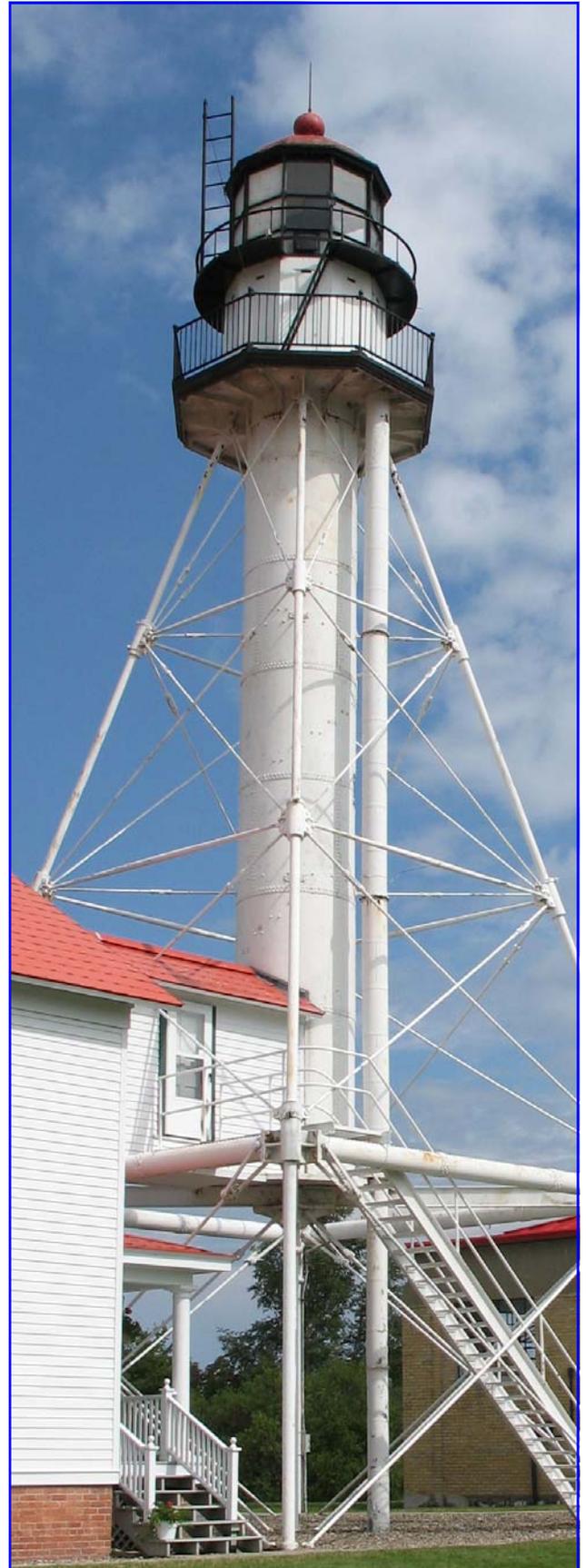




Committed to the future of rural communities.

Michigan 2008 Progress Report



Whitefish Point Lighthouse on Lake Superior



Ed Schafer Secretary, U.S. Department of Agriculture

For more than 70 years, USDA Rural Development’s mission has been to deliver a future that brings expanded economic opportunities and an improved quality of life for rural residents. It has indeed been my pleasure to work with Under Secretary Thomas Dorr and the 6,000 dedicated professionals at Rural Development to develop a rural America that is a healthy, safe, and prosperous place in which to live and work. I have never met a more driven and passionate advocate for our rural communities than the Under Secretary. As Tom is fond of

saying, Rural Development, with its myriad of programs, is the only Federal agency that can build a community from the ground up.

As we enter a new fiscal year, USDA is being called upon to help the Nation develop renewable energy, decrease our reliance on foreign oil, and help create extraordinary opportunities for rural entrepreneurs. I have been proud to serve our Nation during these exciting and challenging times. I am confident that with the support of USDA Rural Development, rural America’s best days are yet to come.



Thomas Dorr, Under Secretary, USDA Rural Development

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

USDA Rural Development is approaching its 75th anniversary, and the prospects for rural America have never been brighter. Rural America is changing. USDA Rural Development is changing along with it to meet new challenges and opportunities. But one thing has not changed: the partnership between USDA Rural Development and millions of rural Americans. It is truly a privilege to serve rural America, and because of that partnership, we can meet the challenges of today with confidence in a better tomorrow.



Gene DeRossett, State Director, USDA Rural Development

Our mission at USDA Rural Development is to improve the quality of life for all Michigan residents. This report helps you see how we are accomplishing this mission. Last year, we invested a record-breaking \$733 million in rural communities across our state – an increase of \$309 million from the year before. The pages of this report will show you how this money was spent and how rural Michigan benefitted.

By providing basic infrastructure, emergency vehicles, telecommunications and housing, we are helping rural communities get back on their feet. We are also helping usher in a new age of clean, renewable, bio-based energy. I am proud to lead Rural Development and its dedicated employees.

2008 Rural Development Michigan Funding—All Programs

Program	Funding Type	Amount
Community Programs	Community Facilities	\$13,780,350
Community Programs	Water and Waste	\$97,723,245
Community Programs	Telecom and Electric	\$104,426,784
Single Family Housing	Guaranteed Home Loan	\$433,572,495
Single Family Housing	Direct Home Loan	\$31,398,763
Single Family Housing	Home Repair Grants and Loans	\$1,754,585
Multi-Family Housing	Direct and Guaranteed Loans	\$15,104,000
Multi-Family Housing	Housing Preservation Grants	\$314,936
Multi-Family Housing	Rental Assistance	\$14,694,747
Business Programs	Guaranteed Loans	\$18,063,388
Business Programs	Other Grants	\$2,086,233
Business Programs	9006 Renewable Energy	\$317,612
Total		\$733,237,138

Housing Assistance Summary

County	SFH Loans/Grants	SFH Amount	MFH RA Units	MFH RA Amount
Alcona	7	\$489,677		
Alger	9	\$692,718	18	\$65,088
Allegan	124	\$12,698,235	205	\$741,280
Alpena	78	\$5,636,751	63	\$227,808
Antrim	34	\$2,751,197	50	\$180,800
Arenac	19	\$1,261,213	68	\$245,888
Baraga	12	\$956,837		
Barry	99	\$9,017,507	33	\$119,328
Bay	44	\$3,764,219	24	\$86,784
Benzie	36	\$3,882,364	11	\$39,776
Berrien	68	\$5,144,537	32	\$115,712
Branch	104	\$7,464,812	55	\$263,968
Calhoun	69	\$5,320,362	42	\$151,872
Cass	43	\$3,569,846	21	\$75,936
Charlevoix	18	\$1,659,215	113	\$408,608
Cheboygan	22	\$2,000,571	31	\$112,096
Chippewa	48	\$3,658,263	57	\$206,112
Clare	49	\$3,404,823	72	\$260,352
Clinton	89	\$9,392,708	41	\$148,256
Crawford	18	\$1,499,207	53	\$193,264
Delta	87	\$6,956,256	59	\$213,344
Dickinson	64	\$4,374,176	60	\$216,960
Eaton	134	\$13,878,680	74	\$267,584
Emmet	21	\$2,331,139	52	\$188,032
Genesee	228	\$21,831,303	56	\$202,496
Gladwin	63	\$3,929,024	45	\$162,720
Gogebic	22	\$558,350	25	\$90,400
Grand Traverse	215	\$27,022,288	30	\$108,480
Gratiot	74	\$4,619,711	44	\$159,104
Hillsdale	57	\$4,171,145	103	\$372,448
Houghton	29	\$1,515,282	24	\$86,784
Huron	30	\$1,644,594	106	\$383,296
Ingham	76	\$8,448,317	42	\$151,872
Ionia	84	\$7,004,929	69	\$249,504
Iosco	47	\$3,476,831	119	\$430,304
Iron	9	\$352,657	3	\$10,848
Isabella	36	\$2,899,920	4	\$14,464
Jackson	108	\$8,286,855	31	\$112,096
Kalamazoo	113	\$13,122,373	101	\$263,968
Kalkaska	29	\$2,132,945		
Kent	132	\$16,155,384	92	\$332,672
Keweenaw	2	\$139,400		

County	SFH Loans/Grants	SFH Amount	MFH RA Units	MFH RA Amount
Lake	15	\$986,656		
Lapeer	153	\$16,303,507	29	\$104,864
Leelanau	13	\$1,950,022		
Lenawee	138	\$12,675,643	38	\$137,408
Livingston	212	\$30,202,537	62	\$224,192
Luce	11	\$840,040		
Mackinac	10	\$561,303	23	\$83,168
Macomb	36	\$5,849,679		
Manistee	41	\$2,722,446	98	\$355,616
Marquette	77	\$7,454,921	55	\$198,880
Mason	48	\$3,763,603	7	\$25,312
Mecosta	58	\$4,829,812	48	\$173,569
Menominee	40	\$2,725,161		
Midland	44	\$4,240,512	36	\$130,176
Missaukee	28	\$2,076,007	13	\$47,008
Monroe	45	\$4,142,884	57	\$206,112
Montcalm	92	\$7,590,860	148	\$491,776
Montmorency	11	\$711,527		
Muskegon	94	\$8,491,157	62	\$224,192
Newaygo	54	\$4,515,784	96	\$347,136
Oakland	64	\$7,717,735		
Oceana	31	\$1,983,159	25	\$51,400
Ogemaw	24	\$1,600,930	74	\$267,584
Ontonagon	7	\$286,705	8	\$28,928
Osceola	35	\$2,460,586	44	\$159,104
Oscoda	16	\$808,540	18	\$65,088
Otsego	46	\$4,395,798	11	\$39,776
Ottawa	46	\$6,148,379	28	\$101,248
Presque Isle	21	\$1,464,041	34	\$122,944
Roscommon	39	\$2,455,922	65	\$235,040
Saginaw	105	\$9,017,659	66	\$238,656
Sanilac	50	\$3,671,928	111	\$401,376
Schoolcraft	11	\$604,601	48	\$173,568
Shiawassee	135	\$10,980,929	52	\$188,032
St. Clair	38	\$4,058,686	21	\$75,936
St. Joseph	137	\$10,347,781	78	\$282,078
Tuscola	103	\$6,987,356	31	\$112,096
Van Buren	94	\$7,739,159	103	\$372,448
Washtenaw	72	\$10,636,610	150	\$542,400
Wayne	11	\$1,395,870		
Wexford	130	\$10,235,714	44	\$159,104
Total	5085	\$466,748,771	4,020	\$14,694,747

Types of Programs:

SFH Loans/Grants—Single Family Housing direct loans, grants and loans guarantees.

MFH RA Units—Multi-Family Housing rental assistance units



Community Facilities

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. These include 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.

Since 2001, communities in northern Michigan have been able to purchase more than 60 police patrol vehicles and 40 fire trucks. These vehicles include conventional police cars, all-weather trucks and even specialized off-road rescue vehicles that are particularly suited to rough terrain.

In addition, USDA Rural Development has helped fund the renovation or construction of a dozen police

and fire stations in the region.

These are often the deciding factor in life-or-death emergency situations and without Rural Development, they simply would not be available.



Bay Mills Indian Community in Brimley, received a \$56,000 grant for an ambulance to serve the tribe and the surrounding township.

Community Facility Loans/Grants

Project Name	County	Project Type	Funding	Congressional District
Alcona County	Alcona	Police Vehicle	\$8,000	1
Alcona County	Alcona	Police Vehicle	\$8,000	1
Alcona County	Alcona	Ambulance	\$40,000	1
Alcona County	Alcona	Library Youth tech equip.	\$2,000	1
Pullman Area Family Center	Allegan	Community Center Repairs	\$3,000	6
Baraga Township	Baraga	Fire Truck	\$193,000	1
Baraga, Village of	Baraga	Police Vehicle	\$19,000	1
L'Anse, Village of	Baraga	Police Vehicle	\$13,000	1
B-H-K Child Development Board	Baraga	Building Addition	\$50,000	1
East Jordan, City of	Charlevoix	Ambulance	\$98,000	1
Peaine Township	Charlevoix	Stump Grinder	\$77,000	1
Bay Mills Community College	Chippewa	Purchase College Vehicles	\$272,350	1
Mid-Michigan Community Action Agency	Clare	Food Warehouse	\$400,000	4
Mid-Michigan Community Action Agency	Clare	Playground Equipment	\$19,000	4
Clare County	Clare	DPW Trucks & Em generator	\$48,000	4
Clare County	Clare	Airport Tractor	\$25,000	4
Lincoln Township	Clare	Emergency Generator	\$3,000	4
Dickinson County	Dickinson	Police Vehicle	\$17,000	1
Kingsford, City of	Dickinson	Police Vehicle	\$8,000	1
Iron Mountain, City of	Dickinson	Fire Truck	\$633,000	1
Norway, City of	Dickinson	Police Vehicle	\$13,000	1
Iron Mountain, City of	Dickinson	Fire Truck	\$70,000	1
Olivet, City of	Eaton	Police Station/City Hall	\$200,000	7
Olivet City of	Eaton	Police Station/City Hall	\$61,000	7
Women's Resource Center of North MI.	Emmet	Playground Renovation	\$28,000	1
Beaverton, City of	Gladwin	Police Vehicle	\$19,000	1
Beaverton, City of	Gladwin	DPW Trucks	\$30,000	1
Ironwood, City of	Gogebic	Police Vehicle	\$24,000	1
Gogebic County	Gogebic	Police Vehicle	\$30,000	1
Gogebic-Ontonagon Community AA	Gogebic	Community Center	\$100,000	1

Project Name	County	Project Type	Funding	Congressional District
Inter-Tribal Council of Michigan, Inc.	Gogebic	Child Care Equipment	\$50,000	1
Fife Lake Township	Grand Traverse	Fire & Township Hall	\$14,000	4
Kingsley, Village of	Grand Traverse	Fire/Twp Hall & Library	\$612,000	4
The Manor Inc.	Hillsdale	Support Center Equip.	\$50,000	7
Hancock Building Authority	Houghton	Police Station/City Hall	\$104,000	1
Laurium, Village of	Houghton	Police Vehicle	\$13,000	1
B-H-K Child Development Board	Houghton	Playground Equipment	\$50,000	1
Harbor Beach District Library	Huron	Library expan/renovation	\$750,000	10
Crystal Falls, City of	Iron	Police Vehicle	\$20,000	1
Iron River, City of	Iron	Police Vehicle	\$20,000	1
Caspian, City of	Iron	Police Vehicle	\$16,000	1
Hematite Township	Iron	Industrial Park water extn.	\$200,000	1
Iron County	Iron	Police Vehicle	\$12,000	1
Caspian, City of	Iron	Fire Foam System	\$6,000	1
Iron County Community Hospitals	Iron	Ambulance	\$31,000	1
Saginaw Chippewa Tribal College	Isabella	Purchase computer equip.	\$137,000	4
Goodwill Industries of SW Michigan	Kalamazoo	Retail Store Building	\$300,000	6
Cedar Springs, City of	Kent	Police/Fire Equipment	\$4,000	3
Keweenaw County	Keweenaw	Police Vehicle	\$12,000	1
Keweenaw County	Keweenaw	Community Center	\$410,000	1
Lake County	Lake	Police Vehicle	\$10,000	2
Lake County	Lake	Police Vehicle	\$10,000	2
Lake County	Lake	Police Vehicle	\$10,000	2
Newkirk Township	Lake	Fire Truck	\$110,000	2
Lake County	Lake	Police Vehicle	\$2,000	2
Lake County	Lake	Police Vehicle	\$2,000	2
Lake County	Lake	Police Vehicle	\$2,000	2
Newkirk Township	Lake	Fire Truck	\$100,000	2
Lake County	Lake	Police Vehicle	\$12,000	2
Luce County	Luce	Animal Control Vehicle	\$12,000	1
Luce County	Luce	Police Patrol Van	\$15,000	1
Portage Township	Mackinac	Ambulance	\$40,000	1
Bell Memorial Hospital	Marquette	Ambulance	\$34,000	1
Alger-Marquette Community Action Board	Marquette	Head Start Building	\$600,000	1
Alger-Marquette Community Action Board	Marquette	Head Start Building	\$200,000	1
Forsyth Township	Marquette	Police Vehicle	\$5,000	1
Alger-Marquette Community Action Board	Marquette	Head Start Facility	\$50,000	1
Scottville, City of	Mason	Police Vehicle	\$11,000	1
Big Rapids, City of	Mecosta	Fire Truck	\$668,000	4
Big Rapids, City of	Mecosta	HP Air Compressor	\$20,000	4
Big Rapids, City of	Mecosta	Fire Truck	\$100,000	4
Cedarville Township	Menominee	Fire Truck	\$32,000	1
Montmorency County	Montmorency	Police Vehicle	\$16,000	1
Newaygo, City of	Newaygo	Police Vehicle	\$6,000	2
Crystal Township	Oceana	Fire Truck	\$78,000	2
Rothbury, Village of	Oceana	Police Vehicle	\$10,000	2
Ogemaw County	Ogemaw	FWD Patrol Vehicle	\$13,000	1
Ogemaw County	Ogemaw	Patrol Vehicle #1	\$12,000	1
West Branch, City of	Ogemaw	Police Vehicle	\$13,000	1
Ogemaw County	Ogemaw	Police Vehicle	\$12,000	1
Onaway Area Community Schools	Presque Isle	Plow Truck	\$42,000	1
Presque Isle County	Presque Isle	Police Vehicle	\$2,000	1
Onaway Area Community Schools	Presque Isle	Plow Truck	\$50,000	1
Presque Isle County	Presque Isle	Police Vehicle	\$12,000	1
Richfield Township	Roscommon	Fire Truck	\$50,000	2
Houghton Lake Community Schools	Roscommon	Child Care Equipment	\$12,000	4
Richfield Township	Roscommon	Fire Truck	\$100,000	2
Schoocraft Memorial Hospital	Schoolcraft	CAH Utility Extensions	\$3,000,000	1
Colon, Village	St. Joseph	Police Vehicle	\$10,000	6
Mayville, Village of	Tuscola	Fire Truck	\$90,000	5
Human Development Commission	Tuscola	Playground Equipment	\$11,000	5
Covert Township	Van Buren	Police Vehicle	\$13,000	6
Bangor, City of	Van Buren	Police Vehicle	\$11,000	6
Covert Public Schools	Van Buren	Child Care Equipment	\$23,000	6
		Total CF Program	\$10,953,350	

Water and Environmental Program

Project Name	County	Funding	W/S	Users	Congressional District
Harrisville, City of	Alcona	\$600,000	W	333	1
Harrisville, City of	Alcona	\$1,570,000	W	333	1
Pinconning Township	Bay	\$1,890,000	S	94	1
Tuscarora Township	Cheboygan	\$4,157,000	S	102	1
Eastern UP Regional Planning	Chippewa	\$40,000	SWM		1
GRWA Ironwood Township	Gogebic	\$5,030,000	W	899	1
Ironwood, City of	Gogebic	\$1,874,000	W	2813	1
Ironwood, City of	Gogebic	\$2,109,000	S	2681	1
Gogebic Range Water	Gogebic	\$50,000	W	899	1
Ashley, Village of	Gratiot	\$601,000	S	203	4
Wheeler Township	Gratiot	\$280,000	S	118	4
Franklin Township	Houghton	\$2,915,000	S	115	1
Houghton, City of	Houghton	\$2,304,000	S	1,597	1
Houghton, City of	Houghton	\$1,139,000	W	1,597	1
GRWA - Anvil Area	Iron	\$200,000	W	1,314	1
Jackson County	Jackson	\$200,000	S	89	7
Sparta, Village of	Kent	\$4,000,000	S	1,650	3
Eagle Harbor Township	Keweenaw	\$576,000	W	138	1
Eagle Harbor Township	Keweenaw	\$2,274,000	W	138	1
Deerfield, Village of	Lenawee	\$1,633,000	W	400	7
St. Ignace, City of	Mackinac	\$2,787,000	S	1125	1
Bear Lake/Pleasanton UA	Manistee	\$8,258,000	S	428	2
Alliance for Economic Success	Manistee	\$30,000	SWM		2
Republic Township	Marquette	\$1,000,000	W	326	1
Republic Township	Marquette	\$987,000	W	304	1
Meyer Township	Menominee	\$300,000	S	232	1
Menominee, City of	Menominee	\$1,410,000	S	4006	1
Menominee, City of	Menominee	\$2,370,000	W	4006	1
Water District No. 1 of Midland	Midland	\$4,309,000	W	2644	4
Missaukee Conservation Dist.	Missaukee	\$75,245	SWM		4
Grant, City of	Newaygo	\$2,862,000	S	335	2
Pentwater, Village of	Oceana	\$3,500,000	S	795	2
Buena Vista Township	Saginaw	\$9,000,000	S	2526	5
Albee Township	Saginaw	\$2,590,000	W	142	4
Sanilac County (Forester Twp)	Sanilac	\$8,160,000	W	784	10
Germfask Township	Schoolcraft	\$200,000	W	102	1
Manistique, City of	Schoolcraft	\$4,983,536	W	1497	1
Manistique, City of	Schoolcraft	\$1,016,464	W	1497	1
Tuscola County	Tuscola	\$43,000	S	168	5
Cass County Lakes Area Sewer	Van Buren	\$10,400,000	S	714	6
	Total Funding	\$97,723,245	Total Users	37,144	

Types of Programs: W—Water Project S—Sewer Project SS—Storm Sewer Project
 PPG—Predevelopment and Planning Grants SWM—Solid Waste Management

Water and Environmental, Telecom and Electric



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.

2008 was a record-setting year with \$97.7 million in Water and Environmental Program loans and grants, the best ever in our history. Michigan obligated 237 percent of its initial allocation. The addi-

tional dollars came from national reserve funds and the recently-enacted farm bill.

Electric power generation is essential for modern society. Since the Great Depression, Rural Development has provided assistance to communities, primarily through rural electrical cooperatives.

Rural Development also supports telecommunications upgrades, including 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 has helped both Northern Michigan University and Central Michigan University make the transition from analog to digital broadcast equipment through the Public Television Digital Transition Grant Program. Shown here is the new control room in WNMU-TV's offices in Marquette.



USDA Rural Development has been instrumental in helping rural public television stations complete the transition from analog to digital broadcasting capability. Northern Michigan University and Central Michigan University both received grants to help cover the cost of new broadcast equipment.

From first responders to critical medical, electrical, educational and sanitary infrastructure, Rural Development truly can build communities from the ground up.

Telecommunications and Electric Projects

Recipient	Project Type	Amount
Keweenaw Bay Ojibwa Community College	Distance Learning	\$250,473
Mecosta County Medical Center	Telemedicine	\$163,253
Bell Memorial Hospital	Telemedicine	\$200,000
Northern Michigan University	Digital Transition	\$633,231
Central Michigan University	Digital Transition	\$750,000
Great Lakes Energy Cooperative	Electric	\$78,163,000
Tri-County Electric Cooperative	Electric	\$24,000,000
Huron County	Weather Radio	\$42,965
Air Advantage, LLC	Broadband	\$223,862
	Total	\$104,426,784



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.

Superior Extrusion, Inc. is located on the former K.I. Sawyer Air Force Base in Marquette County. It received a \$1,750,000 USDA Rural Development Business & Industry Guarantee Loan.

The loan funds will be used to add a 2500 ton 9” extrusion press and associated equipment, which will allow SEI to triple production capacity, adding approximately 45 jobs.

The community will greatly benefit as the company is located in a Renaissance Zone, which indicates a depressed economic area in the state of Michigan. This loan was also made in partnership with Small Business Administration to double the size of the facility for a total project cost of \$12,550,000.

Rural Development funds can also be used for technical assistance, to improve energy efficiency, or to develop renewable energy resources.

Rural Development Business Programs can help provide the capital for expensive pieces of equipment, like this saw at Superior Extrusion Inc..



Total by Program Type	Total
Value Added Producer Grant (VAPG)	\$498,033
Guaranteed Business Loan (GUAR)	\$18,063,388
Section 9006 Renewable Energy and Energy Efficiency Grants (9006)	\$317,612
Rural Business Enterprise Grant (RBEG)	\$1,088,200
Rural Community Development Grant (RCDG)	\$200,000
Intermediary Relending Program (IRP)	\$300,000
Total	\$20,467,233

Business Programs Loans/Grants

Type	Amount	Recipient	Location	County
VAPG	\$38,940	Coveyou Farms, LLC	Petoskey	Emmet
VAPG	\$119,143	Sandhill Crane Vineyards	Jackson	Jackson
VAPG	\$300,000	C&B Cattle Company	Grand Rapids	Kent
VAPG	\$39,950	Northern Pride Processing	Bloomingdale	Van Buren
GUAR	\$2,700,000	T C 61 Suites	Traverse City	Grand Traverse
GUAR	\$360,300	M & S Mart	Waldron	Hillsdale
GUAR	\$3,516,000	Active Feed Company	Pigeon	Huron
GUAR	\$1,617,088	McDonald Food and Family	Bad Axe	Huron
GUAR	\$7,500,000	Pain Enterprises	Riga	Lenawee
GUAR	\$1,750,000	Superior Extrusion	Gwinn	Marquette
GUAR	\$620,000	Beacon Specialized Living Services, Inc		Van Buren
9006	\$16,122	Collins & Company	Thompsonville	Manistee
9006	\$22,875	Robert Cook	Sunfield	Eaton
9006	\$15,310	Country Mill Farms, LLC	Charlotte	Eaton
9006	\$1,575	Davis Machine & Mfg, Inc.	Ithaca	Gratiot
9006	\$64,430	Mark Metz	Ida	Monroe
9006	\$49,651	Sandy Ridge Farms, Inc.	Zeeland	Ottawa
9006	\$18,125	Zelenka Nursery, LLC	Grand Haven	Ottawa
9006	\$11,488	Zwerk Farms	Reese	Saginaw
9006	\$80,636	Ed Pincik	Corunna	Shiawassee
9006	\$37,400	Kloosterman Greenhouses, LLC	Mattawan	Van Buren
RBEG	\$40,000	Cornerstone Alliance	Benton Harbor	Berrien
RBEG	\$40,000	Cornerstone Alliance	Benton Harbor	Berrien
RBEG	\$15,000	Berrien County	Benton Harbor	Berrien
RBEG	\$24,000	Bulldog Group	Indian River	Cheboygan
RBEG	\$31,000	Detour, Village of	DeTour	Chippewa
RBEG	\$99,500	Clare County	Harrison	Clare
RBEG	\$99,500	Middle Michigan Development Authority	Clare	Clare
RBEG	\$40,000	MI Corn Growers Association	DeWitt	Clinton
RBEG	\$60,000	MI Potato Industry Commission	DeWitt	Clinton
RBEG	\$26,000	Crawford County	Grayling	Crawford
RBEG	\$50,000	Gladwin County EDC	Gladwin	Gladwin
RBEG	\$64,000	Grand Traverse Band of Ottawa and Chippewa Indians	Williamsburg	Grand Traverse
RBEG	\$70,000	Port Austin, Village of	Port Austin	Huron
RBEG	\$65,000	Small Business Association of Michigan		Keweenaw/Houghton
RBEG	\$50,000	Manistee Area Chamber of Commerce	Manistee	Manistee
RBEG	\$80,000	Manistee County Community Foundation	Manistee	Manistee
RBEG	\$30,000	Mason County Historical Society	Ludington	Mason
RBEG	\$31,200	Hannahville Indian Community	Wilson	Menominee
RBEG	\$29,500	Northeast MI Council of Governments		Montmorency
RBEG	\$25,000	Northeast MI Council of Governments		Otsego
RBEG	\$8,500	Mayville, Village of	Mayville	Tuscola
RBEG	\$65,000	Small Business Association of Michigan		Tuscola
RBEG	\$45,000	Tuscola County	Caro	Tuscola
RCDG	\$200,000	Michigan State University	E. Lansing	Ingham
IRP	\$300,000	Big Rapids, City of	Big Rapids	Mecosta
Total	\$20,467,233			



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.

This year, USDA Rural Development provided more than 5,000 Michigan residents with home loans, for a total investment of more than \$466 million. These numbers shattered all previous records for the Single Family Housing program. Like many states, Michigan faces a challenging economic environment, but USDA Rural Development has demonstrated that its people are up to the task.

The Chekhovskyy family is one of the many new homeowners who have benefitted from the Single Family Housing program.

With 11 children, their family was so large that they could not find a single apartment big enough for them, so they had to rent two of them.

Mr. Chekhovskyy and his two adult daughters filed an application with Rural Development to purchase a large enough home where they all could reside together. With their combined incomes they were able to find a house with enough space for their whole family.

They purchased a new house in the Traverse City area with a walk out basement that could be used for additional bedrooms.

Their loan payment, which includes taxes and insurance, is now less than what they were paying for the two apartments they used to rent.



(Above) The Chekhovskyy family's new home in Traverse City. Thanks to Rural Development, they are now able to enjoy the American dream of homeownership. (Below) The Chekhovskyy family.



Multi-Family Housing



Michigan’s Multi-Family Housing program provides safe, well-built and affordable rental housing for rural residents.

By offering subsidized rents, loans and grants to repair rental properties, the program is able to enhance the quality of life for thousands of low-income and farm workers in rural Michigan.

Multi-Family Housing has more than 600 eligible properties across the state, and last year provided approximately \$7 million in rental assistance for housing units.

Housing Preservation Grants for 2008 totaled \$314,936. These grants were used to assist very low- and low-income homeowners with repairs to their homes.

Three Section 538 guaranteed loans were made this year. Two new projects will be constructed and one existing Section 515 project will use the 538 program for a rehabilitation loan.

Eight Section 515 properties were sold out of inventory and retained within the Section 515 program.

Rural Development also makes loans and grants to finance housing for domestic farm laborers that are American citizens or permanent legal residents. MFH has financed more than 400 farm labor housing units.

Country Mill Farms, located in Eaton County, is family-owned and dates back to 1871.

Rural Development provided a \$456,000 loan through the Section 514 Farm Labor Housing program to construct a three-unit facility to house agricultural workers.

Country Mill Farms now has high-quality housing for its year-round work force. This photo shows the facility as it neared completion. It was finished in August, 2008.

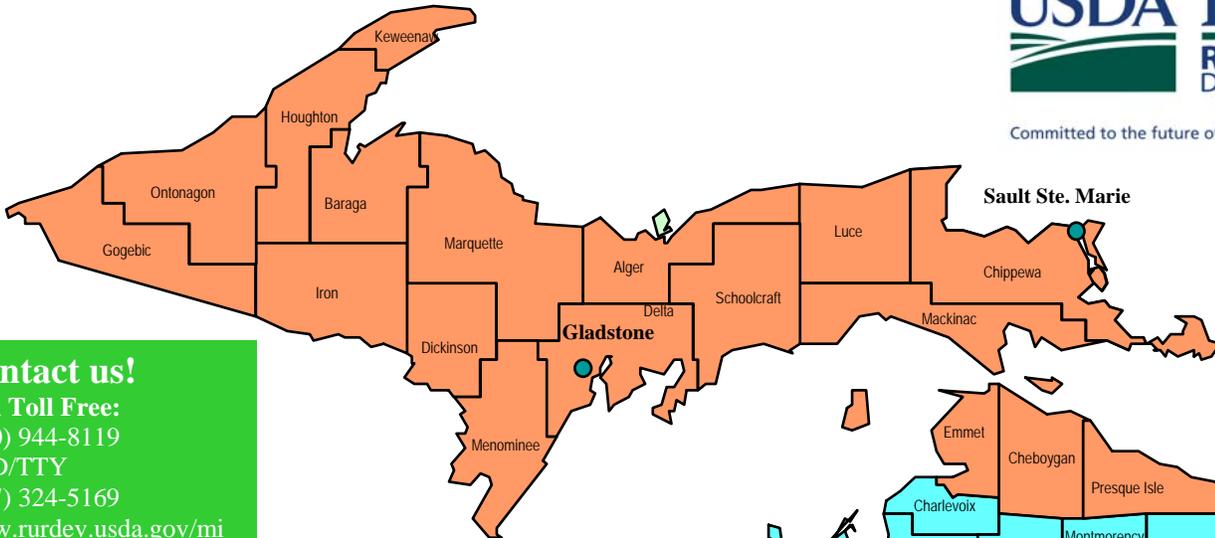


Multi-Family Housing Preservation Grants

Applicant	County	Amount
Alpena County	Alpena	\$23,936
Northwest Michigan Human Services Agency	Benzie	\$23,936
Cheboygan County	Cheboygan	\$23,936
Mid-Michigan Community Action Agency	Clare	\$23,936
Mid-Michigan Community Action Agency	Clare	\$50,940
Northwest Michigan Human Services Agency	Emmet	\$23,936
Northwest Michigan Human Services Agency	Grand Traverse	\$23,936
Hillsdale Co CAA	Hillsdale	\$23,936
Northwest Michigan Human Services Agency	Leelanau	\$23,936
Ogemaw County	Ogemaw	\$23,936
Oscoda County	Oscoda	\$23,936
Northwest Michigan Human Services Agency	Wexford	\$23,936
	Total HPG	\$314,236



Committed to the future of rural communities.



Contact us!

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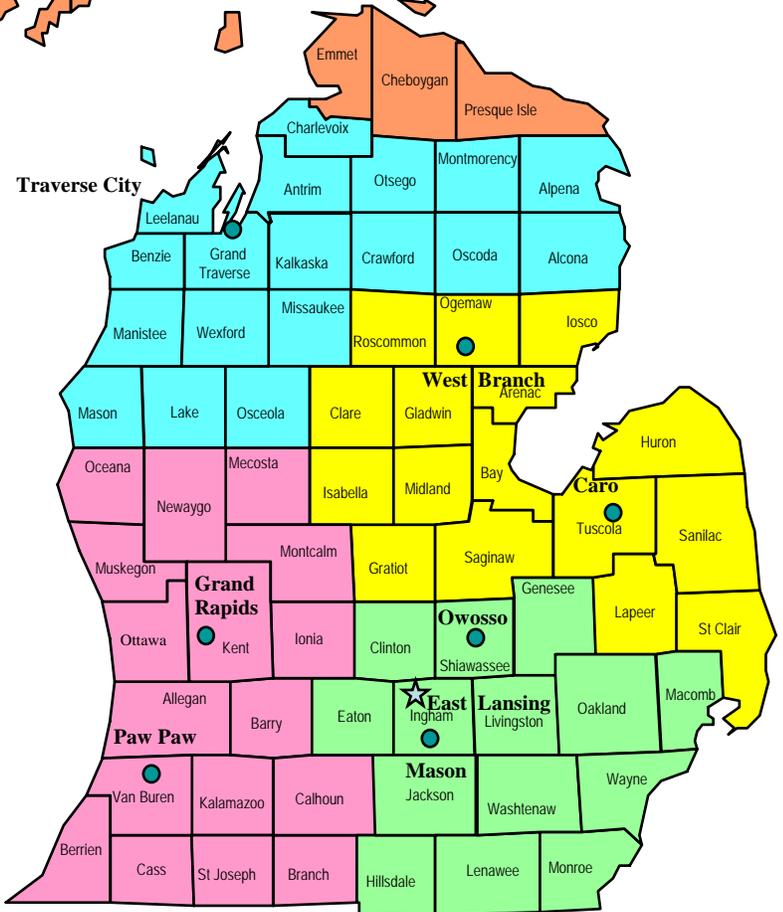
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Our Mission

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

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