

**MESSAGES FROM
USDA LEADERS ...**

'Committed to the future of rural communities'



"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."

— *Chuck Conner, Acting Secretary of Agriculture*

"Rural Development is 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 the only agency in the federal government that can build an entire community from the ground up."

— *Thomas C. Dorr, Under Secretary, USDA Rural Development*



"USDA Rural Development is a leading advocate for rural Nebraska. We offer an array of programs that bring a greater quality of life to rural areas. These benefits are multiplied when Rural Development resources are leveraged with those of our many partners. It is our desire to become a household name as the "lender of first opportunity" and an asset in the financial toolbox of each rural

community. USDA Rural Development is 'Committed to the future of rural communities' and we stand ready to assist."

— *Scot Blehm, Nebraska State Director, USDA Rural Development*

CONTACT YOUR LOCAL NEBRASKA USDA RURAL DEVELOPMENT OFFICE:

Nebraska State Office Lincoln, Neb.	402-437-5551
Ainsworth Office	402-387-2242
Kearney Office	308-237-3118
Lincoln Office	402-423-9683
Norfolk Office	402-371-5350
North Platte Office	308-534-2360
Scottsbluff Office	308-632-2195
Rural Telecommunications Programs	402-543-2129
Rural Electric Programs	515-332-4411

**2007
ANNUAL
REPORT**



N E B R A S K A

**\$109.7 MILLION DELIVERED
TO RURAL NEBRASKA**



Scot Blehm
Nebraska State Director
USDA Rural Development

<http://www.rurdev.usda.gov/ne>

(402) 437-5551

"USDA is an equal opportunity provider, employer and lender."
To file a complaint of discrimination write USDA, Director, Office of Civil Rights, 1400 Independence Avenue, S.W., Washington, DC 20250-9410 or call (800) 795-3272 (voice), or (202) 720-6382 (TDD).

\$109.7M TO RURAL NEBRASKA

HOUSING

DIRECT HOME OWNERSHIP LOANS assist very-low and low-income rural residents to purchase, construct, repair, rehabilitate or relocate a single family home. **GUARANTEED HOME OWNERSHIP LOANS** help moderate to low-income residents purchase/repair or construct a single family rural dwelling via loans originated by local approved lenders and guaranteed by the federal government.

\$39.9M-536 HOUSEHOLDS BECAME HOMEOWNERS

RURAL HOME REPAIR LOANS AND GRANTS AND HOUSING PRESERVATION GRANTS make needed repairs to rural owner-occupied homes of very-low income homeowners.

\$681K-126 HOMES REPAIRED

RURAL RENTAL HOUSING PROGRAMS offer funding to applicants and entities to build economical rural rental housing & for repairs/rehab to such existing rural rental housing. **RURAL RENTAL ASSISTANCE** provides subsidies to very-low and low income individual residents of these housing complexes for affordable rent payments. **RURAL RENTAL HOUSING VOUCHER DEMONSTRATION** offers short-term supplement vouchers to eligible tenants of such rural rental complexes who face economic hardship from rent increases resultant of prepayment of the rental housing loan.

\$2.4M-BUILD 10 UNIT GROUP HOME, REPAIRED 3 & UPDATED 5 COMPLEXES, ASSISTED 2 COMPLEXES TO REMAIN IN THE PROGRAM; \$7.2M-3,864 TENANTS HELPED THROUGH AFFORDABLE RENTS



Julia Ellis and 6 yr. old daughter Rianda moved to Scottsbluff to be closer to family. Julia longed for a place to put down roots. As a single mother, she didn't think it was possible to buy a home. An USDA Rural Development loan partnered with a Western Nebraska Housing Opportunities loan for down payment assistance along with a repair grant made homeownership possible for Julia.

A housing study concluded the need for 26 additional units of elderly housing in Beatrice. Rising to meet the need was USDA Rural Development with a \$455K loan leveraged with \$362K in Nebraska Affordable Housing Trust Funds (NAHTF) administered by the Nebraska Department of Economic Development and \$144K from Thayer County Bank of Hebron who also assisted with interim financing. This partnering effort built Prairie Heights, an 11-unit complex of affordable one-bedroom apartment housing for elderly and handicapped residents. Prairie Heights is owned by Beatrice Housing Agency and managed by Crown Pointe Management.



COMMUNITY FACILITIES & UTILITIES

COMMUNITY FACILITIES DIRECT AND GUARANTEED LOANS, AND GRANTS construct, enlarge, extend or improve community facilities that provide essential services and purchase needed equipment in rural areas.

\$32M-FUNDED 21 ESSENTIAL COMMUNITY FACILITIES

\$3.7M Rural Development Guaranteed loan built South Sioux City YMCA (right).



COMING TO CHADRON: 25 bed replacement Critical Access Hospital & physicians' clinic. Funded by Rural Development Direct \$8.9M & Guaranteed \$8.9M loans.

RURAL COMMUNITY DEVELOPMENT INITIATIVE GRANTS provide technical assistance & training to recipients, expanding ability to start rural housing, community facilities, economic and community development projects.

\$300K-FINANCIAL & TECHNICAL ASSISTANCE TOOLS TO 4 COMMUNITIES

WATER AND ENVIRONMENTAL LOANS AND GRANTS develop and repair rural water and sanitary sewer systems, including solid waste disposal and storm drainage.

\$14.8M-ASSISTED WITH 13 WATER AND 5 SEWER PROJECTS

VILLAGE OF BELVIDERE encountered a water main break cutting half the town off the main water supply. The \$32.6K project wasn't enough to issue a bond but too big to make up from reserves. Rural Development assisted in a short timeframe with an Emergency Community Water Assistance Grant bringing full water capacity back to the residents by the dog days of summer.

VILLAGE OF ELBA in 2002 replaced leaking water mains, built a storage tank & well to replace an aging tank & high nitrate well & added service meters. By 2005 more leaking mains occurred & the well field site proved futile. A \$1.5M Rural Development loan joined by a \$250K CDBG & \$20K from the applicant for a new well site set the project back on track. Bidding is expected this spring.

DISTANCE LEARNING AND TELEMEDICINE GRANTS allow for facilities and equipment to provide rural schools, libraries, medical clinics and hospitals with distance learning and/or telemedicine capabilities.

\$1.2M-EQUIPMENT & TRAINING OPPORTUNITIES FOR 2 MEDICAL NETWORKS & 2 EDUCATIONAL SERVICE UNITS

NATIONAL OCEANIC & ATMOSPHERIC ADMINISTRATION (NOAA) WEATHER RADIO GRANTS provide radio transmitters, increasing NOAA's all-hazards weather radio broadcast system coverage in rural areas.

\$60K-DUAL TRANSMITTER & ANTENNA SERVING 500 RURAL RESIDENTS

TELECOMMUNICATIONS INFRASTRUCTURE LOANS finance voice telephone service.

\$1.8M-FIBER FOR IMPROVED DATA, VOICE & VIDEO SERVICES

BUSINESS & COOPERATIVE

BUSINESS AND INDUSTRY GUARANTEED LOANS guarantee commercial loans for business and industrial development to create and maintain employment and to expand and improve economic climate.

\$4.5M-9 BUSINESSES ASSISTED CREATING 10 & SAVING 42 RURAL JOBS

RURAL BUSINESS ENTERPRISE GRANTS facilitate and finance the development of small and emerging rural, private business enterprises.

\$656K-59 BUSINESSES ASSISTED CREATING 83 AND SAVING 114 RURAL JOBS

RURAL BUSINESS OPPORTUNITY GRANTS provide economic development planning, technical assistance and training in rural areas.

\$450K-5 PROJECTS TO PROMOTE ECONOMIC DEVELOPMENT

RURAL ECONOMIC DEVELOPMENT LOANS AND GRANTS offer a wide range of rural economic development and job creation projects to improve rural economic conditions.

\$1.4M-HELPED 3 MEDICAL FACILITIES CREATING 45 & SAVING 3 RURAL JOBS

INTERMEDIARY RELENDING PROGRAM provides loans to intermediaries to make loans to ultimate recipients for business facilities and community development projects.

\$500K-17 COUNTIES ASSISTED WITH ECONOMIC DEVELOPMENT CREATING & SAVING 40 JOBS

VALUE-ADDED PRODUCER GRANTS help producers expand product/commodity customer base resulting in greater portion of revenues from value-added activity being available to producers.

\$681K-8 PRODUCERS HELPED CREATING 16 & SAVING 7 RURAL JOBS

RURAL COOPERATIVE DEVELOPMENT GRANTS establish and operate centers for rural technology or cooperative development assisting with cooperative start-up, expansion, and operations.

\$200K-TECHNICAL ASSISTANCE TO COOPERATIVE GROUPS

ENERGY EFFICIENCY IMPROVEMENTS AND RENEWABLE ENERGY SYSTEMS GRANTS allow farmers, ranchers and rural small businesses to purchase renewable energy systems and make energy efficiency improvements.

\$1M-2 RENEWABLE ENERGY & 101 ENERGY EFFICIENCY IMPROVEMENT PROJECTS