



Rural Development



2001 Progress Report



Cover Photo: The new USDA Service Center in Canandaigua New York held its Grand Opening October 2001.

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Message from the Secretary of Agriculture

During this past year, we faced many challenges, but many opportunities as well. As our new Administration has taken hold, USDA's Rural Development undertook many efforts to assist and strengthen our rural communities. These efforts included: 950 communities approved for \$1.4 billion in loan and grant funds to establish or improve drinking water or waste disposal systems for more than a million rural residents; 43,000 families received loans to purchase a home, allowing them to realize their dream of owning their own home and contributing to an all time high in our nation's homeownership rate; and nearly \$15 million in grant funds were provided to distance learning projects encompassing over 590 educational institutions, and \$11.5 million for 41 telemedicine projects involving nearly 236 medical facilities, bringing greater access for rural residents to much needed educational and medical services.

Residents in New York and from all across this nation are what truly make America great. We can continue to build on our successes in strengthening our rural communities. And, our Rural Development employees stand ready to assist in any way they can.



Ann Venemen, Secretary, USDA

Message from the State Director



Patrick H. Brennan, State Director

Since assuming the reigns as State Director for USDA Rural Development in New York, I am proud of the many accomplishments we have had over the past year. Through the hard work of our local Field Offices, State Office and other support staff, USDA Rural Development invested over **\$133 million** into rural communities across the state. This investment leveraged an additional **\$85 million** in other funding for a total impact of over **\$218 million**.

These dollars went directly to projects, which affect the everyday lives of rural New Yorkers: clean drinking water, business development, daycare centers, firehouses, emergency service vehicles, homeownership opportunities and affordable senior housing, to name just a few. Rural New York is a great place to live and work, and USDA Rural Development is committed to doing its part to sustain, and perhaps improve, that standard for rural New Yorkers and the communities in which they live.

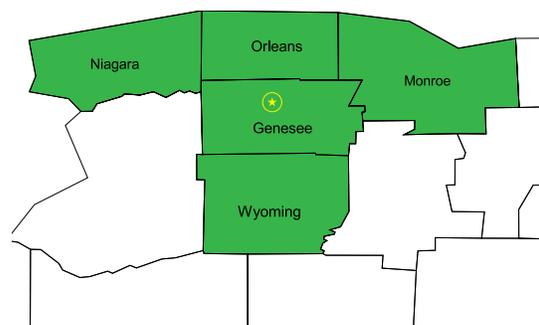
I would like to share with you some of our most notable accomplishments for New York during Fiscal Year 2001:

- No. 1 in the nation in volume of water/wastewater loans.
- No. 2 in the nation in the volume of water/wastewater grants.
- No. 3 in the nation in the volume of Distance Learning/Telemedicine projects.
- No. 4 in the nation in the number of direct loans made under our Community Facilities program, with 26 loans totaling over \$12 million.
- Funded 148 units of affordable rental housing, in addition to servicing and monitoring nearly 14,000 units statewide in nearly 500 projects.
- Provided financing for 617 new homeowners, representing an investment of over \$42 million.
- Created or saved over 878 jobs at average cost of less than \$1,712 per job.

Batavia Field Office

Counties Served: Genesee, Monroe, Niagara, Orleans, Wyoming

29 Liberty Street, Suite 2
Batavia, NY 14020-3294
Phone: (585) 343-9167, Ext. 2200
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All Babies Cherished, Inc. Receives Funding for Shelter



All Babies Cherished, Inc. is a not-for-profit pregnancy assistance center located in Batavia, NY (Genesee County) that provides emotional support, encouragement and guidance to parents both during pregnancy and after childbirth. Practical assistance is offered in the form of free maternity and baby clothing, baby furniture, interim housing, referrals and transportation. The center received a loan

and grant under USDA Rural Development's Community Facilities program. The funds were used to purchase a home to be used as a women's shelter and counseling center, and to make the shelter handicapped accessible.

Fiscal Year 2001 Funding						
County	Project Name	Project Type	RD Loan Amount	RD Grant Amount	Leveraged Funding	Total
Rural Utility Service						
Genesee	Bergen, Town Phase 1	Water	\$100,000	\$603,500	\$1,781,500	\$2,485,000
Niagara	Porter, Town	Sewer	\$328,500		\$841,500	\$1,170,000
Orleans	Carlton, Town	Water	\$425,000	\$500,000	\$400,000	\$1,325,000
Orleans	Murray, Town WD #10	Water	\$77,500	\$181,200		\$258,700
Orleans	Shelby, Town WD #6	Water	\$103,500	\$651,200	\$400,000	\$1,154,700
Orleans	Shelby, Town WD #7	Water	\$316,700	\$589,500	\$400,000	\$1,306,200
Wyoming	Perry, Village	Water	\$450,000			\$450,000
ECWAG						
Genesee	Batavia, Town	Water		\$210,000		\$210,000
Wyoming	Pike, Village	Water		\$500,000		\$500,000
Community Facilities Direct						
Genesee	Town of Batavia F.D.		\$470,000		\$25,000	\$495,000
Genesee	Genesee Co. Agricultural Society			\$7,300		\$7,300
Monroe	Brockport, Village		\$91,800			\$91,800
Orleans	Lyndonville, Village		\$110,000		\$105,000	\$215,000
Orleans	Murray, Town		\$775,000			\$775,000
Orleans	Orleans Community Action		\$100,000	\$10,000		\$110,000
Orleans	Rainbow Realty			\$52,700		\$52,700
Orleans	Shelby, Town		\$400,000			\$400,000
Orleans	Shelby Volunteer Fire		\$123,900		\$132,208	\$256,108
Wyoming	Varysburg Fire Dept.			\$10,800		\$10,800
Rural Business-Cooperative Service						
Orleans	Ontario Harvest Plant Food, Inc.	B&I Guar.	\$700,000		\$400,000	\$1,100,000
TOTAL FUNDING:			\$4,571,900	\$3,316,200	\$4,485,208	\$12,373,308

A warm home for cold winter days . . .

Ms. Colleen Jackson stands at the doorstep of her new home. When Ms. Jackson came to the USDA Rural Development Batavia Office, she had a strong desire to obtain a good home in which to raise her two children. She worked with the Batavia Office staff to improve her application and credit history and was approved for a loan. She then found a plot of land and a contractor to build her a new home at a price she could afford. The completion of her new home was the fulfillment of her dream of homeownership.



Success!

USDA Rural Development employee John Durand stands with homeowner Mary Jo Hankins, and Sue Boss and Jason Elmore from Rural Opportunities Incorporated (ROI) outside Mary Jo's new home. The unique partnership between USDA Rural Development and ROI has allowed many people to own the homes they live in. Mary Jo expressed great pride in being a homeowner and was quite happy to allow a tour of her home as part of a USDA Rural Development—ROI effort to highlight the successes of this partnership.

HIGHLIGHTS:

- **Funded over 26 Community Facilities, investing over \$6 million during the past 3 years.**
- **Funded over \$5 million in water and wastewater projects, leveraging in excess of \$3.4 million.**



Batavia Office Staff (L-R): Thomas J. Mazerbo, Anne Gervase, David Klafehn, Debra Squires, John Durand and Frances Hoffmeister.

Single Family Housing Funding

County	502 Direct Homeownership Loans	502 Guaranteed Homeownership Loans	504 Home Repair Loans & Grants	Leveraged Loan Funds	Total Loan & Grant Funding	Households Assisted
Genessee	\$1,235,820	\$673,854	\$27,327	\$305,448	\$2,242,449	61
Monroe	\$1,850,480	\$373,290		\$205,200	\$2,428,970	50
Niagara	\$351,900		\$17,775	\$3,786	\$373,461	9
Orleans	\$582,962	\$107,800	\$34,668	\$98,500	\$823,930	28
Wyoming	\$565,703	\$590,480	\$6,225	\$38,000	\$1,200,408	24
TOTAL	\$4,586,865	\$1,745,424	\$85,995	\$650,934	\$7,069,218	172

Bath Field Office

Counties Served: *Allegany, Livingston, Steuben*

415 W. Morris Street
Bath, NY 14810-1038
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Fax: (607) 776-7487
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Fire Department Reaches New Heights

The Dansville Fire Department in Dansville, NY (Livingston County) purchased this hook and ladder truck in 2001 with a \$631,800 Community Facilities loan. The new truck, which replaces one built in 1971, will enable firefighters to reach heights of up to 100 feet.

Housing Opportunities for Elderly and Disabled Expand

Pine Tree Village Senior Apartments, a 35-unit subsidized apartment complex for the elderly and disabled, began construction in Painted Post, NY (Steuben County). The project is owned by Pine Tree Village, LP and managed by TM Associates Management, Inc. It is anticipated that construction will be completed by spring of 2002. This project was funded through USDA Rural Development's Section 515 program in the amount of \$480,060.



Fiscal Year 2001 Funding						
County	Project Name	Project Type	RD Loan Amount	RD Grant Amount	Leveraged Funding	Total
Rural Utility Service						
Allegany	Wellsville, Village	Water	\$1,878,000	\$393,000		\$2,271,000
Livingston	Livonia, Town	Sewer	\$100,000	\$432,000	\$1,773,700	\$2,305,700
Steuben	Troupsburg, Town	Sewer	\$100,000	\$933,900	\$733,400	\$1,767,300
ARC Grants						
Steuben	Addison, Village	Water		\$150,000	\$1,070,500	\$1,220,500
Community Facilities Direct						
Livingston	Dansville, Village		\$631,800			\$631,800
Steuben	New Life Homes		\$700,000		\$26,805	\$726,805
Rural Business-Cooperative Service						
Livingston	Commodity Resource Corp.	B&I Guar.	\$9,600,000		\$4,950,000	\$14,550,000
Steuben	Three Rivers Development Co.	RBOG		\$42,500	\$57,500	\$100,000
Multi-Family Housing						
Livingston	Genesee Valley Rural Preservation Council	HPG	\$60,889		\$570,596	\$631,485
Steuben	Fairside Apts. Shannon Extension	MFH	\$586,200		\$2,506,154	\$3,092,354
TOTAL FUNDING:			\$13,656,889	\$1,951,400	\$11,688,655	\$27,296,944

South Central/Southwest Steuben Champion Community Nets \$1.3 Million

The South Central/Southwest Steuben Champion Community Association (SCSSCCA) was formed when the Towns of Addison, Cameron, Greenwood, Jasper, Rathbone, Troupsburg, Tuscarora, Woodhull, and the Village of Addison entered into a Memorandum of Understanding with USDA Rural Development. The designation builds on the comprehensive planning, collaborative effort, and grass roots initiative that went into the area's application to the Federal Empowerment Zone/Enterprise Community (EZ/EC) program. Over the past year, the SCSSCCA has updated its strategic plan, created a governing board, developed bylaws, and is pursuing four specific projects. The SCSSCCA has worked on several projects from the strategic plan, including a feasibility study for expanded uses of Pinnacle State Park, which was awarded a \$42,000 grant by USDA Rural Development. The total investment in the South Central/Southwest Steuben Champion Community during Fiscal Year 2001 by USDA Rural Development was **\$1,367,553**.



Success!

The McDowell family are proud homeowners of a new 3 bedroom, split level home in Springwater, NY (Livingston County). Their new home is constructed on a very scenic lot, replacing a single-wide trailer that was inadequate for their family's needs.

HIGHLIGHTS:

- **Average leveraged loan amount per household is approximately \$14,000.**
- **Over 70% of Section 502 loans were leveraged in FY 2001.**
- **Funded six 515 Multi-Family Housing Projects in the last 5 years.**



Bath Office Staff (L-R): Shambu Mudvary, Thomas Dankert, Sandra Faucett, Alan Clancy, Glenn Kinkade, Thomas Hauryski and Rose Smith (not in picture).

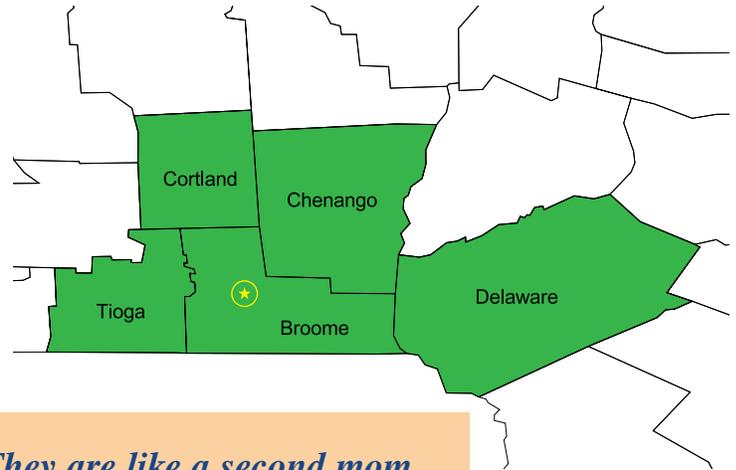
Single Family Housing Funding

County	502 Direct Homeownership Loans	502 Guaranteed Homeownership Loans	504 Home Repair Loans & Grants	Leveraged Loan Funds	Total Loan & Grant Funding	Households Assisted
Allegany	\$276,821	\$351,800	\$33,165	\$29,000	\$690,786	20
Livingston	\$562,000	\$452,004		\$41,927	\$1,055,931	14
Steuben	\$839,580	\$1,361,140	\$43,353	\$85,500	\$2,329,573	47
TOTAL:	\$1,678,401	\$2,164,944	\$76,518	\$156,427	\$4,076,290	81

Binghamton Field Office

Counties Served: Broome, Chenango, Cortland, Delaware, Tioga

**1163 Upper Front St.
Binghamton, NY 13905-1117**
Phone: (607) 723-1384, Ext. 5
Fax: (607) 723-1015
E-Mail: rdbinghamton@ny.usda.gov



“They are like a second mom to my kids.”

—Valaree Cubby describing the staff at Rainbow Infant-Toddler Day Care. Ms. Cubby is pictured here with her son Riley.

USDA Funds Quality Day Care

Valaree Cubby and Riley are enjoying the play area at Rainbow Infant-Toddler Day Care in Sidney, NY (Delaware County). Over the past two years, USDA Rural Development has invested over \$350,000 in grants and low-interest loans through its Community Facilities program to assist the daycare center in purchasing and remodeling the building, as well as purchasing the playground equipment you see pictured above.

Fiscal Year 2001 Funding						
County	Project Name	Project Type	RD Loan Amount	RD Grant Amount	Leveraged Funding	Total
<u>Rural Utility Service</u>						
Broome	Whitney Point, Village	Water	\$50,000	\$204,300	\$1,817,000	\$2,071,300
Delaware	Delaware County	Sewer	\$8,000,000		\$8,920,000	\$16,920,000
Delaware	Hobart, Village	Water	\$686,200	\$280,000		\$966,200
Tioga	Barton, Town	Water	\$705,700	\$1,418,600		\$2,124,300
Tioga	Barton, Town	Sewer	\$992,400	\$659,900		\$1,652,300
<u>Community Facilities</u>						
Delaware	Davenport Fire District		\$150,000		\$50,000	\$200,000
Delaware	Delaware Co.		\$5,280,000		\$8,224,946	\$13,504,946
Delaware	Franklin/Treadwell Fire Dept.		\$37,000			\$37,000
Delaware	Rainbow Infant-Toddler Day Care			\$46,800		\$46,800
Delaware	Grand Gorge		\$629,600		\$185,487	\$815,087
Tioga	Play Yard Concepts			\$4,200		\$4,200
<u>Rural Business-Cooperative Service</u>						
Cortland	Alternatives Venture Fund	RBEG		\$95,000	\$70,111	\$165,111
Delaware	Delaware Co.	RBEG		\$99,000	\$70,000	\$169,000
Tioga	Tioga Co. Local Development Corp.	RBEG		\$82,000		\$82,000
TOTAL FUNDING:			\$16,530,900	\$2,889,800	\$19,337,544	\$38,758,244

Town of Barton Awarded Over \$3.7 Million for Treatment Plant

The Town of Barton (Tioga County) was awarded over \$3.7 million for a water and sewer project that will provide clean water to residents and businesses of the Town while also ensuring cleaner water for the entire watershed. This project demonstrates how villages and towns working together can accomplish projects that are mutually beneficial. Most of the businesses and homes in the existing water and sewer distribution system were served by individual wells and septic systems. The construction of a new well, water storage tank, and water distribution system will not only help to ensure a safe, primary source of water supply to the Town of Barton, but will also serve as a secondary backup system for the Village of Waverly, adding 382 residential users and 34 commercial hook-ups. The new sewer lines will connect to the village of Waverly's wastewater treatment plant, serving more residents and keeping expenses down. This project was funded through a special national set-aside due to the area's designation as a Rural Economic Area Partnership (REAP) Zone.



Bill Hotchkiss, Supervisor, Town of Barton is pictured here with a map of the project.



Success!

*“I think it is very important that low income families like me have an opportunity to be homeowners through this (Section 502) program.”—
Michelle Robinson, mother of two who purchased her first home in Conklin, NY (Broome County).*

HIGHLIGHTS:

- **Funded over \$5 million in Community Facilities – 29% of the state allocation for the program.**
- **Over \$12 million invested in water and sewer projects, amounting to 27% of the state allocation for water and wastewater programs.**
- **Funded successful Revolving Loan Fund in Delaware County 3 years in a row, creating 50 jobs and saving 36.**



Binghamton Office Staff (L-R): Diana Avery, Karen Bulow, George Warner, Barbara Thompson, Tim Cleary and Tim Repine.

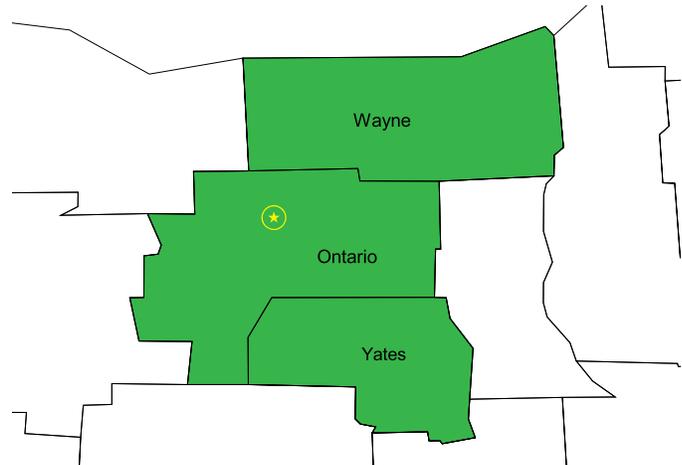
Single Family Housing Funding

County	502 Direct Homeownership Loans	502 Guaranteed Homeownership Loans	504 Home Repair Loans & Grants	Leveraged Loan Funds	Total Loan & Grant Funding	Households Assisted
Broome	\$239,083		\$25,090		\$264,173	10
Chenango	\$55,000		\$20,185		\$75,185	6
Cortland		\$179,955			\$179,955	4
Delaware	\$60,000	\$182,450	\$15,000		\$257,450	7
Tioga	\$197,490		\$82,670		\$280,160	21
TOTAL:	\$551,573	\$362,405	\$142,945		\$1,056,923	48

Canandaigua Field Office

Counties Served: Ontario, Wayne, Yates

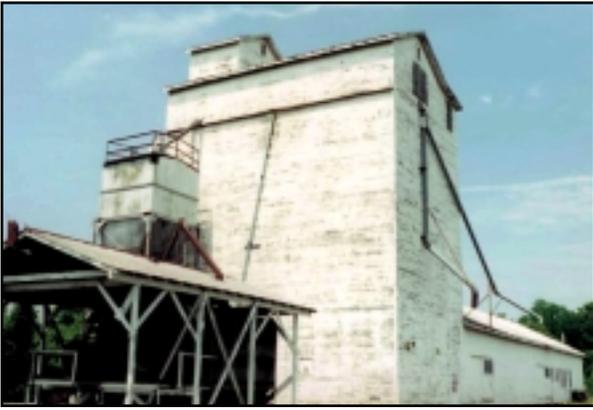
3037 County Road 10
 Canandaigua, NY 14424
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 Fax: (716) 394-8224
 E-Mail: rdcanandaigua@ny.usda.gov



USDA Builds New Service Center in Canandaigua

Continuing its commitment to deliver federal resources locally and with local people, USDA Rural Development, the Farm Services Agency (FSA), and Natural Resource and Conservation Service (NRCS) built a new service center in Canandaigua, NY (Ontario County). The USDA Service Center provides one-stop shopping with numerous programs for farmers, business owners, homeowners and citizens. During federal Fiscal Year 2001, over \$38.5 million in federal funding flowed through the Canandaigua USDA Service Center. The presence of the service center in the community adds over \$900,000 to the local economy. Pictured above is the USDA Service Center during its open house on October 3, 2001.

Fiscal Year 2001 Funding						
County	Project Name	Project Type	RD Loan Amount	RD Grant Amount	Leveraged Funding	Total
Rural Utility Service						
Ontario	Bloomfield, Village	Water	\$950,000			\$950,000
Ontario	E. Bloomfield, Town WD #2	Water	\$83,000		\$17,000	\$100,000
Wayne	Arcadia, Town WD #5	Water	\$608,000		\$400,000	\$1,008,000
Wayne	Sodus, Town WD #5, Ext. #2	Water	\$240,600	\$159,000		\$399,600
Yates	Benton, Town WD #2	Water	\$528,300			\$528,300
Yates	Jerusalem, Town SD #2	Sewer	\$3,660,000	\$420,000		\$4,080,000
Rural Business-Cooperative Service						
Ontario	Commodore Machine Company, Inc.	B&I Guar.	\$465,000			\$465,000
Ontario	Steamboat Landing, LLC	B&I Guar.	\$800,000		\$3,477,000	\$4,277,000
Ontario	Victor Insulators, Inc.	B&I Guar.	\$3,000,000		\$3,323,000	\$6,323,000
Wayne	Kwik-Pak, LLC	B&I Guar.	\$1,200,000		\$500,000	\$1,700,000
Value-Added Development Grant						
Yates	Klaas Martens, Mary Howell R. Martens & Norm Wigfield	VADG		\$24,000	\$24,000	\$48,000
TOTAL FUNDING:			\$11,534,900	\$603,000	\$7,741,000	\$19,878,900



Organic Feed Mill in Yates County Receives Value-Added Development Grant

In New York State, Klass and Mary Howell-Martens of Penn Yan (Yates Co.) and Norm Wigfield of Clyde (Wayne Co.) received a \$24,000 grant from USDA Rural Development to produce quality organic animal feed at a recently closed mill. The mill will process grain grown by the owners and dozens of area organic farmers, and supply feed for the growing number of organic dairy, livestock and poultry farmers throughout New York State.

Success!

The opportunity to age in place is important for many rural senior citizens. Grant funding from USDA Rural Development and Bishop Sheen, Inc. allowed a senior citizen in the Village of Naples (Ontario County) to do just that. The grant funds were used to modify the handicap ramp, make the bathroom handicap accessible, repair the foundation, replace windows and install siding.



HIGHLIGHTS:

- **Over \$5.4 million invested in local businesses, retaining 304 and creating 47 jobs in the community.**
- **Town of Jerusalem (Yates County) sewer project at over \$4 million is one of the largest in the state during Fiscal Year 2001.**



Canandaigua Office Staff (L-R): Kathleen Mabon, Celeste Frohm, Cynthia Newcomb, Cynthia Ebert, Michaela Sergeant, Rosemary Ellis, Brenda McKeown at open house of the new USDA Service Center. Also pictured is State Director Patrick H. Brennan in back row.

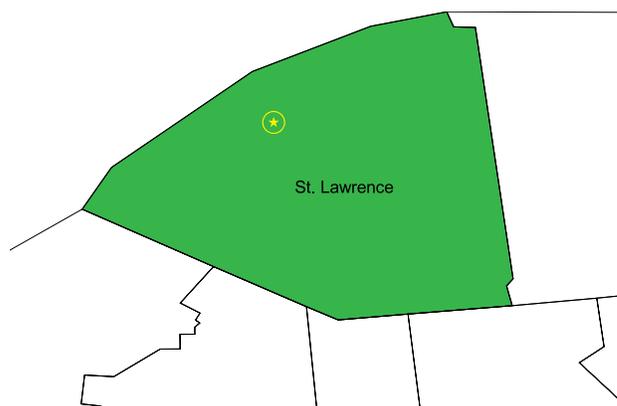
Single Family Housing Funding

County	502 Direct Homeownership Loans	502 Guaranteed Homeownership Loans	504 Home Repair Loans & Grants	Leveraged Loan Funds	Total Loan & Grant Funding	Households Assisted
Ontario	\$1,086,150	\$437,140	\$2,197	\$101,840	\$1,627,327	29
Wayne	\$651,795	\$1,993,400	\$22,849	\$16,972	\$2,685,016	48
Yates	\$41,850	\$203,880	\$1,700	\$12,480	\$259,910	8
TOTAL:	\$1,779,795	\$2,634,420	\$26,746	\$131,292	\$4,572,253	85

Canton Field Office

County Served: St. Lawrence

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Canton, NY 13617-9669
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USDA Rural Development Addresses Digital Divide

The Research Foundation at the SUNY College of Technology in Canton, NY (St. Lawrence County) received a Distance Learning/Telemedicine (DLT) grant to provide accredited continuing educational programming for healthcare professionals. This project is an example of USDA Rural Development's commitment to ensure that smaller rural communities have access to the latest educational and medical technologies.



Fiscal Year 2001 Funding						
County	Project Name	Project Type	RD Loan Amount	RD Grant Amount	Leveraged Funding	Total
Rural Utility Service						
St. Lawrence	Dekalb, Town	Sewer	\$138,300	\$111,700		\$250,000
St. Lawrence	Stockholm, Town	Sewer	\$9,400	\$25,600		\$35,000
Distance Learning/Telemedicine						
St. Lawrence	SUNY Canton	DLT		\$122,565	\$660,193	\$782,758
Community Facilities Direct						
St. Lawrence	Brasher, Town		\$408,000	\$20,000	\$322,000	\$750,000
St. Lawrence	Colton F.D.		\$109,000	\$10,000	\$7,000	\$126,000
St. Lawrence	Louisville Volunteer F.D.		\$90,000	\$10,000	\$49,640	\$149,640
St. Lawrence	Norfolk Volunteer Rescue		\$310,000	\$15,000	\$55,000	\$380,000
St. Lawrence	Rensselaer Falls VFC		\$60,650	\$10,000	\$35,500	\$106,150
Rural Business-Cooperative Service						
St. Lawrence	Ag Pro, LTD	B&I	\$940,000		\$260,000	\$1,200,000
St. Lawrence	Potsdam, Village	RBEG		\$99,000	\$50,000	\$149,000
St. Lawrence	Gouverneur, Town	RBEG		\$90,000	\$90,000	\$180,000
St. Lawrence	St. Lawrence Co. Chamber of Comm.	RBOG		\$25,000		\$25,000
TOTAL FUNDING:			\$2,065,350	\$538,865	\$1,529,333	\$4,133,548

Single Family Housing Funding						
County	502 Direct Homeownership Loans	502 Guaranteed Homeownership Loans	504 Home Repair Loans & Grants	Leveraged Loan Funds	Total Loan & Grant Funding	Households Assisted
St. Lawrence	\$1,540,655		\$190,007	\$109,736	\$1,840,398	90

Rose Hill Chemical Dependency Center

The Rose Hill Foundation and Can-Am Youth Services opened a new facility in Massena, NY (St. Lawrence County) to serve youths struggling with issues of substance abuse. The project included many funding sources besides USDA Rural Development: the NYS Office of Alcohol and Substance Abuse and the Office of Temporary Disability, Senator Raymond Meier, and construction financing from The Community Preservation Corporation. Such a collaboration had not been undertaken in New York State before. The project will serve up to 18 youths. Under Governor Pataki's "100 Bed Initiative," five beds will be reserved for teenagers with children.



*Rose Hill Chemical Dependency Center Grand Opening
October 19, 2001.*

USDA Rural Development Doubles Assistance to St. Lawrence County Homeowners

The number of homeowners in St. Lawrence County receiving assistance from USDA Rural Development more than doubled during Fiscal Year 2001, up from 38 to 85. This represented an investment of over \$1.7 million dollars into the local housing market. Marshelle Kent and Jeremy Zenger, along with their two children, are looking forward to celebrating their family's first holiday season in their new home (see photo below).



"I can't believe owning a home of my own was possible! This is a dream come true!"

—Marshelle Kent, pictured here with daughters Hannah and Kelsey.

HIGHLIGHTS:

- **Helped 29 low and very low-income families become homeowners.**
- **Funded 36 elderly households with \$107,007 in grants to make their homes healthier and safer.**
- **Assisted 20 very low-income families make necessary repairs to their homes.**

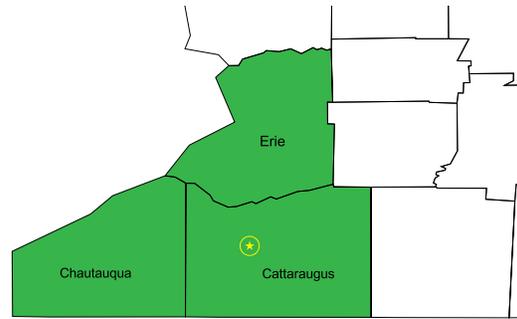


Canton Office Staff (L-R): Mary Kennan, Ricky Snyder, Aline McCarthy, Patricia Henderson, Beverly White and Dale Coats.

Ellicottville Field Office

Counties Served: Cattaraugus, Chautauqua, Erie

8 Martha Street
 Ellicottville, NY 14731-0776
 Phone: (716) 699-2375, Ext. 4
 Fax: (716) 699-5357
 E-Mail: rdellcottville@ny.usda.gov



New Water Filtration Plant for City of Oleans

The City of Olean's (Cattaraugus County) new Water Filtration Plant is under construction. The total project cost is over \$15.6 million. USDA Rural Development provided nearly half this amount with \$5,947,000 in low-interest loans and \$1,053,000 in grant funding to help make the project affordable. Once completed the plant will correct health and safety issues and provide safe drinking water for the city.

Fiscal Year 2001 Funding						
County	Project Name	Project Type	RD Loan Amount	RD Grant Amount	Leveraged Funding	Total
Rural Utility Service						
Cattaraugus	Cattaraugus, Village	Water	\$86,000			\$86,000
Cattaraugus	Hinsdale, Town	Water	\$458,100	\$316,900		\$775,000
Cattaraugus	Olean, Town	Sewer		\$221,000	\$270,000	\$491,000
Chautauqua	Silver Creek, Village	Water	\$100,000	\$200,000	\$3,134,200	\$3,434,200
Erie	Angola, Village	Water		\$265,000		\$265,000
Erie	Eden, Town WD #4	Water	\$1,160,000	\$700,000		\$1,860,000
Erie	Seneca Nation of Indians	Sewer		\$144,200	\$500,000	\$644,200
Indian Set-Aside						
Erie	Seneca Nation of Indians	Sewer		\$80,202		\$80,202
ARC Grant						
Chautauqua	Silver Creek, Village	Water		\$150,000	\$2,984,200	\$3,134,200
Community Facilities Direct						
Cattaraugus	South Dayton Volunteer FC		\$90,000		\$160,000	\$250,000
Cattaraugus	Ripley, Town			\$20,000	\$103,638	\$123,638
Rural Business-Cooperative Service						
Cattaraugus	Southern Tier Extension RR	RBOG		\$50,000	\$100,000	\$150,000
Chautauqua	Chautauqua Regional IDC	RBOG		\$48,960	\$208,291	\$257,251
Chautauqua	Petro Rental Organization, Inc.	B&I Guar.	\$830,000			\$830,000
Chautauqua	Shaant Industries, Inc.	B&I Guar.	\$375,000		\$590,000	\$965,000
Chautauqua	Pomfret, Town	RBEG		\$30,000		\$30,000
Erie	W.J. Miller Greenhouses, Inc.	B&I Guar.	\$800,000			\$800,000
Multi-Family Housing						
Chautauqua	Chautauqua Opportunities	HPG	\$50,000		\$250,000	\$300,000
	Chautauqua Home Rehabilitation Improvement Corp (CHRIC)	HPG	\$50,000		\$266,000	\$316,000
Erie	Maple Road Aurora, LP	MFH	\$382,975		\$1,854,932	\$2,237,907
TOTAL FUNDING:			\$4,382,075	\$2,226,262	\$10,421,261	\$17,029,598

The Seneca Nation of Indians Awarded State and National Funding

The Seneca Nation President, Cyrus Schindler, signs for \$1,000,000 in grant money from USDA Rural Development. The Seneca Nation was able to access funds from New York USDA Rural Development as well as national Indian Set-Aside funding. The funds will be used to repair and vacuum the Irving Wastewater Treatment Plant enabling the Nation to provide better service to residents and businesses as well as allowing additional hook-ups for new development.



The Chadwick Bay Region Champion Community Nets \$641,260

The Chadwick Bay Region of Chautauqua County is a USDA Rural Development designated "Champion Community." The Champion Community program is a citizen-led initiative to create a vision for a community and then implement that vision. The designation brings with it focused technical assistance and special consideration when applying for USDA Rural Development programs, as well as access to funds specially reserved for Champion Communities. The Chadwick Bay Region Champion Community is comprised of the City of Dunkirk, Towns of Dunkirk, Hanover, Pomfret, Portland and Sheridan and Villages of Brocton, Fredonia and Silver Creek. During Fiscal Year 2001, the Chadwick Bay Region Champion Community has updated its strategic plan and identified eight specific projects to put this plan in motion. These projects involve applications for over \$4.4 million. To date, \$745,933, or over 16% of the requests, has been received. USDA Rural Development has directly funded \$148,960 of this amount. USDA Rural Development awarded an additional \$492,300 in other projects within the Chadwick Bay Region Champion Community during Fiscal Year 2001 for a total investment of **\$641,260**.

HIGHLIGHTS:

- **Funded over \$4.9 million in homeownership projects.**
- **Awarded a grant to assist small communities along the Southern Tier Railroad capture economic benefits from the line's revitalization.**
- **Awarded \$90,000 loan to south Dayton Volunteer Fire Department for new addition.**



Ellicottville Office Staff: (Back row, L-R): Donna Brol, Christina Chamberlain, Andrea Brockel, Jacqueline Cotter and Darla Granger; (Front Row, L-R): Michele Thalheimer and Richard Marino.

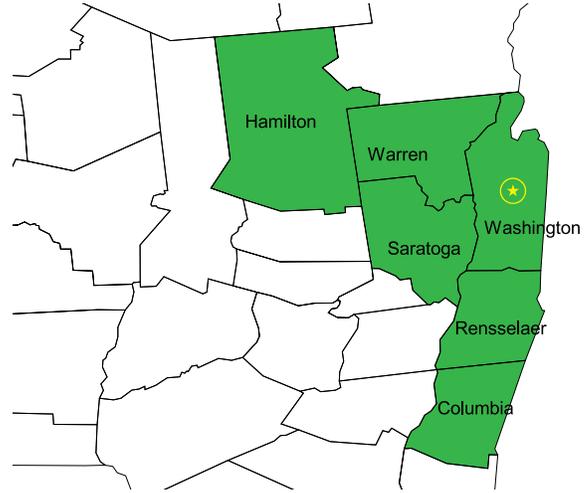
Single Family Housing Funding

County	502 Direct Homeownership Loans	502 Guaranteed Homeownership Loans	504 Home Repair Loans & Grants	Leveraged Loan Funds	Total Loan & Grant Funding	Households Assisted
Cattaraugus	\$1,320,596	\$1,400,940	\$72,804	\$33,665	\$2,828,005	68
Chautauqua	\$173,572	\$885,900			\$1,059,472	17
Erie	\$308,023	\$782,210			\$1,090,233	14
TOTAL:	\$1,802,191	\$3,069,050	\$72,804	\$33,665	\$4,977,710	99

Greenwich Field Office

Counties Served: *Columbia, Hamilton, Rensselaer, Saratoga, Warren, Washington*

2530 State Route 40
Greenwich, NY 122834-9627
Phone: (518) 692-9940, Ext. 4
Fax: (518) 692-2203
E-Mail: rdgreenwich@ny.usda.gov



Hague Builds State-of-the-Art Fire Station

The Hague Volunteer Fire Department, Hague, NY (Warren County) received a \$700,000 low-interest loan to build the state-of-the-art facility pictured on this page. The former fire station was inadequate for the community's needs. Besides housing the fire department, the new building will serve as an emergency shelter for this beautiful, remote Adirondack community.



Fiscal Year 2001 Funding						
County	Project Name	Project Type	RD Loan Amount	RD Grant Amount	Leveraged Funding	Total
Rural Utility Service						
Saratoga	Round Lake, Village	Water	\$100,000	\$255,100	\$390,000	\$745,100
Saratoga	Round Lake, Village	Sewer	\$139,800	\$230,200		\$370,000
Distance Learning/Telemedicine						
Rensselaer	Hoosick Falls Health center	DLT		\$205,393	\$265,440	\$470,833
Community Facilities Direct						
Columbia	Hudson, City		\$230,000		\$412,000	\$642,000
Columbia	Housing Resources R.E.		\$418,300		\$327,000	\$745,300
Community Facilities Guaranteed						
Warren	Bay Ridge Volunteer Fire		\$1,702,803		\$250,000	\$1,952,803
Rural Business-Cooperative Service						
Warren	Adirondack Tri-County Health Care System	RBEG		\$99,000	\$576,350	\$675,350
TOTAL FUNDING:			\$2,590,903	\$789,693	\$2,220,790	\$5,601,386

“You’re not going to get your dream house!”

When they first started looking for a home, a realtor brought Dallas and Nichole Peschken to a house in poor condition located on a busy state road. They courteously thanked the realtor, but said that with three small children, the house was not for them. The realtor replied, “You’re not going to get your dream house!” Despite that remark, the Peschkens continued looking for a house that would fit their needs.



Their perseverance paid off and the Peschkens, with a USDA Rural Development Section 502 Homeownership loan, were able to purchase the house of their dreams in Hoosick Falls, NY (Rensselaer County) in February 2001.

Success!

“This house has been such a blessing.”

—Nichole Peschken, pictured here with her three children, Dylan, Bethany, and Zachary.

HIGHLIGHTS:

- **Assisted 19 families become homeowners.**
- **Awarded a \$99,000 Rural Business Enterprise Grant (RBEG) to save and create 15 jobs.**
- **One of only two USDA Rural Development offices in New York that processes Single Family Housing Guaranteed loans. Processed 91 loans last year, totaling over \$5.5 million.**



Greenwich staff (L-R): Kim Bosley, Howard Kunz, Doreen Rabine, Orin Lee, Patricia Snover and Gretchen Pinkel.

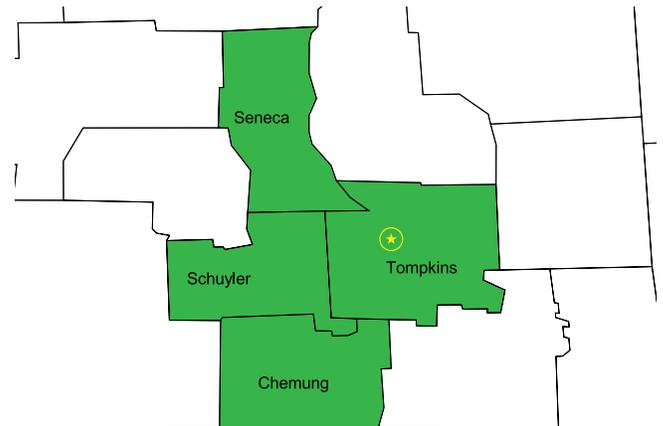
Single Family Housing Funding

County	502 Direct Homeownership Loans	502 Guaranteed Homeownership Loans	504 Home Repair Loans & Grants	Leveraged Loan Funds	Total Loan & Grant Funding	Households Assisted
Columbia	\$59,000	\$482,900			\$541,900	8
Hamilton						
Rensselaer	\$91,000		\$15,325		\$106,325	4
Saratoga	\$533,110	\$126,939	\$6,961		\$667,010	7
Warren	\$289,670	\$78,000	\$7,500		\$375,170	6
Washington	\$254,300	\$287,160			\$541,460	8
TOTAL:	\$1,227,080	\$974,999	\$29,786		\$2,231,865	33

Ithaca Field Office

Counties Served: Chemung, Schuyler, Seneca, Tompkins

903 Hanshaw Road, Suite 2
 Ithaca, NY 14850-1530
 Phone: (607) 257-2737, Ext. 4
 Fax: (607) 257-5592
 E-Mail: rdithaca@ny.usda.gov



The Schuyler County Partnership for Economic Development's (SCOPED) Revolving Loan Fund Recapitalized

During Fiscal Year 2001, USDA Rural Development awarded a third Rural Business Enterprise Grant (RBEG) to the SCOPED revolving loan fund. This brings the total investment by USDA Rural Development to \$226,860. The fund assists existing or potential businesses in obtaining the capital necessary for expansion or start-up. Twelve businesses have received financial assistance since the fund's inception, with many jobs being saved and new positions created.

USDA Rural Development Assists Agri-Business

When Empire Tractor of Waterloo, NY (Seneca County) needed financing to remain competitive in the farm machinery business, USDA Rural Development responded with a \$2,500,000 loan under its Business & Industry Guaranteed Loan Program. This funding allowed 70 jobs to be retained in New York State and is a relevant example of how USDA Rural Development works to help the agricultural industry in New York remain competitive.

Fiscal Year 2001 Funding						
County	Project Name	Project Type	RD Loan Amount	RD Grant Amount	Leveraged Funding	Total
Rural Utility Service						
ARC Grant						
Schuyler	Montour Falls, Village	Sewer		\$150,000	\$1,187,000	\$1,337,000
Rural Business-Cooperative Service						
Schuyler	Schuyler Co. Partnership for Economic Dev.	RBEG	\$99,000		\$99,000	\$198,000
Seneca	Empire Tractor, Inc.	B&I Guar.	\$2,500,000		\$3,725,000	\$6,225,000
TOTAL FUNDING:			\$2,599,000	\$150,000	\$5,011,000	\$7,760,000

Single Family Housing Funding						
County	502 Direct Homeownership Loans	502 Guaranteed Homeownership Loans	504 Home Repair Loans & Grants	Leveraged Loan Funds	Total Loan & Grant Funding	Households Assisted
Chemung		\$196,400	\$7,018		\$203,418	5
Schuyler	\$205,517	\$50,200			\$255,717	4
Seneca	\$126,500	\$240,000	\$3,180		\$369,680	7
Tompkins	\$279,800		\$36,740		\$316,540	12
TOTAL:	\$611,817	\$486,600	\$46,938		\$1,145,355	28

“The Love of Learning”

When Ulysses Philomathic Library (Tompkins County) needed a new facility they came to USDA Rural Development’s Ithaca office in search of funding. The existing library did not meet the accessibility requirements of the Americans with Disabilities Act (ADA). The library needed a new facility in order to remain open and fully accommodate the public.

The Ithaca Office was able to work with the library and the unique State Historic Preservation Office (SHPO) requirements needed to ensure that the design was similar in style to the historical facades already in the community. The resulting project turned out to be aesthetically pleasing and in keeping with its neighbors. The word “philomathic” means “the love of learning”. Now, due to the easy access to all that the library holds, the entire community can benefit from the wealth of knowledge within the walls of the new Ulysses Philomathic Library.



Central Processing Center (CPC) - Ithaca, NY (Tompkins County)

USDA Rural Development in New York is setting the standard for local program delivery through initiatives such as the Central Processing Center (CPC) that is co-located with our Ithaca Office. The CPC services all USDA Rural Development offices throughout New York State by processing Community Facilities loan and Multi-Family Housing loan payments. The CPC also tracks insurance policies and taxes, processes tenant certifications, files UCC’s and works with customers to resolve problems.

The center increases efficiency by centralizing servicing while at the same time keeping the servicing personal and in-state. In Fiscal Year 2001, the five-member staff has processed in excess of 5,900 payments, totaling approximately \$20 million. USDA Rural Development in New York is proud to have both a local delivery and a centralized local servicing system in place.



Ithaca Office Staff (L-R): Donna Collins, Nancy Koenig, Margaret West and Barbara Morris.

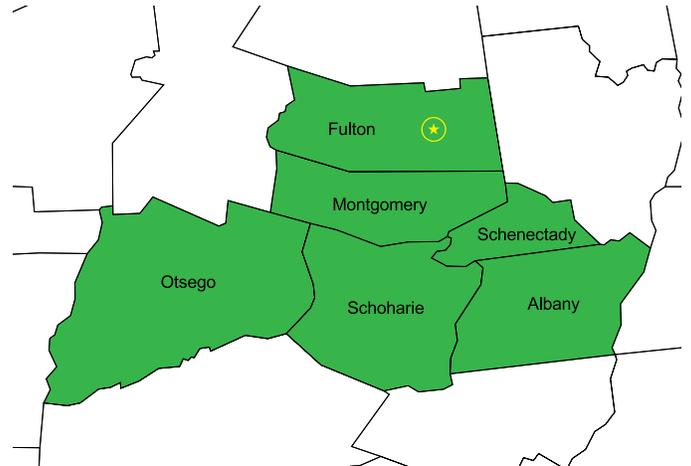


CPC Staff (L-R): Brenda Coyle, Cheryl Pell, Keathea Barbieri, Jean Soule and Mary Burton (not in picture).

Johnstown Field Office

Counties Serviced: Albany, Fulton, Montgomery, Otsego, Schenectady, Schoharie

113 Hales Mills Road
Johnstown, NY 12095-3741
Phone: (518) 762-0077, Ext. 4
Fax: (518) 762-7020
E-Mail: rdjohnstown@ny.usda.gov



One Hundred Year Old Water System Upgraded

The Village of Fonda and the Town of Fultonville (Montgomery County) collaborated on a water filtration and treatment facility and received funding from USDA Rural Development. Loans and grants have been awarded to make upgrades to the plant to correct the inflows and infiltration problems associated with infrastructure that is over 100 years old. This project is an example of how USDA Rural Development works diligently to forge collaborations and provide local leaders with the technical assistance necessary to bring important community projects to completion.



“The grants and low interest loans have been a great benefit to our community.”

—Rodney Simonds, Mayor of Fonda

Fiscal Year 2001 Funding						
County	Project Name	Project Type	RD Loan Amount	RD Grant Amount	Leveraged Funding	Total
Rural Utility Service						
Albany	Rensselaerville, Town SD #1	Sewer	\$50,000	\$479,100	\$932,700	\$1,461,800
Otsego	Unadilla, Town	Sewer	\$85,000	\$587,900	\$432,600	\$1,105,500
Schenectady	Duanesburg, Town	Sewer	\$175,000	\$175,000	\$4,489,000	\$4,839,000
Schoharie	Cobleskill, Village	Sewer	\$216,500		\$85,000	\$301,500
Schoharie	Cobleskill, Village	Water	\$184,600		\$65,000	\$249,600
ECWAG						
Schenectady	Delanson, Village	Water		\$75,000		\$75,000
Community Facilities Direct						
Albany	Ephesian House			\$22,200	\$125,851	\$148,051
Otsego	SUNY Oneonta			\$8,700	\$16,300	\$25,000
Otsego	Wells Bridge Fire Dept.			\$17,300	\$17,200	\$34,500
TOTAL FUNDING:			\$711,100	\$1,365,200	\$6,163,651	\$8,239,951

Valley View Apartments – Palatine Bridge, NY

Valley View Apartments is a 32-unit housing project providing affordable housing to senior citizens in Montgomery County. USDA Rural Development provided financing for this project under its Section 515 Rural Rental Housing Program. The project includes a community room, an elevator to the second floor, and a laundry room. The complex meets full handicap accessibility requirements. Valley View Apartments is professionally managed and is recognized as a valuable asset in the community.



Success!

Projects funded through USDA Rural Development often go beyond offering merely an affordable housing unit, but provide places where residents can socialize. These amenities are especially important in senior citizen projects, and are another example of how USDA Rural Development seeks to finance not simply a place to live, but a place to call "home".

HIGHLIGHTS:

- **Assisted 52 families in purchasing homes or making essential repairs through our direct and guaranteed loan and grant programs.**
- **Funded a shelter for victims of domestic violence in Greene and Albany Counties.**
- **Provided nearly \$50,000 in grants for community facilities.**



Johnstown Office Staff (L-R): John Buccos, Carol Bowers, Francine Jackson, Douglas Van Auken and Ginger Ambrosino

Single Family Housing Funding

County	502 Direct Homeownership Loans	502 Guaranteed Homeownership Loans	504 Home Repair Loans & Grants	Leveraged Loan Funds	Total Loan & Grant Funding	Households Assisted
Albany	\$278,630	\$260,090	\$2,339		\$541,059	7
Fulton	\$188,309		\$21,499		\$209,808	6
Montgomery	\$171,470	\$83,800	\$12,123		\$267,393	7
Otsego	\$366,063	\$704,792			\$1,070,855	18
Schenectady	\$188,900				\$118,900	1
Schoharie	\$122,990	\$332,740	\$51,232		\$506,962	13
TOTAL:	\$1,246,362	\$1,381,422	\$87,192		\$2,714,976	52

Lafayette Field Office

Counties Served: Cayuga, Onondaga, Oswego

2571 US Route 11, Suite 4
 Lafayette, NY 13084-9641
 Phone: (315) 677-3552, Ext. 4
 Fax: (315) 677-0072
 E-Mail: rdlafayette@ny.usda.gov

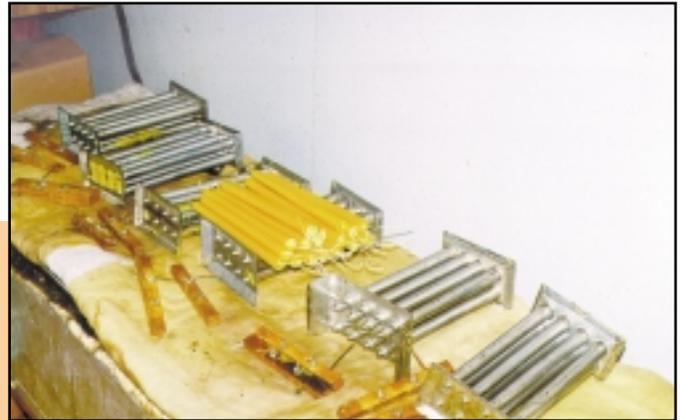


Value-Added Development Grant Keeps Farmer Buzzing

Ryan Apiaries in Cayuga County received grant funding under USDA Rural Development's Value-Added Development Grant (VADG) program. Competing nationally, Ryan Apiaries was one of two projects funded in New York. The funds were used to build a stainless steel-jacketed tank to produce dipped beeswax candles. Beekeeper Jonathan Ryan received assistance on the grant application from Carry Oostveen, a farm business management educator with Cornell Cooperative Extension of Cayuga County.

"It's a lot of paperwork and it takes a lot of time, but it really pays to do it. With a little patience, beautiful things can happen."

—Carry Oostveen, farm business management educator, Cornell Cooperative Extension.



Fiscal Year 2001 Funding						
County	Project Name	Project Type	RD Loan Amount	RD Grant Amount	Leveraged Funding	Total
Rural Utility Service						
Cayuga	Cayuga City Water & Sewer	Water	\$255,000			\$255,000
Cayuga	Springport, Town	Sewer	\$300,000			\$300,000
Cayuga	Union Springs, Village	Water	\$185,000		\$20,000	\$205,000
Oswego	Hannibal, Town	Water	\$54,500			\$54,500
Oswego	W. Monroe, Town (Westside WD)	Water	\$812,000		\$50,000	\$862,000
EWCWAG						
Cayuga	Cayuga City Water & Sewer	Water/Sewer		\$500,000		\$500,000
Community Facilities Direct						
Oswego	Mexico Volunteer Fire		\$288,000		\$100,000	\$388,000
Rural Business-Cooperative Service						
Oswego	Operation Oswego Co.	RBEG		\$99,900	\$94,100	\$194,000
Value-Added Development Grant						
Cayuga	Jonathan P. Ryan/Ryan Apiaries	VADG		\$1,250	\$1,570	\$2,820
Multi-Family Housing						
Oswego	Green Acres	MFH	\$160,228			\$160,228
TOTAL FUNDING:			\$2,054,728	\$601,150	\$265,670	\$2,921,548

Combined Community Effort Helps Rebuild Home

When Fred and Bertha Landphere’s home in the Town of Mexico (Oswego County) was destroyed by an arsonist, USDA Rural Development, together with several other Oswego County agencies and community fundraisers, stepped in to assist the Landpheres in rebuilding their home. USDA Rural Development’s grant funds were used for the purchase and installation of windows and doors. The Landpheres benefited from USDA Rural Development’s commitment to increasing collaboration with state and local organizations.



(L-R): Donald Clark, contractor and good friend, with Bertha and Fred Landphere



Success!

“In August, my husband and I closed on a house that would never have been attainable without the help and understanding of Rural Development.”

—Mary Potts, with her children Tyler and Caitlin

HIGHLIGHTS:

- Assisted 49 homeowners with severely contaminated wells using emergency community water assistance grant funds.
- Assisted 12 homeowners living in substandard housing make health and safety renovations.
- One of only two USDA Rural Development offices in New York that processes Single Family Housing Guaranteed loans. Processed 122 loans totaling over \$6.6 million.



Lafayette Office Staff (L-R): Donna Rugino, Karen McDonnell, Patricia Carlton, Janette Smith, Darcy Dwyer, Katherine McCoy and Brenda Smith.

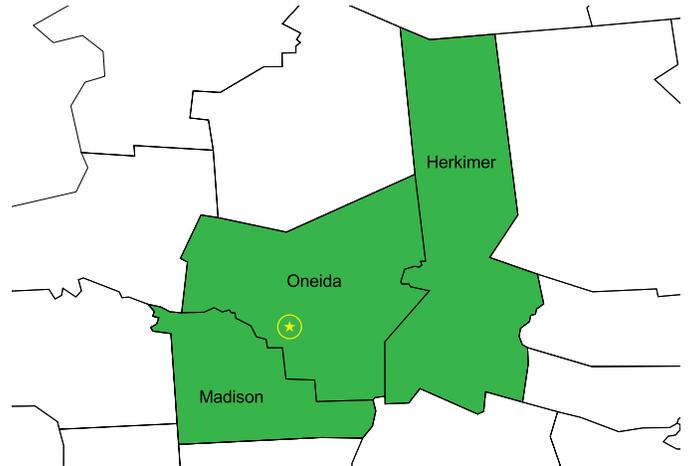
Single Family Housing Funding

County	502 Direct Homeownership Loans	502 Guaranteed Homeownership Loans	504 Home Repair Loans & Grants	Leveraged Loan Funds	Total Loan & Grant Funding	Households Assisted
Cayuga	\$312,030	\$117,400	\$23,800	\$11,400	\$464,630	11
Onondaga	\$1,281,350		\$15,885	\$34,400	\$1,331,635	23
Oswego	\$634,650		\$25,265		\$659,915	14
TOTAL:	\$2,228,030	\$117,400	\$64,950	\$45,800	\$2,456,180	48

Marcy Field Office

Counties Served: Herkimer, Madison, Oneida

9025 State Route 49, Room 205
Marcy, NY 13403-2301
Phone: (315) 736-3316, Ext. 4
Fax: (315) 768-2739
E-Mail: rdmarcy@ny.usda.gov



Town of Deerfield Establishes a New Water District

The Town of Deerfield (pop. 3,922) (Oneida County) received a \$313,200 low-interest loan and a \$377,800 grant from USDA Rural Development for establishment of a water district. This is Phase III of an ongoing project to bring much needed public water to the community. With leveraged funds from the Upper Mohawk Valley Regional Water Board, the Town built a 380,000-gallon water storage tank, and to date, approximately 190 residential customers are receiving public water.

Fiscal Year 2001 Funding						
County	Project Name	Project Type	RD Loan Amount	RD Grant Amount	Leveraged Funding	Total
Rural Utility Service						
Oneida	Deerfield, Town	Water	\$240,400	\$221,600		\$462,000
Oneida	Holland Patent, Village	Sewer	\$110,600	\$1,220,300	\$1,093,500	\$2,424,400
Rural Business-Cooperative Service						
Herkimer	R.B. Smith, Inc.	B&I Guar.	\$400,000		\$65,000	\$465,000
Multi-Family Housing						
Oneida	Sylvan Beach, LLC/East Shore Apts.	MFH	\$238,769			\$238,769
TOTAL FUNDING:			\$989,769	\$1,441,900	\$1,158,500	\$3,590,169

Single Family Housing Funding						
County	502 Direct Homeownership Loans	502 Guaranteed Homeownership Loans	504 Home Repair Loans & Grants	Leveraged Loan Funds	Total Loan & Grant Funding	Households Assisted
Herkimer	\$550,760		\$11,306		\$562,066	10
Madison	\$174,342			\$10,500	\$184,842	3
Oneida	\$370,933		\$10,597		\$381,530	7
TOTAL:	\$1,096,035		\$21,903	\$10,500	\$1,128,438	20

Senior Proves It's Never Too Late to Own a Home

Sheryl, a self sufficient senior and small business owner from the Village of Hamilton (Madison County) proved this year that age shouldn't interfere with homeownership. As a renter, Sheryl faced losing the home she loved when it came on the market for sale. She had worked hard at building up her own catering business and sought assistance under USDA Rural Development's Section 502 program to purchase the home and make much needed repairs. USDA Rural Development's local field office partnered with the Community Action Program for Madison County, Inc. to make this project possible.



Success!

“Please tell everyone how grateful I am for this program, and how grateful I am to be able to purchase a home of my own at this time in my life. Everyone involved was so nice to me through the process.”

—Sheryl, Village of Hamilton Homeowner

USDA Rural Development Loan Guarantee Helps Local Business Stay Local

R.B. Smith Inc. located in Newport, NY (Herkimer County) received a \$400,000 loan from the Savings Bank of Utica, which was guaranteed under USDA Rural Development's Business & Industry Loan Guarantee program. R.B. Smith Inc. owns Smith Hardware and undertook a downtown redevelopment project to upgrade and expand its general purpose hardware store. The funds were used for refinancing existing debt and for real estate purchase and improvements. Smith's Hardware plans to expand all of its departments and to add additional departments to better serve local customers. The financing is credited with retaining four jobs in the area and is expected to create three more. USDA Rural Development's Business & Industry program is a means used to ensure that rural businesses have adequate access to capital.

HIGHLIGHTS:

- **Business & Industry loan made to R.B. Smith, Inc. created/saved 7 jobs.**
- **Assisted 20 families with homeownership loans and grants.**
- **Funded leveraged loan for affordable elderly housing in Sylvan Beach, NY (Oneida County).**

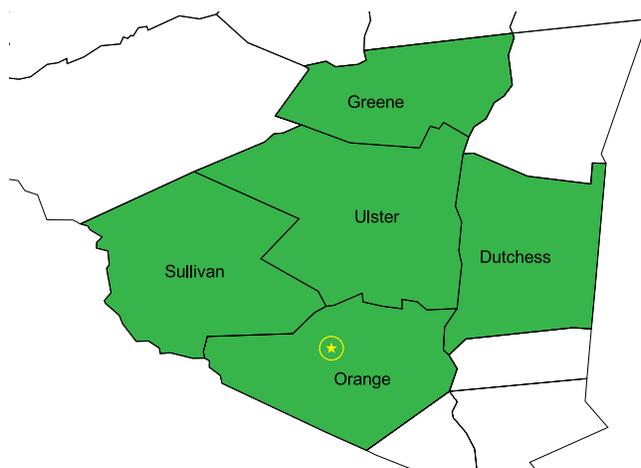


Marcy Field Office staff (Front row, L-R): Donna Laporte, Bonnie Pellam; (Back row, L-R): Kathleen Goodman, Susan Galster and Alan Gregory.

Middletown Field Office

Counties Served: Bronx, Dutchess, Greene, Kings, New York, Orange, Putnam, Queens, Richmond, Rockland, Sullivan, Ulster, Westchester

Suite 109, 1st Floor
225 Dolson Avenue
Middletown, NY 10940-6569
Phone: (845) 343-1872, Ext. 4
Fax: (845) 343-2630
E-Mail: rdmiddletown@ny.usda.gov



Expanding Affordable Housing and Homeownership Opportunities in a Difficult Market

USDA Rural Development commits itself to providing affordable rental opportunities and making the dream of homeownership a reality for as many families as possible. The Middletown Office has demonstrated this priority during Fiscal Year 2001 in funding over \$5 million in housing. This funding provided 64 units of affordable rental housing for the elderly and assisted 20 families achieve homeownership. In addition to funding, Middletown Office staff provides technical assistance to residents and prospective homeowners. Notably, with extensive outreach and technical assistance, 16 senior citizens in the Sullivan-Wawarsing Rural Economic Area Partnership (REAP) Zone received grants to address health & safety improvements to their homes, totaling \$80,204. This represents a large increase over the previous year and is 160% of the funding set-aside for the REAP Zone. Through the REAP initiative, USDA Rural Development has given special consideration, set-aside funding and technical assistance for projects located in the Zone.

Fiscal Year 2001 Funding						
County	Project Name	Project Type	RD Loan Amount	RD Grant Amount	Leveraged Funding	Total
Rural Utility Service						
Orange	Unionville, Town	Water	\$156,300			\$156,300
Distance Learning/Telemedicine						
Ulster	Westchester Medical Center	DLT		\$455,303	\$211,943	\$667,246
Multi-Family Housing						
Sullivan	Monticello Area, LP	MFH	\$475,640		\$2,302,358	\$2,777,998
Ulster	Ellenville Housing Co. I	MFH	\$531,479		\$2,571,476	\$3,102,955
TOTAL FUNDING:			\$1,163,419	\$455,303	\$5,085,777	\$6,704,499

Single Family Housing Funding						
County	502 Direct Homeownership Loans	502 Guaranteed Homeownership Loans	504 Home Repair Loans & Grants	Leveraged Loan Funds	Total Loan & Grant Funding	Households Assisted
Dutchess	\$302,090		\$5,000		\$307,090	3
Greene	\$147,400	\$1,092,220	\$20,000		\$1,259,620	18
Orange	\$1,193,025	\$369,000	\$29,868		\$1,591,893	19
Putnam	\$107,790				\$107,790	1
Sullivan	\$172,600	\$324,080	\$72,704		\$569,384	20
Ulster	\$146,675	\$82,000	\$15,000		\$243,675	5
TOTAL:	\$2,069,580	\$1,867,300	\$142,572		\$4,079,452	66

Affordable Senior Housing Created in Dutchess County

Montgomery Senior Housing I /Patchett's Crossing (Dutchess County) is a 24-unit Section 515 Multi-Family Housing Project designated for the elderly or handicapped/disabled people regardless of age. This project was constructed in Fiscal Year 2001 with the final inspection recently completed by USDA Rural Development on October 10, 2001.

This project was jointly financed through New York State Department for Housing and Community Renewal (DHCR) and USDA Rural Development, with the total project cost being \$1,790,947. Each agency has provided 12 units of rental subsidy to assure that all tenants will have a reasonable rental payment. Management has reported a substantial number of tenant applications, and with the community in support of this project we anticipate that this rural community will benefit greatly from this program.



Expanding Access to Medical Treatment and Bridging the Digital Divide

The Healthy Outlook Network Telemedicine Program is a project that will electronically link medical professionals from the Westchester Medical Center in Valhalla, NY (Orange County) with the Ellenville Regional Hospital and the Mid-Hudson Family Health Institute Family Practice in the Village of Ellenville (Ulster County). This link will provide immediate access to specialist advice without the expense of transportation or the distress of separating patients from families. USDA Rural Development awarded a \$455,303 grant towards this project under the Distance Learning/Telemedicine program.

HIGHLIGHTS:

- **Awarded Distance Learning/ Telemedicine grant & loans for the third year in a row, totaling \$725,072.**
- **Approved over \$125,000 in grants to senior citizens to make health and safety improvements to their homes.**



Middletown Office staff (Front row, L-R): Janet Walters, Christine Bolton, Linda Miller; (back, L-R) Alan Rothwell, Tracey Mason, George Popp, William Smith, and Joan Young.

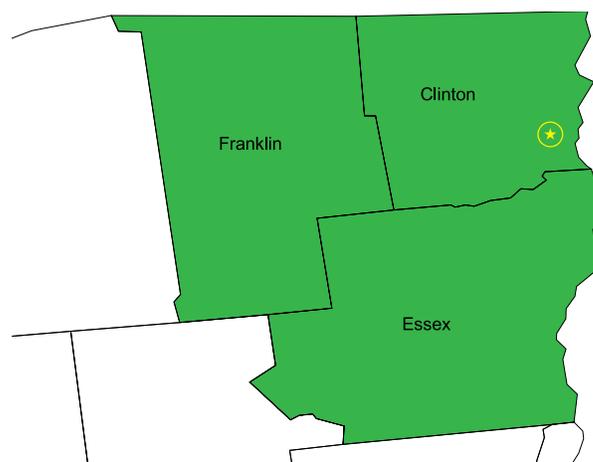
Plattsburgh Field Office

Counties Served: Clinton, Essex, Franklin

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Town of Chazy Waste Treatment Plant Helps Clean Up the Hamlet

The Hamlet of Chazy (Clinton County) is situated on very shallow soils, and in the past, septic systems routinely failed, polluting water wells and nearby streams. Residents suffered illnesses from drinking tainted water, experienced a drop in property values, a lack of mortgage lending, and a decline in population. USDA Rural Development provided \$1.5 million in grant and \$100,000 in low-interest loan funding toward the total project cost of \$4,340,000. The balance of funds came from the State of New York and a member item. Today, the new system is up and operating, and the future is much brighter for the residents of Chazy. This project is an example of how USDA Rural Development helps to stabilize communities through appropriate development of infrastructure.



Fiscal Year 2001 Funding						
County	Project Name	Project Type	RD Loan Amount	RD Grant Amount	Leveraged Funding	Total
Rural Utility Service						
Clinton	Dannemora, Town Phase II	Sewer	\$75,000	\$195,000		\$270,000
Franklin	Harriestown, Town	Water	\$346,500	\$364,300		\$710,800
Indian Set-Aside						
Franklin	St. Regis Mohawk Tribe	Water		\$200,000	\$196,000	\$396,000
Franklin	St. Regis Mohawk Tribe	Sewer		\$231,200	\$250,000	\$481,200
Rural Business-Cooperative Service						
Essex	Essex Co. IDA	RBEG		\$78,900	\$78,900	\$157,800
Essex/Franklin	Adirondack Economic Dev. Corp.	RBEG		\$99,900	\$78,500	\$178,400
TOTAL FUNDING:			\$421,500	\$1,169,300	\$603,400	\$2,194,200

Single Family Housing Funding						
County	502 Direct Homeownership Loans	502 Guaranteed Homeownership Loans	504 Home Repair Loans & Grants	Leveraged Loan Funds	Total Loan & Grant Funding	Households Assisted
Clinton	\$506,392	\$967,140	\$168,881		\$1,642,413	62
Essex	\$118,150	\$491,460	\$20,784		\$630,394	15
Franklin	\$325,154	\$364,500	\$3,162		\$692,816	6
TOTAL:	\$949,696	\$1,823,100	\$192,827		\$2,965,623	83



Success!

“With assistance from the USDA in award of the grant, we now have the tools to provide technical training to our workforce and further improve economic development through job creation and opportunities to access higher paying jobs in the region.”

–Carol Calabrese, Business Development and Marketing Manager

Developing a Different Type of Infrastructure for Economic Development

USDA Rural Development invests tens of millions of dollars each year in New York assisting rural communities with building and maintaining water and sewer systems, homes, and other community infrastructures. These investments in bricks and mortar are important for these communities to remain sustainable in the future.

This past year, USDA Rural Development invested in a different type of infrastructure, yet one that is equally important to sustaining rural New York. Under the Rural Business Enterprise Grant (RBEG) program, the Essex County Industrial Development Agency (Essex County) was awarded \$78,900. These funds were combined with an additional \$80,000 from other sources, and used by the Essex County Workforce Investment Board to purchase equipment needed to assemble a technical training program. USDA’s funds went for milling machines, lathes, welders and measuring equipment to be used in the classroom. This program is designed to prepare local workers for jobs as precision machinists and metal workers. USDA Rural Development’s investment in this equipment will help to build the workforce training infrastructure in Essex.

USDA Rural Development continually seeks out opportunities to address a wide range of infrastructure needs of rural New York communities.

HIGHLIGHTS:

- **Assisted 11 families in purchasing new homes.**
- **Made grants to 42 senior citizens for home repairs.**
- **Provided two grants for business development and retention.**

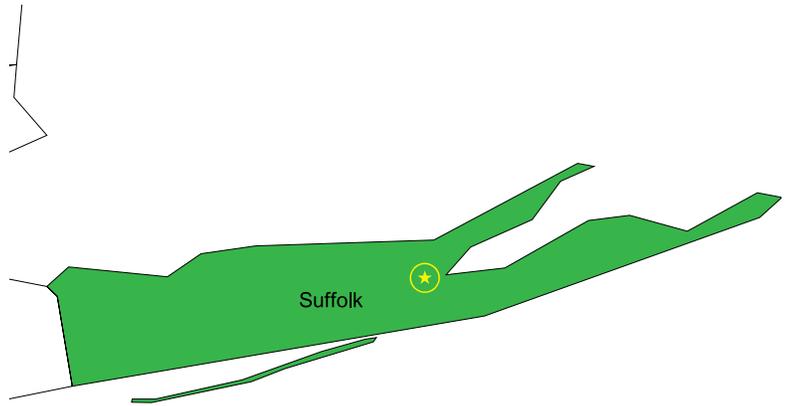


Plattsburgh Office staff (L-R): Robert Ivy, Sheila Rousell, Brenda Bourque and Donna Fredette.

Riverhead Field Office

Counties Served: Nassau, Suffolk

**209 E. Main Street
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The Hampton Bays Apartments (pictured at left), located in the Hampton Bays (Suffolk County), consists of 37 one-bedroom units of affordable housing for the elderly plus a caretaker unit. The facility has a community room and a central laundry facility. The project was financed by Rural Development under the Section 515 Rural Rental Housing Program and incorporates project-based rental assistance provided by the Department of Housing & Urban Development (HUD).

Coming Home: One Family's Journey to Homeownership

Nancy Taylor is a single mother who obtained a mortgage from USDA Rural Development. In her own words, Ms. Taylor tells her story: "Rural Development has been an answer to my prayer for our family. Just three years ago we were in a homeless shelter in another state. Fortunately, we were able to come back to New York, where we would be close to family and friends. Knowing that Long Island is a very expensive place to live, we never dreamed we'd own our own home. Even after finding out about USDA Rural Development and applying for a mortgage, we had no idea it would become a reality. The USDA Rural Development staff was friendly and helpful. We have been in our home for eight months and absolutely love it!"



"We have been in our home for 8 months and absolutely love it!"

—Nancy Taylor

Nancy Taylor with children Jasmine, 16, Megan, 6, and Olivia, 4.

OVER \$3 MILLION PROVIDED FOR HOMEOWNERSHIP IN SUFFOLK COUNTY

The USDA Rural Development office in Riverhead, NY (Suffolk County) provided over \$3.3 million in funding during Fiscal Year 2001. These funds assisted 21 families achieve the goal of homeownership. In an increasingly expensive housing market, USDA Rural Development is active in making the dream of homeownership a possibility even for those families who thought they could never afford it. Prospective homeowners can buy new or used homes with subsidized interest rates. Championing affordable housing goes beyond financing homeownership opportunities, as the Riverhead Office has also provided financing over the years for 3 multi-family housing projects. The 98 units provided by these projects ensure that safe and decent housing units are available at affordable rents despite what happens in the private housing market.



Success!

“...it (Rural Development) is an excellent program for families who are trying to get ahead in an economy like Long Island’s.”

***—Richard Scheffler,
Homeowner***

HIGHLIGHTS:

- **Over the past 3 years, the Riverhead Office has invested over \$7.8 million into housing opportunities.**
- **Riverhead Office services 98 affordable rental units.**
- **With the least number of staff of NY field offices, the Riverhead Office averaged more than \$1 million in production per employee.**

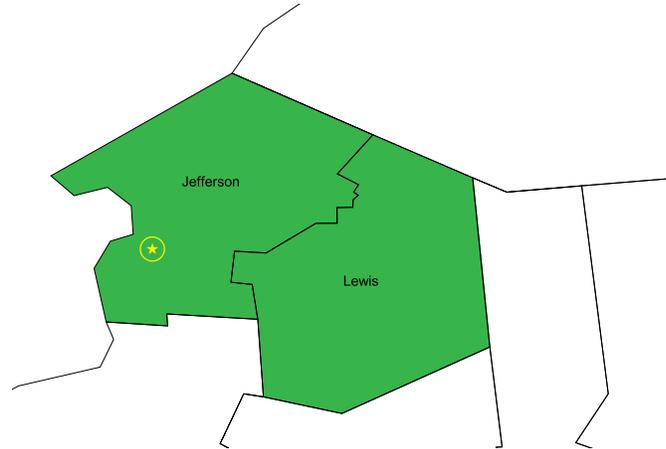


Riverhead Office Staff (L-R): Linda Urig, Janet Daniels, and Louise Allen.

Watertown Field Office

Counties Served: Jefferson, Lewis

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USDA Rural Development Continues Its Commitment to Affordable Housing Project

Built in 1978 by Frontier Housing Corporation with funding from USDA Rural Development, Smith Hill Apartments is a 20-unit elderly complex located in Dexter, NY (Jefferson County). As a concrete demonstration of its commitment to the projects it funds, the Watertown Office awarded a \$450,000 subsequent loan to upgrade the project. These funds were used to replace deteriorating wood support beams with steel,

upgrade the handicap accessible units, install new kitchen cabinets and counter tops in all units, and replace the concrete patios with wood decks.

Fiscal Year 2001 Funding						
County	Project Name	Project Type	RD Loan Amount	RD Grant Amount	Leveraged Funding	Total
Rural Utility Service						
Jefferson	Champion, Town WD #4	Water	\$100,000	\$330,800	\$483,500	\$914,300
Jefferson	Chaumont, Village	Sewer		\$562,000	\$270,400	\$832,400
Jefferson	Dexter, Village	Water	\$1,018,200	\$500,000		\$1,518,200
Jefferson	Herrings, Village	Sewer	\$116,300	\$553,000	\$327,000	\$996,300
Jefferson	Hounsfield, Town WD #2	Water	\$100,000	\$1,069,400	\$4,640,000	\$5,809,400
Jefferson	Lyme, Town WD #1	Water	\$57,500	\$149,300		\$206,800
Jefferson	Pamelia, Town SD #3	Sewer	\$1,078,800	\$504,500		\$1,583,300
Jefferson	Pamelia, Town WD #4	Water	\$664,500	\$225,300		\$889,800
Distance Learning/Telemedicine						
Lewis	Copenhagen Central Schools	DLT		\$473,900	\$1,125,426	\$1,599,326
Community Facilities Direct						
Jefferson	Evans Mills Fire District	CF	\$700,000	\$17,000	\$405,000	\$1,122,000
Rural Business-Cooperative Service						
Jefferson	Frontier Housing Corp.	RBEG		\$99,000	\$235,900	\$334,900
Lewis	Lowville Producer's Dairy Coop., Inc.	RBEG		\$80,000	\$35,000	\$115,000
Multi-Family Housing						
Jefferson	Frontier Housing Corp.	HPG		\$90,000	\$163,500	\$253,500
TOTAL FUNDING:			\$3,835,300	\$4,654,200	\$7,685,726	\$16,175,226

Ag-Economic Development Supports Local Farms and Local Employment

Lowville Producers Dairy Cooperative, Inc. in Lowville, NY (Lewis County) received an \$80,000 grant from USDA Rural Development through the Rural Business Enterprise Grant (RBEG) Program. The funds were leveraged with \$35,000 from the Cooperative and were used to purchase a Bentley Soma-Count 150 Somatic Cell Counter and a Bentley 150 Infrared Dairy Product Analyzer (pictured at right). This equipment allowed Lowville Producers Dairy Cooperative, Inc. to establish a multiple component milk testing laboratory in Lewis County. Local farmers can now receive test results within 48 hours at affordable rates. These quick test results will enable the local farmers to better manage their herds and increase profits.



Success!

The Typhairs, a family of five, moved from a 1965 two bedroom mobile home to a newly constructed four bedroom raised ranch. Their new home not only provides additional bedrooms, but also has a large den on the lower level just for the children. The house is located on a lot with a nice wooded area behind it and the sliding glass doors and porch on the back helps this family enjoy the scenery!

HIGHLIGHTS:

- **Funded over \$7 million in water and wastewater projects, leveraging over \$5.7 million from other sources.**
- **Awarded a \$473,900 Distance Learning/ Telemedicine Grant to Copenhagen Central School District.**



Watertown Office Staff (L-R): Sheral Cheal, Carol McDonald, Tracy Sigouin, Carroll (Frankie) Keller, Steven Yorton, and Vera Rasmussen.

Single Family Housing Funding

County	502 Direct Homeownership Loans	502 Guaranteed Homeownership Loans	504 Home Repair Loans & Grants	Leveraged Loan Funds	Total Loan & Grant Funding	Households Assisted
Lewis	\$79,340	\$91,000			\$170,340	3
Jefferson	\$1,333,760	\$190,250	\$38,690		\$1,562,700	33
TOTAL:	\$1,413,100	\$281,250	\$38,690		\$1,733,040	36

USDA Rural Development Program Information

Rural Business-Cooperative Service

Business and Industry Guaranteed Loans (B&I Guar.) - Provides loan guarantees loans to rural businesses made by a local bank or other authorized lenders. Loan proceeds may be used for working capital, machinery and equipment, buildings and real estate, and certain types of debt refinancing. This type of assistance is available in rural areas, which includes all areas other than cities or unincorporated areas of more than 50,000 people and their immediately adjacent urban or urbanizing areas. The maximum aggregate guaranteed loan amount that can be offered to any one borrower under this program is \$25 million.

Intermediary Relending Program (IRP) - Provides 1%, 30-year loans to intermediaries who in turn, re-lend funds to ultimate recipients for business facilities or community development. Intermediaries establish revolving loan funds so collections from loans made to ultimate recipients in excess of necessary operating expenses and debt payments will be used for more loans to ultimate recipients. Intermediaries may be private non-profit corporations, public agencies, Indian groups, or cooperatives. Ultimate recipients may be private or public organizations or individuals.

Rural Business Enterprise Grants (RBEG) - Provides grants to public bodies, private nonprofit corporations, and Federally-recognized Indian Tribal groups to finance and facilitate development of small private business enterprises located in areas outside the boundary of a city or unincorporated areas of 50,000 or more and its immediately adjacent urbanized or urbanizing area. The small businesses to be assisted must have less than 50 new employees and less than \$1 million in gross annual revenues. Eligible uses are: Technical Assistance to small businesses; purchasing property to lease to a small business; creating a revolving loan fund; or construct a building for a business incubator for small businesses.

Rural Business Opportunity Grants (RBOG) - The purpose is to promote sustainable economic development in rural communities with exceptional needs. Provides grants to public body, nonprofit corporation, Indian tribe, or cooperative with members that are primarily rural residents for costs of providing economic planning for rural communities, technical assistance for rural businesses, or training for rural entrepreneurs or economic development officials. This assistance is available in rural areas that are not within the boundaries of a city with a population in excess of 10,000 inhabitants.

Rural Economic Development Loans and Grants (REDLG) - Provides zero-interest loans or grants to electric and telephone utilities financed by the Rural Utilities Service (RUS), an agency of the United States Department of Agriculture, to promote sustainable rural economic development and job creation projects.

Rural Housing Service

Section 502 Homeownership Guaranteed Loans - Provide financing through approved lenders to low- and moderate-income individuals or households purchase homes in rural areas. Funds can be used to build, repair, renovate or relocate a home. Applicants for loans may have an income of up to 115% of the median income for the area. Families must be able to afford the mortgage payments, including taxes and insurance and have reasonable credit histories. Loans are for 30 years and the lender sets the promissory note interest rate. There is no required down payment.

Section 502 Homeownership Direct Loans - Provides loans directly from USDA Rural Development. These loans are available for low- and very low-income households to obtain homeownership. Financing is available up to 100% loan-to-value for financing to purchase an existing dwelling, purchase a site and construct a dwelling, or purchase newly constructed dwellings located in rural areas. Mortgage payments are based on the household's adjusted income and there is no downpayment requirement.

Section 504 Loan Program - Provides loans of up to \$20,000 to very low-income rural residents who own and occupy a dwelling in need of repairs. Funds are available for repairs to improve or modernize a home, or to remove health and safety hazards. The interest rate on the loan is 1% and may be repaid over a 20-year period. Very low-income is defined as below 50 percent of the area median income. May be combined with a Section 504 Grant.

Section 504 Grants Program - Provides grants of up to \$7,500 to homeowners who are 62 years old or older and cannot repay a Section 504 loan. Grant funds may be used only to pay for repairs and improvements resulting in the removal of health and safety hazards or to complete repairs to make the dwelling accessible for household members with disabilities.. Grants may be recaptured if the property is sold in less than three years. May be combined with a Section 504 Loan.

Technical and Supervisory Assistance Grants (TSA) - Provides grants to public or private nonprofit corporations, agencies, institutions, Indian tribes or other associations for the establishment or support of housing delivery and counseling projects that assist low income rural families in obtaining, or maintaining continued occupancy, in adequate housing.

Section 502 Mutual Self-Help Housing Loan Program - Provides funding to help very low- and low-income households construct their own homes. The program is targeted to families who are unable to buy clean, safe housing through conventional methods.

Section 523 & 524 Loan Program - Provides funding for a public or private non-profit organization to buy and develop building sites, including the construction of access roads, streets, and utilities. Sites developed under this program may be sold to individual households, non-profit organizations, public agencies, and cooperatives who provide financial assistance for housing to low- and moderate-income families. Section 523 loans are made to acquire and develop sites only for housing to be constructed by the self-help method. Section 524 loans are made to acquire and develop sites for any low- or moderate-income family.

The Farm Labor Housing Loan and Grant Program - Provides capital financing for the development of housing for domestic farm laborers. Loans are for 30 years at 1% interest and are made to farmers, associations of farmers, family farm corporations, Indian tribes, nonprofit organizations, public agencies, and associations of farmworkers. Grants are made to farmworker associations, nonprofit organizations, Indian tribes, and public agencies. Funds may be used in urban areas for nearby farm labor. Loans and grants can be used to buy, build, improve, or repair housing for farm laborers, including persons whose income is earned in aquaculture (fish and oyster farms) and those engaged in on-farm processing.

Section 515 Rural Rental Housing Program - Provides loans to corporations, partnerships, associations, cooperatives, Indian Tribes and public agencies to construct housing in rural areas for low-income families and senior citizens, including the disabled and handicapped.

The Housing Preservation Grant (HPG) Program - Provides grants to state agencies, units of local government, Native American tribes, and nonprofit organizations for the repair or rehabilitation of low- and very low-income housing. Those assisted must own very low- or low-income housing, either as homeowners, landlords, or members of a cooperative. The population limit of towns served is 20,000.

Rural Rental Housing Guaranteed Loan Program - Provides loan guarantees for the development of multi-family housing facilities in rural areas of the United States. Loan guarantees are provided for the construction, acquisition, or rehabilitation of rural multi-family housing. An applicant must be: A citizen of the United States or a legally admitted alien for permanent residence in the United States; a nonprofit organization such as a local government, community development group or American Indian tribe, band, group, or nation (including Alaskan Indians, Aleuts, Eskimos, and any Alaskan native village); or a for-profit corporation. Occupants must be very low-, low- or moderate-income households, elderly, handicapped, or disabled persons with income not in excess of 115% of the area median income. The terms of the loans guaranteed may be up to 40 years, and the loans must be fully amortized. The program is limited to rural areas with populations of not more than 10,000.

Rural Utilities Service

Community Facilities Direct Loan, Guaranteed Loan and Grant Program - Provides loans, guarantees, and/or grants to develop essential community facilities in rural areas and towns of up to 20,000 in population. Direct loans, guarantees, and grants are available to public entities such as municipalities, counties, and special-purpose districts, as well as to non-profit corporations and tribal governments. Loan repayment terms may not exceed the applicant's authority (under State law or organizational structure), the useful life of the facility, or a maximum 40 years. Grant assistance may be available for up to 75% of project costs. Grant funding limitations are based on population and income, economic feasibility, and availability of funds.

Water and Waste Disposal Loans and Grants (Water/Sewer) Program - Provides loans and grants to public entities such as municipalities, counties, special purpose districts, Indian tribes, and corporations not operated for profit to construct, repair, improve, expand, or otherwise modify rural water supply, sanitary sewer and/or distribution facilities, including reservoirs, pipelines, wells, and pumping stations. The maximum term on all loans is 40 years. An interest rate is set periodically and is based on current market yields for municipal obligations. The program is limited to rural areas with populations of not more than 10,000.

Solid Waste Management Grants Program - Provides grants to public and private nonprofit organizations to provide technical assistance and training to reduce or eliminate pollution of water resources and improve planning and management of solid waste facilities. Grants are available to rural areas and towns with a population of 10,000 or less.

Electric and Telecommunication Program - provides direct and guaranteed loans to non-profit organizations and public bodies for generation, bulk transmission facilities, distribution of electric power, enhancing 911 emergency service, digital switching equipment, and fiber optic cable.

Distance Learning/Telemedicine Program - Provides grants, loans or loan/grant combinations to rural incorporated entities including municipal corporations, or for-profit or not-for-profit organizations which operate, or will operate an educational institution (i.e. regional educational laboratories, libraries, hospitals, medical centers, medical clinics or rural community facilities) for classroom equipment such as cameras, video monitors, computers and Local Area Networks (LAN). Funds may also be used for physician consultations such as radiology, x-ray scanners and digital microscopes.

