housing available by providing incentives to developers.

Rural Development's Multi-Family Housing program offers both direct loans and loan guarantees to developers of rental housing for individuals and families with low or moderate incomes. This is primarily a direct mortgage program. Funding for new multi-family projects is only available in designated communities that are updated annually.

In Michigan, 721 multi-family apartment complexes have been developed through Rural Development's Multi-Family Housing program. These apartment complexes contain over 18,000 rental units, including over 8,900 designated for very-low income residents needing rental assistance.

Our staff works with existing owners to improve and maintain apartment complexes currently in the MFH program and with new owners of these properties. Funding methods include direct loans, loan guarantees and tax credits.

### Farm Labor Housing Program

The Rural Development's Farm Labor Housing program is the only nationwide program designed to provide housing for farm laborers. Loan funds may be used to buy, build, improve, or repair housing for farm laborers, including persons engaged in on-farm processing.

Funds can be used to purchase a site or a leasehold interest in a site; to construct housing, day care facilities, or community rooms; to pay fees to purchase durable household furnishings; and to pay construction loan interest. Housing can either be on site, or in a nearby area as long as the residents are employed in farm labor.

### Housing Preservation Grants

The Housing Preservation Grant program provides grants to sponsoring organizations for the repair or rehabilitation of low- and very low-income housing. Eligible applicants include state agencies, units of local government, Native American tribes, and nonprofit organizations.

Grant funds received by the successful applicants are combined with other programs or funds and used as loans, grants, or subsidies for recipient households based on a plan contained in the sponsor's application.



*The Sugar Mill Apartments in Charlotte will be completed sometime in 2004. They will provide affordable rental housing for senior citizens in the Eaton County area.*

## Rural Enterprise Communities

Rural Enterprise Communities were created as part of the Community Empowerment Program enacted into law in August 1993. The program provides resources to support locally developed plans for economic, physical, environmental, community and human development.

Two Rural Enterprise Communities were designated in Michigan, the Lake County Enterprise Community in 1994 and the Clare County Enterprise Community in 1997. As part of their application for EC status, both communities developed comprehensive strategic plans with input from low income residents.

The Lake County EC includes the southern portion of the county and FiveCAP, Inc. acts as the executive agency. In 2004, Lake County enters its final year of EC designation. The Clare County EC includes about 75 percent of the county. The EC's executive director is an employee of the Michigan State University Extension Service. Both EC's have governing boards that represent all sectors of their communities.

Rural Development has actively supported the two Enterprise Communities efforts to improve the quality of life in their respective communities. Rural Development has provided financial and technical support through all of its programs for infrastructure improvements, job training, economic development and housing assistance.



*In the Lake County EC, work began in 2003 on a major water system improvement project in Baldwin. The project, that includes the revitalized downtown area, was financed by Rural Development. (top photo)*

*On June 26, 2003 the Gateway Farmers Market in Clare opened for business. The facility will provide a marketplace for Michigan grown produce as well as handmade crafts. Rural Development provided a grant for the initial marketing plan. (photo above)*

## Michigan Rural Development Offices

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Call Rural Development toll free at (800) 944-8119 or (888) 771-6993.

### State Office-East Lansing

3001 Coolidge Road  
Suite 200  
East Lansing, MI 48823  
(517) 324-5190

### Caro Area Office

1075 Cleaver Road  
P.O. Box 291  
Caro, MI 48723  
(989) 673-8173 Ext. 6

### Gladstone Area Office

2003 Minneapolis  
P.O. Box 231  
Gladstone, MI 49837  
(906) 428-1060 Ext. 6

### Grand Rapids Area Office

3260 Eagle Park Drive  
Suite 107  
Grand Rapids, MI 49525  
(616) 942-4111 Ext. 6

### Berrien Springs Local Office

3334 Edgewood Road  
P.O. Box 129  
Berrien Springs, MI 49103  
(269) 471-9111 Ext. 4

### Grand Rapids Local Office

3260 Eagle Park Drive  
Suite 107  
Grand Rapids, MI 49525  
(616) 942-4111 Ext. 6

### Flint Local Office

1525 North Elms Road  
Flint, MI 48532  
(810) 230-8766 Ext. 4

### Cadillac Local Office

7192 East 34 Road  
Cadillac, MI 49601  
(231) 775-7681 Ext. 4

### Howell Local Office

3469 East Grand River  
Howell, MI 48843  
(517) 548-1550 Ext. 4

### Sault Ste. Marie Local Office

2769 Ashmun & M-129  
Sault Ste. Marie, MI 49783  
(906) 632-9611 Ext. 4

### West Branch Local Office

240 West Wright Street  
West Branch, MI 48661  
(989) 345-5470 Ext. 4

### Traverse City Area Office

1501 Cass Street, Suite A  
Traverse City, MI 49684-0517  
(231) 941-0951 Ext. 6

### Howell Area Office

3469 East Grand River  
Howell, MI 48843  
(517) 548-1550 Ext. 6

**Rural Development—Michigan is on the Web at:**  
**[www.rurdev.usda.gov/mi](http://www.rurdev.usda.gov/mi)**



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of discrimination should be sent to:  
USDA, Director, Office of Civil Rights,  
Washington, D.C. 20250-9410.*

