

THE RURAL MINNESOTAN



Committed to the future of rural communities.

Official Newsletter of USDA Rural Development in MN East Central Minnesota Edition

Faribault Family Has a New Home for the Holidays

FARIBAULT — *I'll Be Home for Christmas* took on a new meaning for a local family this holiday season.

Jason and Tracy Baker of Faribault and their five children lost their mobile home in a fire last June. Thankfully, the family was not home at the time. However the Baker's did lose their two pets in the blaze: Lucas, a 10-year-old German Sheppard and Shelly, a two-year-old Sheltie.

"It was just devastating," Tracy said. "Everything we worked for was gone. The hardest part was the pets. The house just became a thing with four walls, but losing our pets really hurt us a lot."

After the fire, the family lived with Tracy's mother in a two-bedroom mobile home and contemplated what to do next. The recovery process began immediately, and was accelerated during cleanup. The



Three of the Baker boys play with their new dog in front of a Christmas tree donated to the family from a local church. said. "That made everything final for us."

A big part of the healing process was trying to find a new place to live. With five kids, renting was a

family manually tore down the remains of their former home and began searching for other housing options.

"Once tearing down the house was done, we began to move on and try to heal," Tracy

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From the desk of State Director Steve Wenzel

ST. PAUL -- USDA Rural Development of Minnesota had the honor and privilege of hosting the Rural Renaissance meeting in Minneapolis on October 30 and 31. The State Director's, Administrative Officers and Public Information Coordinators joined Rural Development Under Secretary Thomas Dorr and other national Rural Development leaders for two days to discuss the future of our agency and how we can serve rural America in more innovative and efficient ways.



Many of you are probably asking, "What exactly is the Rural Renaissance?"

The Rural Renaissance refers to the many new opportunities for growth and wealth creation in rural America. Rural America is constantly evolving, and it's essential that USDA Rural Development evolve with it. The Rural Renaissance meeting in Minneapolis gave us all the opportunity to discuss ways we can position ourselves to be the leading advocate for rural communities everywhere.

Another thing we discussed at the Rural Renaissance meeting is establishing specific goals and objectives at the local, state and national level. Minnesota now has a set of specific goals and objectives that we will be working to achieve each and every year. These goals ensure that we are out in the communities we serve and are informing everyone about our programs. The goals will help each and every person at Rural Development become a better advocate for our rural communities.

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last resort. The Baker's wanted to find a home, but struggled to find something they could afford.

Then the family learned about the U.S. Department of Agriculture's (USDA) Rural Development program.

The Baker's applied for housing assistance through USDA Rural Development in mid-August. Rural Development's single-family housing program's help low and moderate income individuals and families purchase homes in rural areas, generally defined as a city with a population of 20,000 or less.

"We're low income, so there's no way we could afford a traditional home," Tracy said. "We couldn't go back to renting. The people at Rural Development were very helpful in helping us get a home we could afford."

The subsidized loan they received from Rural Development enabled them to provide a four bedroom home for their children with manageable monthly payments. The Baker's moved in on Dec. 14, just in time to trim the tree, hang the stockings and send a change-of-address form to Santa.

"I wanted to be in a new home before Christmas very badly," Tracy said. "I remember asking Rural Development before the loan money came in how long we had to wait before we make any offers. I wanted to move in right away!"

Carol Horstman and the staff in Rural Development's Faribault office guided the family through



The Baker's new home in Faribault, financed by Rural Development's direct Single-Family Housing program.

the loan process

and was there to answer any questions the Baker's had.

Securing funding and buying a new home can be an intimidating process for

some people. Rural Development works to make that process as smooth as possible for applicants.

"Our staff is right there to help when needed," said Steve Wenzel, State Director of Rural Development in Minnesota. "We pride ourselves on being advocates for rural Minnesota and we have staff throughout Minnesota ready to assist you."

That assistance, combined with a positive and hard-working attitude from the Baker family, helped turn a nightmare into a dream come true.

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New Multi-Family Housing Program Director

On another note, I am proud to announce the appointment of Karen Thompson to the position of Multi-Family Housing (MFH) Program Director for Minnesota.

This is a very key appointment for the agency and for all of rural Minnesota. Karen brings almost 30 years of USDA knowledge and experience into her new position as Program Director and will serve the needs and interests of the agency well.

She has also been a supervisor in the agency for the last 23 years.

Karen began her career in 1979 with USDA in Pine

City. Since 1984 she has served as the Rural Development office supervisor of the Buffalo office. Her knowledge and experience will be essential as Minnesota continues to service one of the largest MFH portfolios in the nation and implements the Rural Renaissance Initiative.

Minnesota's MFH portfolio consists of about 640 projects and serves about 11,500 low-income households. We have projects in 84 of Minnesota's 87 counties and provide rental assistance to about 6,500 households. Minnesota has the fourth largest MFH caseload in the nation.

"Minnesota has the fourth largest MFH caseload in the nation, serving over 11,500 households."

Lender outreach and guaranteed loan programs

Be sure to check out page four of this edition of the Rural Minnesotan for a complete schedule and itinerary for a series of meetings we will be holding throughout the state to highlight our guaranteed loan programs.

Each meeting will highlight and explain in detail our guaranteed lending programs and give each and every one of you the opportunity to tell us how we can meet the needs of your community. If you're a lender, nonprofit, healthcare administrator, or economic development authority, I strongly encourage you to attend a session in your area.

Contact Adam Czech, Public Information Coordinator, at (651) 602-7799, or adam.czech@mn.usda.gov for more information.

State Director Wenzel Visits Schiefelbein Farms in Kimball

KIMBALL — Schiefelbein Farms started with 45 cows and 80 acres in 1955. With the help of a \$275,000 Value-Added Producer Grant from Rural Development, the family-owned and operated Angus beef farm hopes to one day sell over 1,000 yearling bulls on a yearly basis.



Rural Development State Director Steve Wenzel visited the Schiefelbein farm on Nov. 5 to tour the operation and officially present the family with its grant award. “This is the ultimate family farm,” Wenzel said.

The grant will be used for identifying the best traits in reproduction bulls and increasing their value to the consumer and buyers.

Frank Schiefelbein started the farm and it is now run entirely by seven of his sons. Value-Added Producer Grants provide working capital to market value-added agricultural products and farm-based renewable energy projects. Minnesota was awarded over \$2.6 million in VAPGs this year and has received over \$12 million since 2001.

Distance Learning Grant Awarded to Mid-State in Little Falls

LITTLE FALLS — A \$219,675 grant from the U.S. Department of Agriculture’s Rural Development program helped the



Mid-State Education District in Little Falls continue its groundbreaking Interactive Television (ITV) program. Steve Wenzel, State Director of USDA Rural Development, visited Little Falls on December 18 to officially recognize Mid-State’s grant award and learn more about

how the grant is benefiting the organization and the communities it serves.

“There was a definite need here for updated equipment and thankfully we were able to step in and help,” Wenzel said. “Mid-State has been a pioneer in the distance learning field and I’m proud of the partnership USDA has with the organization.”

The grant comes from Rural Development’s Distance Learning and Telemedicine (DLT) grant program, which aims to improve access to education and medical services through the use of technology. Mid-State used the grant to update its ITV equipment, including delivering programs to desktop computers.

Over \$4 million has been invested in Minnesota through the DLT program since 2001.

Mid-State was the first organization in the nation to deliver a multipoint ITV classroom network. Today it serves 10 school districts in Morrison, Mille Lacs, Todd and Stearns counties. Professors



from Central Lakes College in Brainerd, St. Cloud State University and other Minnesota colleges and universities offer college courses to daytime students in high school and non-traditional adult evening courses.

After a check presentation event at the Little Falls Chamber of Commerce building, Mid-State technology director Charlie Diebel led a tour of the Mid-State facilities and demonstrated some of the equipment purchased with the grant award.

“I think it’s awesome that USDA believes in this as much as we do,” Diebel said. “There are people other than us that see the value in these programs and work to deliver them to rural areas in Minnesota.”

More information about Rural Development’s Distance Learning and Telemedicine Program is available at <http://www.usda.gov/rus/telecom/dlt/dlt.htm>.

Rural Development's Business Programs Support Job Growth

The creation and success of *Trussworthy Components, Inc.* can trace its solid footings to USDA Rural Development programs. Business specialist, Kathy Coyle says the concept of a truss factory in the small



northern Minnesota town of Pine River first surfaced on an application for a Rural Business Enterprise Grant

(RBEG) from the Cass County Economic Development Corporation. Money was needed to provide quality business counseling to assist entrepreneurs in the economically challenged county. The RBEG supported the work of the EDC's consultant, Gail Leverson. She assisted Trussworthy's Craig Anderson in developing his business plan, application for Minnesota JOBZ tax incentives, and advice on financing. Anderson, a twelve year veteran of the lumber business is a first

time business owner. Empowered with the knowledge to make quality decisions, Anderson contacted the Initiative



Foundation, one of Rural Development's Intermediary Re-lending Program (IRP) participants, for a business loan. When Coyle visited Trussworthy, October 2007, she saw raw wood turn into finished product for lumberyards in a 100 mile radius and custom trusses created for specific building projects in the lakes area. What began as just a dream a few years ago is now employing 23 people in the Pine River area. Down the road, in Hackensack, MN., a similar scenario played out as Leverson advised Jim Johnson, the founder of the *Hackensack Senior*

Class, LLC, a 37-unit assisted living facility. The Initiative Foundation also assisted with an IRP business



loan for the construction of the \$4.5m complex that employs 20 area people. Johnson, a community leader, also realized the need for a clinic and pharmacy in the small town so he partnered

with St. Joseph's Medical Center to include that medical facility within the senior complex.

USDA Rural Development to highlight guaranteed lending programs throughout state

USDA Rural Development will be conducting special informational meetings to educate, discuss and highlight our guaranteed lending programs. Lenders, nonprofits and economic developers are encouraged to attend. Refreshments will be served. For more information and to RSVP, contact Adam Czech at (651) 602-7799 or adam.czech@mn.usda.gov. A full schedule of meetings is below.

<u>Date</u>	<u>City</u>	<u>Place</u>
Feb. 27	Owatonna	Cabela's
March 12	Mt. Iron	Community Center
March 18	Thief River Falls	Seven Clans Casino
March 19	Bemidji	Hampton Inn
March 25	St. Cloud	Holiday Inn
April 9	Redwood Falls	Community Center
April 10	Alexandria	Holiday Inn

Agenda

- 9 a.m. — Registration
- 9:30 a.m. — Introduction
- 9:45 a.m. — Community Programs overview
- 10:15 a.m. — Business Programs overview
- 10:45 a.m. — Break
- 11 a.m. — Multi-Family Housing overview
- 11:30 a.m. — Single-Family Housing overview
- Noon — Community needs assessment and Q&A
- 12:30 p.m. — Adjourn

Rural Development in East Central Minnesota

Cambridge Area Office

380 South Garfield St.
Cambridge, MN 55008
Phone: (763) 689-3354 ext.4
Fax: (763) 689-2309

Rod Jackson, Area Director

Marcia Thompson, Management Control Officer

Linda Swanson, Single-Family Housing Specialist

Jenny Rydberg, Technician

Pat Anderson, Assistant

Shirley Jensen, Single-Family Housing Specialist

Waite Park Area Office

110 South 2nd St. #120
Waite Park, MN 56387
Phone: (320) 251-8860 ext. 4
Fax: (320) 255-1455

Lenee Hoffman, Rural Development Manager

Terry Atkinson, Single-Family Housing Specialist

Jeff Scholten, Community Programs Specialist

Jane Kellner, Technician

Patty Langer, Technician

Chris Swedzinski, Rural Development Specialist

Buffalo Area Office

306B Brighton Ave. SE
Buffalo, MN 55313
Phone: (763) 682-1151
Fax: (763) 682-2903

JoAnn Andres, Multi-Family Housing Specialist

Wanda Rebischke, Single-Family Housing Specialist

Sarah Yncierto, Technician

Shelly Stenberg, Technician



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