



Committed to the future of rural communities.

Michigan 2007 Annual Report





George W. Bush
President of the United States

When people across the world look at America's economy what they see is low inflation, low unemployment, and the fastest growth of any major industrialized nation. The entrepreneurial spirit is alive and well in the United States. There is one undisputed leader in the world in terms of economy, and that's the United States of America.

(from State of the Economy Address, Jan. 31, 2007)



Chuck Connor
Acting Secretary, U.S. 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. In 2007 alone, USDA Rural Development invested nearly \$14 billion in rural communities, including water systems, health care, education, small businesses and home 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.

2007 Rural Development Michigan Funding—All Programs

Program	Project Type	Funds Obligated
Community Programs	Community Facilities	\$48,121,000
Community Programs	Water and Waste	\$51,980,000
Community Programs	Telecommunications	\$1,520,859
Single Family Housing	Guaranteed Home Loan	\$224,723,758
Single Family Housing	Direct Home Loan	\$36,764,652
Single Family Housing	Home Repair Grants and Loans	\$2,071,135
Multi Family Housing	Direct and Guaranteed Loans	\$24,363,739
Multi Family Housing	Housing Preservation Grants	\$476,421
Multi Family Housing	Rental Assistance	\$17,022,418
Business Programs	Guaranteed Loans	\$13,222,100
Business Programs	Other Grants	\$1,744,000
Business Programs	9006 Renewable Energy	\$2,361,093
Total Funding - All Projects		\$424,371,175



Thomas 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.



Gene DeRossett **State Director, USDA Rural Development**

This has been an exciting year for Rural Development in Michigan. Our programs invested a total of \$424 million in our state's economy, up from \$401 million in 2006.

Michigan was number one in the nation in Community Facility Direct Loans, Community Facility Direct Grants, and Community Facility Guaranteed Loans, doing more than \$100 million in business, for the first time ever. Our Single Family Housing program also passed an important milestone – this spring the cumulative total of guaranteed home loans passed the \$2 billion mark. Since its inception in 1979, this program has helped 25,450 individuals and families in

Michigan achieve the goal of homeownership.

We also helped shape the future of Michigan's economy. Business Programs increased support for renewable energy by 585 percent over 2006, from \$403,582 to \$2,361,093. Our Multi-Family Housing program restored 684 units of housing and helped 2,859 individuals and families with rental assistance.

This report will give you an idea of some of the great things USDA is doing for the Great Lakes State. Thank you for taking the time to see how we are helping to increase economic opportunity and improve the quality of life for all rural Michigan residents.



Community Programs

Community Facilities

Fiscal year 2007 was the best ever for Community Programs in Michigan. For the first time ever, the combined funding for all Community Programs initiatives exceeded \$100 million. Michigan finished the fiscal year “number one” in the nation in Community Facility Direct Loans, Community Facility Direct Grants, and Community Facility Guaranteed Loans.

The Community Facilities program offers direct and guaranteed loans and grants to finance and facilitate the development of more than 80 different types of essential community facilities serving rural areas, including hospitals; nursing homes; health clinics; police, fire or rescue facilities, equipment or vehicles; libraries; and municipal or county buildings. Special emphasis is given to projects that involve first responders, public safety and health care.



(Above right) A new fire engine can be prohibitively expensive for many rural communities. The City of Houghton was able to purchase this pumper truck thanks to \$239,000 in grants and loans from USDA Rural Development last year. (Below right) Denton Township received a \$1,125,000 loan in 2006 for a new 15,000 square foot building to house its ambulance services. The facility has room for administrative offices, temporary sleeping quarters for on-call crews, a training center and a garage. This photo is from the grand opening on Aug. 24, 2007.

Community Facility Loans/Grants

Project Name	County	Project Type	Funding	Congressional District
Allegan, City	Allegan	Police vehicle	\$3,000	6
Benzie County Building Authority	Benzie	Govt. building rehab	\$700,000	2
Benzon Township	Benzie	Fire station	\$1,000,000	2
YWCA of Berrien County	Berrien	Playground equipment	\$47,000	6
Vandalia, Village of	Cass	Cemetery	\$100,000	6
Hudson Township	Charlevoix	Fire trucks	\$360,000	1
Boyer City	Charlevoix	EM response vehicle	\$10,000	1
Bay Mills Community College	Chippewa	Campus renovations	\$223,000	1
Bay Mills Indian Community	Chippewa	Ambulance	\$56,000	1
Mid Michigan CAA, Inc	Clare	Administration building	\$1,000,000	4
Clare County	Clare	Courthouse roof replacement	\$81,000	4
Farwell, Village of	Clare	Street resurfacing	\$670,000	4
Clare County	Clare	EM diving equipment	\$8,000	4
Mid Michigan Community Action Agency	Clare	New CAA building	\$50,000	4
Redding Township	Clare	Township hall paving	\$43,000	4
Clare County	Clare	Courthouse roof replacement	\$83,000	4
Harrison, City	Clare	Emergency equipment	\$17,000	4
Clare County	Clare	Patrol vehicles	\$52,000	4

Project Name	County	Project Type	Funding	Congressional District
Crawford County	Crawford	Animal shelter	\$45,000	1
Grayling, City	Crawford	Police vehicle, fire equipment	\$68,000	1
Tri-Star EMS, Inc.	Delta	Ambulance	\$100,000	1
Gladstone, City	Delta	Patrol vehicle	\$9,000	1
Inter-Tribal Council of Michigan, Inc.	Emmet	Playground equipment	\$5,000	1
Gladwin County	Gladwin	Patrol vehicle	\$45,000	1
Gogebic-Ontonagon Community AA, Inc.	Gogebic	Community center	\$544,000	1
Watersmeet Township	Gogebic	Fire truck	\$104,000	1
City of Ironwood	Gogebic	Patrol vehicle	\$12,000	1
Ironwood Township	Gogebic	Fire turn-out gear	\$5,000	1
Watersmeet Township	Gogebic	Fire truck	\$100,000	1
Fife Lake Township	Grand Traverse	Fire hall	\$200,000	4
Oak House	Houghton	Foster care facility	\$50,000	1
Houghton County	Houghton	ATV & patient sled	\$24,000	1
Hancock Building Authority	Houghton	City hall/police station	\$500,000	1
Houghton County	Houghton	Patrol vehicles	\$30,000	1
City of Houghton	Houghton	Patrol vehicles	\$34,000	1
City of Hancock	Houghton	Patrol vehicles	\$33,000	1
Port Austin, Village	Huron	Patrol vehicle	\$16,000	10
City of Iron River	Iron	EM generator	\$44,000	1
Iron County Community Schools	Iron	New preschool roof	\$50,000	1
Community Action Agency, Inc.	Jackson	New CAA building	\$1,100,000	7
Community Action Agency, Inc.	Jackson	Playground equipment	\$50,000	7
Kalkaska County	Kalkaska	Patrol vehicle	\$9,000	4
Cedar Springs, City of	Kent	Police vehicle	\$4,000	3
Keweenaw County	Keweenaw	Community center	\$120,000	1
Keweenaw County	Keweenaw	Remote rescue Vehicle	\$8,000	1
Grant Township	Keweenaw	Fire truck	\$105,000	1
Keweenaw County	Keweenaw	Patrol vehicle	\$19,000	1
Grant Township	Keweenaw	Fire truck	\$80,000	1
Baldwin, Village of	Lake	Fire station	\$50,000	2
Yates Township	Lake	Fire barn	\$126,000	2
Yates Township	Lake	Fire barn	\$74,000	2
Luther Area Public Library	Lake	Library expansion	\$65,000	2
Luce County	Luce	Patrol vehicles	\$39,000	1
Mackinac Straits Hospital	Mackinac	New CAH hospital	\$10,400,000	1
Mackinac Straits Hospital	Mackinac	New CAH	\$26,800,000	1
The Women's Center	Marquette	Women's shelter	\$100,000	1
Forsyth Township	Marquette	Patrol vehicle	\$15,000	1
Republic-Michigamme Schools	Marquette	Playground equipment	\$14,000	1
Mason County Rural Fire Authority	Mason	Fire trucks	\$815,000	2
Big Rapids, City of	Mecosta	Police equipment	\$41,000	4
Menominee County	Menominee	Patrol vehicle	\$25,000	1
Hannahville Indian Community	Menominee	Community center rehab	\$55,000	1
Norwich Township	Missaukee	Fire truck	\$225,000	4
Grant, City of	Newaygo	Police vehicle	\$9,000	2
Crystal Township	Oceana	Fire truck	\$90,000	2
Ogemaw County	Ogemaw	Patrol vehicles	\$45,000	1
Ontonagon, Village	Ontonagon	Fire truck	\$323,000	1
Gaylord Community Coop Preschool Inc.	Otsego	Preschool equipment	\$2,000	1
Krakow Township	Presque Isle	Fire truck	\$153,000	1
Ocqueoc Township	Presque Isle	Township hall renovation	\$19,000	1
Krakow Township	Presque Isle	Fire truck	\$100,000	1
Onaway, City of	Presque Isle	City hall stairway	\$100,000	1
Onaway, City of	Presque Isle	Police building	\$100,000	1
Richfield Township	Roscommon	Police vehicle	\$32,000	1
Richfield Township	Roscommon	DPW truck	\$20,000	1
Manistique, City	Schoolcraft	Ambulance	\$23,000	1
City of Manistique	Schoolcraft	Fire equipment	\$26,000	1
Manistique Area Schools	Schoolcraft	Playground equipment	\$50,000	1
ABB Joint Fire District	Van Buren	Fire truck	\$120,000	6
Bangor, City	Van Buren	Patrol vehicle	\$14,000	6
Buckley Community Schools	Wexford	Playground equipment	\$35,000	2
		Total CF Program	\$48,121,000	

Water and Environmental Program

Project Name	County	Funding	Type	Users	Congressional District
Mancelona Area W&S Auth.	Antrim	\$286,000	S	187	1
Pinconning Township	Bay	\$635,000	S	61	1
Clarence Township	Calhoun	\$1,252,000	S	416	7
Clare County	Clare	\$62,000	SWM		4
Nahma Township	Delta	\$12,000	PPG		1
Pellston, Village	Emmet	\$11,000	PPG		1
Beaverton, City of	Gladwin	1,257,000	W	460	1
Lac Vieux Desert Band	Gogebic	\$622,800	W	22	1
Lac Vieux Desert Band	Gogebic	\$377,200	S	22	1
Gogebic Range Water Auth.	Gogebic	\$752,000	W	899	1
Wheeler Township	Gratiot	\$1,773,000	S	117	4
Perrinton, Village	Gratiot	\$1,027,000	W	170	4
Waldron, Village	Hillsdale	\$2,224,000	W	260	7
Camden, Village of	Hillsdale	\$3,129,000	W	232	7
Stanton Township	Houghton	\$22,000	S	27	1
Portage Township	Houghton	\$700,000.00	W	426	1
Adams Township-Trimountain	Houghton	\$2,445,000	S	103	1
Calumet Township	Houghton	\$440,000	SS	1,321	1
Torch Lake Township	Houghton	\$12,000	PPG		1
Osceola Township	Houghton	\$12,000	PPG		1
Alpha, Village	Iron	\$1,085,000	S	129	1
Jackson County	Jackson	\$2,575,000	S	89	7
Casnovia Township	Kent	\$11,000	PPG		2
Sherman Township	Keweenaw	\$16,000	W	57	1
Newberry, Village	Luce	\$300,000	W	889	1
Richmond Township	Marquette	\$2,441,000	W	208	1
Richmond Township	Marquette	\$1,834,000	S	196	1
Midland County (Lee Township)	Midland	8,760,000.00	W	980	4
Midland County (Lee Township)	Midland	\$5,500,000	W	980	4
Prescott, Village of	Ogemaw	\$450,000	S	104	4
Northeast MI Council of Govt.	Otsego	\$65,000	SWM		1
Saginaw County	Saginaw	\$598,000	S	151	4
Chesaning, Village	Saginaw	\$960,000	S	1,067	4
Minden City, Village of	Sanilac	\$1,114,000	W	119	10
Germfask Township	Schoolcraft	\$1,370,000	W	93	1
Bancroft, Village	Shiawassee	\$26,000	W	205	8
New Lothrop, Village	Shiawassee	\$1,278,000	W	310	4
Tuscola County (Richville)	Tuscola	\$146,000	S	189	5
Bloomington Area UA	Van Buren	\$6,400,000	S	437	6
	Total Funding	51,980,000	Total Users	10,926	

Types of Programs: W—Water Project **S**—Sewer Project
PPG—Predevelopment and Planning Grants

SS—Storm Sewer Project
SWM—Solid Waste Management



Community Programs Water and Environmental/Telecom

Faced with aging infrastructures and declining tax bases, many rural communities can no longer afford needed upgrades to critical infrastructure like water and sewer systems. The price tag for these projects often runs into the millions of dollars, and failure to improve them can have disastrous effects on the environment and public health.

USDA Rural Development helps these communities by offering low-interest loans and grants to help cover the cost of these upgrades.

The Village of Dansville completed an \$850,000 project in 2006 which featured a 100,000 gallon water tower and 2,550 feet of water main.

Rural Development also provides basic communi-

cations infrastructure. The Allband Communications Cooperative is an example of how USDA has brought phone service to 177 square miles of northeastern Michigan.

Allband provides local service in the newly licensed Robbs Creek exchange that covers portions of Alcona, Alpena, Montmorency and Oscoda counties and also offers high-speed broadband, video, wireless and security services via a fiber-to-the-premise passive optical network.

Rural Development also supports telemedicine, which allows patients in rural areas to use local clinics linked through high-speed or wireless connections to hospitals and experts who otherwise would be too far away to provide effective treatment.



USDA Rural Development Community Programs made Dansville's water tower possible (left) and brought the first telephone service—augmented by high-speed broadband—to areas in four rural northeastern Michigan counties thanks to its support of the Allband Communications Cooperative (right).



Telecommunications Projects

Recipient	Project Type	Amount
Gogebic County Office of Emergency Services	Weather Radio Grant	\$71,642
Northeast Michigan Affordable Housing Inc.	Household Water Well System	\$404,000
Mid Michigan Health Services	Telemedicine	\$124,000
Charlevoix Area Hospital	Telemedicine	\$248,627
Lakeshore Community Hospital	Telemedicine	\$343,096
Munson Home Care	Telemedicine	\$329,494
	Total	\$1,520,859



USDA Rural Development focuses on improving all aspects of rural life. This child care equipment in Pellston (left) was purchased with a Rural Development Child Care Grant of \$5,000 to the Intertribal Council of Michigan which covered 75 percent of the cost. The Little Traverse Bay Band of Odawa Indians received a loan of \$441,890 for six duplex units of multi-family housing for the Tribe in Harbor Springs (right), making a total of 12 units. The funds were obligated in 2000 and constructed in 2001.

Working with Michigan's Tribal Communities

Michigan's 12 federally recognized American Indian tribes have rich and diverse cultural traditions, yet they all share a strong bond with the land. As the auto industry rose to prominence and dominated the state economy, like many rural communities, they were increasingly left out of the new prosperity.

While sharing many economic and social features with the rest of rural Michigan, the tribal communities also have specialized cultural needs. For example, they place a strong emphasis on bringing the entire community together and, by extension, have great respect for their elders. These cultural traits explain why so many Rural Development projects make provisions for both of these needs.

Old Landmark Finds New Purpose

One example is the Kitchi-Miniss Ednakiiyaang Gamig (Grand Island Chippewa Community Center), also known as the Victor Matson Sr. Community Center located in Munising, a town 40 miles east of Marquette in the Upper Peninsula.

Originally built in 1915 as Lincoln School, the building was closed in the 1970s and had begun to deteriorate.

USDA Rural Development provided a \$2,480,000 loan to the Sault Ste. Marie Tribe of Chippewa Indians in 2006 which was combined with \$668,755 in Tribal funds to complete the needed improvements to

Built as Lincoln School in 1915, this building had stood vacant for nearly 20 years until the Sault Ste. Marie Tribe of Chippewa Indians renovated with USDA assistance. The 21,000 square foot building will now serve as a tribal clinic and meeting place.





Education is a critical element in bringing new good-paying jobs into Native American communities. Bay Mills Community College in Brimley has received seven grants from USDA Rural Development between 2001 to 2007 for a total of \$1,236,361 used for building improvements and equipment upgrades. The new classroom building is shown above.

the three-story, 21,000 square-foot building. The newly renovated facility now hosts a health clinic, a community center with meeting rooms, and a kitchen.

The clinic provides for traditional and modern healing techniques, synthesizing them in a way that better suits the tribe's needs.

Tribal Chairman Aaron Payment had this to say: "With help from the U.S. Department of Agriculture, the Sault Tribe looks forward to keeping with the rich tradition of the Munising area, by offering services in our beautifully restored community center for many years to come."

The Munising facility is more than a health clinic. It is a gathering place, a place where tribal members can come together. It is also a powerful symbol of how Michigan's tribal communities are contributing to the overall revival of the surrounding rural area.

Sharing Learning Opportunities

Starting as a vocational program in 1981, Bay Mills

Community College was chartered by the Bay Mills Indian Community in 1984.

It is Michigan's only accredited tribal college and serves 400 students, approximately 60 percent of whom are American Indians. Students from Michigan tribes pay no tuition at the college, which is located in Brimley, 20 miles west of Sault Ste. Marie.

The college has received \$1,236,361 since 2001, including \$223,000 in Fiscal Year 2007. This money has helped provide new equipment for vocational training, new classrooms and new learning opportunities.

Michigan's tribes have a longstanding love of the land and are playing an increasingly important role in the revitalization of the state's rural economy. USDA Rural Development is proud to join its tribal partners in increasing economic opportunity and improving the quality of life for all rural Michigan residents.



The Lac Vieux Desert Band of Lake Superior Chippewa Indians was able to purchase this van for its elders thanks to a Community Facilities Grant of \$39,300 obligated in 2004.

The tribe's reservation is located at Watersmeet, in the westernmost region of the Upper Peninsula, approximately 45 miles southeast of Ironwood near the Wisconsin-Michigan state line.



Business Programs

Rural Development Business Programs create jobs and stimulate the economy by providing financial backing in the form of guaranteed loans and grants to rural businesses.

There is a renewed interest in energy efficiency and alternative fuels, particularly bioenergy—and Business Programs have responded to the call.

During Fiscal Year 2007, Business Programs increased its Section 9006 Renewable Energy and Energy Efficiency Grants in Michigan by 585 percent over Fiscal Year 2006 levels.

Michigan is well-placed for the coming bioenergy revolution. A strong agricultural sector, abundant water resources and world-class research facilities give Michigan strong advantages in the growing bioenergy market.

Bioenergy is more than just ethanol. At USDA

Rural Development, we support a wide array of energy projects, from individual farm upgrades to large-scale facilities.

For example, the Scenic View Dairy in Fennville has an anaerobic digester that was funded through our grant program. It became operational in August 2006. Anaerobic digesters take farm waste and convert it into natural gas, and fertilizer or bedding, removing 95 percent of the odor in the process. This protects ground water, improves the quality of life for area residents, and provides a valuable energy resource.

The natural gas produced by the digester is more than sufficient to power the farm, allowing the owner to sell it to utilities or use it for expanded farm operations.

This \$1.9 million dollar project is helping to show a new way forward for the future of economic growth in rural Michigan.



Scenic View Dairy now has a two-stage anaerobic digester made possible through a 9006 Renewable Energy Systems Grant in Fiscal Year 2005. The equipment eliminates odor, improves ground water quality and generates enough electricity to meet the entire farm's needs.

Totals by Program Type	Total
Rural Business Enterprise Grant (RBEG)	\$956,000
Rural Business Opportunity Grant (RBOG)	\$100,000
Rural Economic Development Loans and Grants (REDLG)	\$388,000
Value Added Producer Grants (VAPG)	\$300,000
Guaranteed Business Loan (GUAR)	\$13,222,100
Section 9006 Renewable Energy and Energy Efficiency Grants (9006)	\$2,361,093
Total	\$17,327,193

Business Programs Loans/Grants

Type	Amount	Recipient	Location	County
RBEG	\$50,000	Arenac Opportunities, Inc.	Standish	Arenac
RBEG	\$20,000	City and Townships of Hartford and Watervliet	Hartford/Watervliet	Van Buren
RBEG	\$20,000	City of Bangor	Bangor	Van Buren
RBEG	\$40,000	City of Fremont	Fremont	Newaygo
RBEG	\$40,000	City of Hartford	Hartford	Van Buren
RBEG	\$20,000	City of Plainwell	Plainwell	Allegan
RBEG	\$25,000	CityofNewaygo	Newaygo	Newaygo
RBEG	\$25,000	Clare County	Clare	Clare
RBEG	\$50,000	Clare County Road Commission	Farwell	Clare
RBEG	\$25,000	Crawford County	Grayling	Crawford
RBEG	\$10,000	FiveCAP Inc.	Lake County	Lake
RBEG	\$22,000	Hannahville Indian Community	Bark River	Delta
RBEG	\$20,000	HERO	Hale	Iosco
RBEG	\$25,000	Iosco County	Tawas	Iosco
RBEG	\$30,000	Keweenaw County	Eagle River	Keweenaw
RBEG	\$25,000	Leelanau County EDC	Leland	Leelanau
RBEG	\$50,000	Lenawee Chamber for Economic Development	Adrian	Monroe
RBEG	\$40,000	Manistee Area Chamber of Commerce	Manistee	Manistee
RBEG	\$29,000	Manistee DDA	Manistee	Manistee
RBEG	\$65,000	Michigan Festival and Events	Chesaning	Saginaw
RBEG	\$20,000	Midwest Nut Producers Council	Owosso	Shiawassee
RBEG	\$65,000	Millington DDA	Millington	Tuscola
RBEG	\$25,000	Montmorency County	Atlanta	Montmorency
RBEG	\$25,000	Northeast Michigan Council of Governments	Alpena	Alpena
RBEG	\$45,000	Northern Lakes Economic Alliance	Boyne City	Charlevoix
RBEG	\$25,000	Northern Michigan Foundation	Elk Rapids	Antrim
RBEG	\$10,000	Oscoda County	Mio	Oscoda
RBEG	\$5,000	Rural Partners of Michigan	Thompsonville	Benzie
RBEG	\$25,000	Shiawassee Regional Chamber	Owosso	Shiawassee
RBEG	\$30,000	Tuscola County	Caro	Tuscola
RBEG	\$25,000	Village of De Tour	DeTour	Chippewa
RBEG	\$25,000	Village of Galien	Galien	Berrien
VAPG	\$300,000	Michigan Sugar Company	Bay City	Bay
RBOG	\$50,000	Sanilac Economic Alliance	Sandusky	Sanilac
RBOG	\$50,000	Tawas Area Chamber of Commerce	Tawas	Iosco
REDLG	\$388,000	Great Lakes Energy	Rothbury	Oceana
GUAR	\$2,722,000	Hotel Grayling	Grayling	Crawford
GUAR	\$3,660,000	Belle Oakes Assisted Living, Inc.	Cadillac	Wexford
GUAR	\$1,150,000	Boone Docks	Glen Arbor	Leelanau
GUAR	\$3,000,000	Cherry Blossom LLC	Williamsburg	Grand Traverse
GUAR	\$1,060,100	Great Lakes Trim	Traverse City	Grand Traverse
GUAR	\$950,000	Industrial Maintenance Services	Escanaba	Delta
GUAR	\$680,000	Robbins Lofts LLC & Powerhouse Gym	Owosso	Shiawassee
9006	\$4,313	Benson Farms	Cadillac	Wexford
9006	\$12,250	Denis Alan Lentz	Applegate	Sanilac
9006	\$500,000	Hillside Farms	Overisel & Scottville	Allegan & Mason
9006	\$50,000	Neal Mast & Son Greenhouses	Grand Rapids	Kent
9006	\$500,000	Scenic View Dairy LLC	Freeport	Kent
9006	\$700,750	Sietsema Farms Feeds LLC	Howard City	Montcalm
9006	\$500,000	Sietsema Farms Feeds LLC	Howard City	Montcalm
9006	\$4,000	Town & Country Animal Hospital	Charlotte	Eaton
9006	\$89,780	Wenke Greenhouses Inc.	Kalamazoo	Kalamazoo
Total	\$17,327,193			



Single Family Housing

Whether providing guaranteed and direct loans on new or existing homes, or providing grants and loans for home repairs, Single Family Housing helps rural residents achieve the American dream of home ownership.

In June, USDA Rural Development celebrated closing \$2 billion in guaranteed home loans for Michigan residents and presented the thirteen top lenders with plaques to commemorate the event.

The ceremony was attended by USDA Rural Development National Director of the Single Family Guaranteed Loan Division Roger Glendenning, who congratulated employees and lenders on their accomplishment.

Michigan leads the nation in administering the loan program, which has helped 25,450 families purchase their own homes since the program's inception. Representatives from the offices of U.S. Senators Carl Levin and Debbie Stabenow also attended, as did staff from Congressmen Mike Rogers and Tim Wahlberg.

The lenders honored at the event were: Amera Mortgage, Amerifirst Mortgage, American Southwest Mortgage, Chase Home Finance, Chemical Bank and Trust, Exchange Financial, Flagstar Bank, Mac-Clair Mortgage, Michigan State Housing Development Authority, National City Mortgage, Polaris Home Funding, Traverse Mortgage and Wells Fargo Home Mortgage.

Rural Development also offers direct home loans to qualified low-income residents.

Five years ago, Donna Kelley of Bronson was sleeping on the floor in her parent's home with her two children. Though a hard worker, Donna simply could not afford a conventional mortgage. Thanks to Single Family Housing, her family now has a home to call its own.

Single Family Housing also works with residents to repair or improve the quality of their housing. By partnering with local agencies, Rural Development is able to help more rural Michigan residents keep their dream alive and further our agency's goal of improving the quality of life for rural residents.



(Above) Michigan Specialty Lending Manager Annemarie Rogers of National City Mortgage receives a Certificate of Appreciation from State Director Gene DeRossett at the June ceremony. (Below) Donna Kelley stands before her home. She is one of more than 25,000 Michigan residents who achieved the dream of homeownership through USDA Rural Development.



Single Family Housing Loans/Grants

County	Number	Loan/Grant Amount	County	Number	Loan/Grant Amount
Alcona	10	\$876,440	Lake	13	\$427,406
Alger	9	\$823,618	Lapeer	65	\$7,285,816
Allegan	61	\$6,567,531	Leelanau	8	\$971,793
Alpena	73	\$5,520,268	Lenawee	70	\$7,356,467
Antrim	22	\$1,888,002	Livingston	56	\$8,103,140
Arenac	15	\$721,790	Luce	11	\$894,651
Baraga	3	\$107,038	Mackinac	5	\$328,037
Barry	32	\$3,163,823	Macomb	14	\$2,386,165
Bay	27	\$2,404,372	Manistee	20	\$1,491,109
Benzie	24	\$2,723,275	Marquette	73	\$7,061,953
Berrien	57	\$4,235,081	Mason	45	\$3,481,633
Branch	74	\$5,389,612	Mecosta	35	\$3,077,351
Calhoun	33	\$2,041,945	Menominee	31	\$1,991,861
Cass	30	\$2,725,877	Midland	32	\$2,960,402
Charlevoix	16	\$1,438,768	Missaukee	24	\$1,866,935
Cheboygan	14	\$1,105,139	Monroe	10	\$800,654
Chippewa	42	\$2,757,267	Montcalm	50	\$3,784,464
Clare	41	\$2,427,417	Montmorency	13	\$805,116
Clinton	38	\$3,922,726	Muskegon	42	\$2,993,508
Crawford	17	\$1,176,893	Newaygo	32	\$2,409,650
Delta	88	\$7,110,388	Oakland	10	\$1,641,784
Dickinson	45	\$2,425,176	Oceana	29	\$2,150,463
Eaton	69	\$7,180,060	Ogemaw	26	\$1,645,937
Emmet	7	\$846,792	Ontonagon	14	\$225,580
Genesee	84	\$8,484,492	Osceola	32	\$2,395,023
Gladwin	55	\$4,437,128	Oscoda	13	\$855,967
Gogebic	18	\$791,340	Otsego	49	\$4,361,572
Grand Traverse	132	\$16,725,037	Ottawa	23	\$3,056,835
Gratiot	62	\$3,513,851	Presque Isle	13	\$1,019,418
Hillsdale	43	\$2,182,586	Roscommon	27	\$1,796,710
Houghton	21	\$861,296	Saginaw	48	\$4,175,856
Huron	26	\$1,520,198	Sanilac	56	\$4,267,145
Ingham	29	\$3,723,528	Schoolcraft	20	\$1,257,179
Ionia	34	\$3,062,216	Shiawassee	71	\$6,799,437
Iosco	49	\$3,023,176	St. Clair	15	\$1,397,642
Iron	6	\$294,856	St. Joseph	127	\$10,007,640
Isabella	21	\$1,610,254	Tuscola	81	\$5,303,216
Jackson	38	\$2,751,474	Van Buren	67	\$5,152,990
Kalamazoo	49	\$4,884,737	Washtenaw	17	\$2,901,895
Kalkaska	25	\$2,297,280	Wayne	1	\$950
Kent	46	\$5,021,866	Wexford	99	\$7,800,336
Keweenaw	1	\$103,250	Total	3073	\$263,559,547



Multi-Family Housing

Michigan's Multi-Family Housing program provides safe, well-built and affordable rental housing for rural residents. By offering subsidized rents and loans and grants to repair rental properties, the program is able to enhance the quality of life for thousands of low-income renters and farm workers in rural Michigan.

Multi-Family Housing has more than 700 eligible properties across the state and last year provided approximately \$17 million in rental assistance for 2859 housing units. Rural Development also makes loans and grants to finance housing for domestic farm laborers. MFH has financed more than 400 farm labor housing units.

Housing Preservation Grants for 2007 totaled \$363,123. These grants are used to assist very low- and low-income homeowners to repair their homes.

Each year MFH recognizes site managers who have achieved an exemplary standard of customer service, keeping their property a clean, safe and desirable place to live.

The Site Manager of the Year Award was presented to resident manager Terri Akin. Terri was recognized for her efforts as resident manager of Pine Valley Place Apartments in Constantine, Mill Race Manor in Centreville and Westchase Apartments in Three Rivers. Terri takes great pride in the quality of the facility.

Multi-Family Rental Assistance

County	Units	Amount	County	Units	Amount
Allegan	117	\$696,260	Livingston	41	298,111
Alpena	26	162,677	Mackinac	23	80,592
Arenac	33	160,836	Macomb	35	133,813
Barry	52	268,849	Manistee	30	218,130
Benzie	10	35,040	Marquette	60	327,017
Berrien	32	112,128	Mason	12	87,252
Branch	17	112,306	Mecosta	88	474,100
Cass	39	170,559	Missaukee	39	283,569
Charlevoix	49	348,745	Montcalm	97	618,646
Clare	71	463,503	Montmorency	15	109,065
Crawford	45	237,313	Muskegon	109	668,228
Delta	27	94,608	Newaygo	13	94,523
Dickinson	8	28,032	Oakland	9	65,439
Eaton	29	135,519	Oceana	20	70,080
Emmet	10	35,040	Ogemaw	47	296,533
Genesee	95	558,900	Ontonagon	4	29,084
Gladwin	24	174,504	Osceola	71	425,833
Gogebic	48	254,833	Oscoda	15	109,065
Grand Traverse	115	836,165	Otsego	25	181,775
Gratiot	56	407,176	Ottawa	15	52,560
Hillsdale	64	307,130	Roscommon	29	210,859
Houghton	29	210,859	Saginaw	59	428,989
Huron	84	456,317	Sanilac	52	253,781
Ionia	21	73,584	Schoolcraft	31	108,624
Iosco	48	175,726	Shiawasee	46	315,631
Iron	21	152,691	St. Clair	64	397,010
Isabella	19	138,141	St. Joseph	183	1,330,593
Kalamazoo	46	161,184	Tuscola	39	283,569
Kalkaska	20	145,420	Van Buren	227	1,386,827
Kent	32	138,497	Washtenaw	8	58,168
Lapeer	10	35,040	Wexford	14	101,794
Lenawee	42	237,576	TOTAL	2859	\$17,022,418



Buurma Farms, located in Livingston County, is an excellent example of USDA Rural Development's high-quality farm labor housing program, which provides clean, safe dwellings for agricultural workers who are citizens or permanent legal residents of the United States



Multi-Family Housing Loans and Grants

Project, Location	County	Type	Funding
Meadowrun Apts., Mancelona	Antrim	515	\$806,000
Hastings Meadows, Hastings	Barry	515	\$405,395
Brookfield Apt., Bronson	Branch	515	\$772,000
Croze Manor, Harrison (Elderly)	Clare	515	\$450,983
Croze Manor, Harrison (Family)	Clare	515	\$309,819
Cobble Creek II, Grayling	Crawford	515	\$1,008,000
Wildwood Manor, Ironwood	Gogebic	515	\$399,595
Oak Terrace Apts., Traverse City	Grand Traverse	515	\$1,335,756
Oak Park I & II, Traverse City	Grand Traverse	515	\$2,683,522
Fife Lake Apts (Fife Lake) / Kingsley Arms Apts. (Kingsley)	Grand Traverse	515	\$1,052,212
Harbor Villas, Port Austin	Huron	515	\$955,000
Sunset Village Apts, Weidman	Isabella	515	\$190,605
Lowell Apts., Lowell	Kent	515	\$1,200,000
Britton Apts., Britton	Lenawee	515	\$955,490
Deer Run Apt., Deerfield	Lenawee	515	\$815,000
The Crossings, Addison	Lenawee	515	\$480,284
Sand Hill Apts., White Cloud	Newaygo	515	\$359,789
Chapita Hills, Shelby (Off FLH)	Oceana	515	\$1,568,000
Ogemaw Hills Apts, West Branch	Ogemaw	515	\$500,000
Springview Manor, Evart	Osceola	515	\$720,000
Gaslight Square, Gaylord	Otsego	515	\$1,072,289
Hidden Glen Apts., Laingsburg	Shiawassee	515	\$1,645,000
Village Commons Apt., Lawton	Van Buren	515	\$2,748,000
Tibbits Greene, Coldwater	Branch	538	\$856,000
Emery Pines, Prudenville	Roscommon	538	\$1,075,000
Alpena County Home Improvement Program	Alpena	HPG	\$29,519
Arenac County Board of Commissioners	Arenac	HPG	\$29,508
MID MI CAA	Bay	HPG	\$29,508
Cheboygan County Board of Commissioners	Cheboygan	HPG	\$29,508
MID MI CAA	Clare	HPG	\$61,508
Clare County Board of Commissioners	Clare	HPG	\$41,790
MID MI CAA	Gladwin	HPG	\$19,508
NMHSA	Grand Traverse	HPG	\$29,508
Iosco County Housing Commission	Iosco	HPG	\$29,508
NMHSA	Kalkaska	HPG	\$19,508
NMHSA	Leelanau	HPG	\$29,508
MID MI CAA	Midland	HPG	\$29,508
NMHSA	Missaukee	HPG	\$19,508
Ogemaw County Board of Commissioners	Ogemaw	HPG	\$19,508
NMHSA	Roscommon	HPG	\$29,508
NMHSA	Wexford	HPG	\$29,508
		Total Funding	\$24,840,160

Types of programs: **515**—Rehabilitation Loan; **538**—Guaranteed Loan; **HPG**—Housing Preservation Grant



Committed to the future of rural communities.

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To increase economic opportunity and improve the quality of life for all rural Michigan residents.

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