



United States
Department of
Agriculture

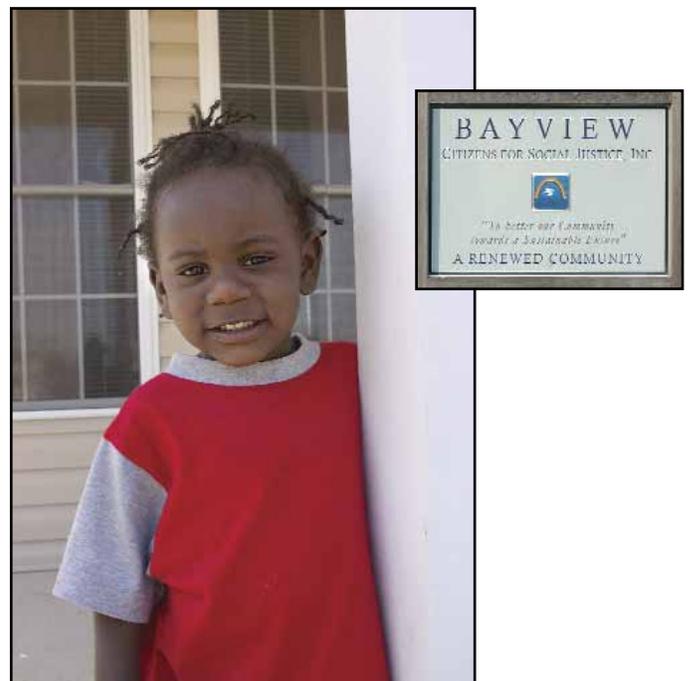
Rural Development

PA-1784



Rural Development Housing Programs 2003 Progress Report





BAYVIEW
CITIZENS FOR SOCIAL JUSTICE, INC.

"It's better our Community
owards a Sustainable Future"
A RENEWED COMMUNITY

A Community Rebuilt

An isolated African-American community, Bayview, located on Virginia's lower Eastern Shore, symbolizes the mission of USDA Rural Development housing programs: to ensure that rural Americans have safe, decent, and affordable housing within viable communities.

Bayview's transformation is illustrated in the pictures on the inside front and back covers of this report, which tells the stories of many families and individuals Rural Development helped during 2003.

Behind every door in the new section of Bayview lives a family whose quality of life has dramatically improved. From one house to the next there is no doubt about it – all of the residents are very proud of their new homes.

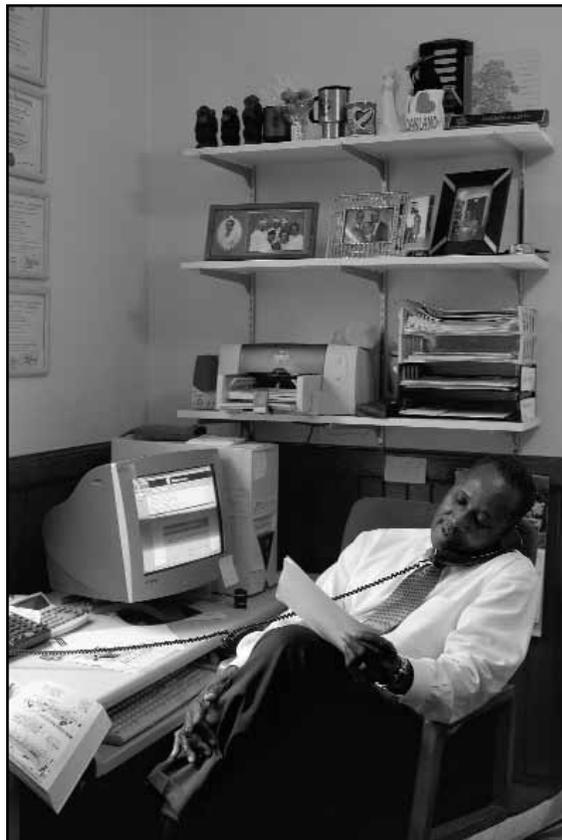
Bayview's story begins with its residents, many of whom have lived in Northampton County for generations. One of those residents, Alice Coles, founder of Bayview Citizens for Social Justice (pictured at top right), has worked tirelessly in her citizen-centered effort to bring the community's plight to the attention of local, state and national officials.

Northampton County is one of the poorest in Virginia, and Bayview is among the poorest communities in the county. Many of its citizens lack electricity and indoor plumbing. Residents wash, bathe and drink from a sewage-tainted well. That is changing.

Bayview Citizens for Social Justice is a non-profit group led by Deputy Executive Director Adebola Ajayi (bottom right), who is helping to oversee development of the community. Coles and Ajayi have sought assistance from many agencies to get the help they desperately need. Fortunately, one of those agencies is USDA Rural Development.

Rural Development has contributed more than \$2.7 million toward improving residents' living conditions, job opportunities, and community infrastructure. In fall 2003, the 32-unit Bayview Village Apartments opened, thanks to \$2.3 million in Rural Development Section 515 funds and \$435,000 in Section 521 rental assistance. Rural Development leveraged its contribution with almost \$2.6 million in additional funding from other sources.

"I feel like jumping and shouting for joy," Coles said. "We have made history."





Dear Rural Housing Customers, Partners and Colleagues:

This past fiscal year, the Rural Development housing programs completed many exciting projects and activities that advanced our capacity to provide decent, safe, and affordable housing and essential community facilities to rural residents. This report tells the story of some of the many ways Rural Development supports traditionally underserved rural residents and their communities.

Our most important accomplishment in fiscal year 2003 was that we helped people. In this report, you will read about a Kansas family who lived in a converted school bus before they purchased a home financed by Rural Development; a multi-family housing development in Vermont that was transformed from an eyesore to a sleek, attractive community asset; a New Mexico early childhood education center that received a Community Facilities grant to build a larger building; and about the "Hollywood Stars," a group of six special women who provided much of the manual labor to build their own homes in Hollywood, South Carolina. These are a few examples of the countless ways the Rural Development housing programs improved people's lives last year.

We continued to make key steps toward achieving the President's goal of helping 5.5 million minority families become homeowners by 2010. In FY 2003, about one-third of the more than 12,000 Single Family Housing Section 502 Direct loans were made to minority applicants.

Also during fiscal year 2003, we began a comprehensive property assessment of the more than 44,000 units in the multifamily housing portfolio, to look closely at the properties, determine the best way to continue to provide affordable housing, and make changes where needed. Administratively, we began work on a multi-year strategic plan to identify long-term financial, technological, and human capital needs. This planning effort will help us administer programs more efficiently and maximize the use of scarce government resources.

Rural Development housing programs laid the groundwork in 2003 for a pilot program to make it easier for faith-based organizations to partner with us to provide housing and essential community facilities for rural Americans. Also, to ensure that the homeland security needs of rural residents are not overlooked, the agency began work on a citizen-focused effort to ensure that fire trucks, medical equipment and other vital services are available to first responders in rural areas when emergencies occur either locally or nationally.

As in previous years, 2003 illustrates how Rural Development housing programs not only finance new homes to provide safe living conditions for rural residents, but also transform entire communities. We broke ground on the latest phase of new homes in Bayview, a low-income, isolated farm community on Virginia's Eastern Shore. Prior to the involvement of Rural Development and its funding partners, many Bayview residents lived in tar-paper shacks without indoor plumbing or adequate heating. The re-birth of this entire community is highlighted on the inside front and back covers of this report.

Rural Development continues to support the President's eGovernment initiative by transforming our business processes into electronically accessible and citizen-centered systems. As a result, Rural Development is actively participating in 19 of the 25 eGovernment initiatives that will enable our customers to seek information about benefits and services, and in some cases, apply for assistance online.

In the year to come, Rural Development looks forward to expanding opportunities for rural residents and strengthening their communities with the help of partnerships. Rural Development is committed to the future of Rural Communities.

A handwritten signature in black ink, appearing to read 'Gilbert Gonzalez'.

Gilbert Gonzalez
Acting Under Secretary
USDA Rural Development

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Rural Development Housing Programs 2003 Progress Report

Rural Development housing programs facilitate homeownership, develop rental housing, and promote community development. Rural Development's home loan program proudly celebrated 53 years of service to rural Americans in 2003. Rural Development programs support rural communities across America by providing people with loans and grants for repairing their homes or buying or building new ones. The agency also provides financing and loan guarantees for rental housing at affordable terms, and rental assistance to the elderly, the homeless, migrant farm workers, and people whose incomes are less than those of most of their neighbors. Rural Development's Community Facilities program helps build community centers, schools, fire stations, health care centers, libraries, childcare facilities, assisted-living centers, college classrooms and dormitories, police stations, court houses, and other vital facilities.

Rural Development uses partnerships with other government and non-government organizations to create packages of technical assistance and loan funds from several sources rather than provide all the assistance for a project. Through leveraging and partnerships, Rural Development stretches its resources to benefit more rural individuals and communities.

Before Rural Development can agree to provide financial assistance for a special project, it must consider the environmental impacts of the proposed action and ensure that steps are taken to avoid or mitigate any adverse environmental impacts. This analysis of environmental impacts is accomplished through consultation with applicants and borrowers; other Federal, State and local agencies; Indian tribes; and interested public parties.

Homeownership Programs

Since 1950, Rural Development housing programs have helped more than 2 million families buy or build their own homes through several direct loan, grant, and guaranteed loan programs. In FY 2003 alone, Rural Development homeownership programs helped more than 60,000 families buy or repair their homes.

Rural Development housing programs do more than just provide housing, however; they also create jobs and stimulate economic development in rural communities. Families or individuals eligible for Rural Development housing assistance are divided into three income categories: very low, low, and moderate, relative to the median income of their rural area. Families earning less than 50 percent of their rural area median are considered to have very low incomes. Families earning 50 to 80 percent of the area median are in the low-income level; those with incomes between 81 and 115 percent of their area median are considered to have moderate incomes. Most Rural Development bor-

rowers are first-time homeowners. To support the President's Initiative toward increasing homeownership, USDA established its own "Five-Star Commitment to Expand Rural and Minority Home Ownership." The Five-Star Commitment consists of goals that will increase the number of minority rural homeowners by 10 percent by 2010. These goals include:

- Lowering fees to increase minority participation;
- Doubling the number of groups participating in the Self-Help program;
- Reaching out to minority lenders to increase participation;
- Promoting credit counseling and homeownership education;
- Monitoring lending activities to ensure progress toward these goals.

Rural Housing Programs FY 2003

	Total Dollars	Number of Households/ Units/Facilities
Single Family Housing		
Direct Loans (502)	1.0 billion	12,379
Guaranteed Loans (502)	3.1 billion	
Purchase	2.9 billion	31,751
Refinance	235.0 million	2,598
Home Repair Loans & Grants (504)	63.0 million	11,746
Mutual Self-Help Grants (523)	35.7 million	108
Multi-Family Housing		
Section 515 Loans		
new	22.8 million	826
rehab.	70.7 million	6,157
Farm Labor Housing Loans and Grants		
Loans/Grants New Construction (514) (514/516)	44.6 million	792
Loans/Grants (Rehab. Units)	17.1 million	2,598
Housing Preservation Grants (533)	10.0 million	1,963
Guaranteed Rental Housing Loans (538)	99.1 million	2,581
Rental Assistance (521)	721.0 million	44,328
Community Facilities (CF)		
CF Direct Loans	253.3 million	498
Guaranteed CF Loans	161.2 million	96
CF Grants	18.5 million	556
Tribal College Continuing Grants	4.3 million	26
Economic Impact Initiative Grants	23.3 million	250

Single Family Housing

Partnering to Assist Homebuyers

Rural Development often arranges supplemental funding from lending partners, which enables customers to complete the purchase of homes. These loans help Rural Development stretch limited funds to serve additional borrowers. Once a lending partner makes a loan to the borrower, it can provide the customer with ancillary services, such as a checking or savings account. In addition to getting the opportunity to own their homes, borrowers in Rural Development partnerships with other lenders build relationships with those lenders that may prove helpful with future credit needs. There are great benefits to the community as well because the loans increase the number of residents who own homes.

Mutual Self-Help Housing Program (Section 523)

Under this innovative Rural Development program, participating families provide more than half of the labor to build their own homes. Local non-profit organizations receive grants to supervise groups of 6 to 12 low- or very-low-income families to build the houses. The participants' "sweat equity" contribution reduces the total amount of money that is borrowed to build the houses. The families work on the homes together and move in only when all are completed. The homes are usually financed through Rural Development Section 502 Direct loans. In FY 2003, Rural Development made 108 grants totaling approximately \$35.7 million to nonprofit organizations to help families build their own homes. In FY 2003, nearly



Rex Allen, Jr. and Miranda Wilson with their daughter, Brooklin, outside the house they built through Rural Development's Mutual Self-Help Housing Program.

1,500 families borrowed more than \$130 million of Section 502 direct funds to finance their self-built homes. Last year, more than half of the participating Self-Help families were minorities. Nearly 40 percent of those building their own homes were Hispanic. Because of this impressive record, expanding the Self-Help program has been recognized as one of the keys to increasing minority homeownership.

Direct Loan Program (Section 502)

Providing housing for very-low- and low-income rural Americans is one of Rural Development's central missions. This mission is accomplished through the Direct Single Family Housing Program, whose purpose is to provide low- and very-low-income rural residents the opportunity to own adequate, modest, decent, safe and sanitary homes. In FY 2003, \$1.04 billion enabled 12,379 families to purchase homes. Almost half of these loans were made to people whose incomes were below 50 percent of the median for their area. In FY 2003,

Single Family Housing 2003

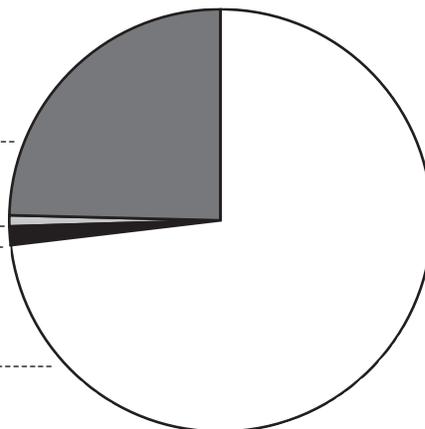
(billion dollars)

Direct Loans (502) \$1.04

Mutual Self-Help Grants (523) \$0.0357

Home Repair Loans and Grants \$0.063

Guaranteed Loans (502) \$3.09



approximately 4,500 Section 502 Direct loans were made to minority applicants. Without Rural Development assistance, these families and individuals would not have the financial resources to finance their homes.

Guaranteed Loan Program (Section 502)

The Single Family Housing Guaranteed Loan Program guarantees loans made by local banks to families with low to moderate incomes. In the Guaranteed Loan Program, borrowers are not required to make a down-payment toward the home purchase. Lack of a down-payment often prevents prospective homebuyers from obtaining a loan from private lenders, so the Guaranteed Loan Program opens homeownership to more rural residents. During FY 2003, Rural Development guaranteed \$3.09 billion in home loans, enabling 31,751 families to buy their own homes and 2,598 families to refinance their properties. About 14 percent of all loans went to minorities.

Housing Repair Programs

Unfortunately, many rural residents live in houses or apartments that are badly in need of repairs or renovations. Many of them are substandard. Two Rural Development programs, Single Family Housing Section 504 and Multi-Family Housing Section 533, can help them.

Single Family Housing Home Repair Loan and Grant Program (Section 504)

The Single Family Housing Section 504 program provides loans at 1 percent interest to elderly and very-low-income homeowners to repair or rehabilitate their properties. Rural Development provides funds so the recipients can repair or replace a leaking roof, insulate a home, install electrical wiring, replace a wood stove with central heating, install plumbing, a bathroom, and a septic disposal system, or make a house accessible to family members with disabilities. Very-low-income families or individuals can receive loans of up to \$20,000 at 1 percent interest. The loans may be repaid over a period of up to 20 years. Homeowners who are at least age 62 can receive home improvement grants of up to \$7,500 for essential repairs if they cannot afford a loan at the 1 percent interest rate. In FY 2003, \$63 million was used to help families improve their homes to a safe and sanitary livable condition; 6,268 families were awarded Section 504 grants; 5,313 received repair loans; and 165 received a combination of loans and grants.

Multi-Family Housing

Rental Housing Programs

Rural Development offers several programs that provide money for rental properties intended for low- and moderate-income tenants. Subsidized credit is provided to developers of affordable low-income and farm worker housing. Rents may be further subsidized through the Rental Assistance program. The delinquency rate on Multi-Family Housing loans remained less than 2 percent throughout FY 2003.

Rural Rental Housing Program (Section 515)

Many rural residents face the dual problem of limited incomes and a chronic lack of affordable housing. According to data from USDA's Economic Research Service, the average Section 515 Rural Rental Housing tenant earns less than \$8,105 annually. Almost 90 percent of these tenants have incomes below 50 percent of the median in their rural area. Approximately 40 percent are elderly. One in six has a physical disability. Three out of four are women. One in four is a member of a minority group.

The Section 515 program provides loans with interest rates as low as 1 percent to developers of affordable rural rental housing. During FY 2003, Rural Development obligated \$115 million in 248 loans to build 826 new rental units and rehabilitate 6,157 others.

Farm Labor Housing Program (Section 514/516)

Farm workers are often the most poorly housed people in the country. Many live in tents, in shacks without running water, in dilapidated trailers, or in crowded, poorly built dormitories. Rural Development is the only national source of construction funds dedicated for farm labor housing. The Farm Labor Housing Program provides low-interest loans and grants to public or nonprofit agencies or to individual farmers to build affordable rental housing for farm workers. In FY 2003, the program provided \$60 million in loans and grants to build 792 new units and rehabilitate 2,598 others.

Rural Rental Housing Guaranteed Loan Program (Section 538)

The Section 538 program guarantees loans to develop affordable rental housing in rural areas. Apartment units built under this program are intended for fami-

lies who earn less than 115 percent of the median income for their area. Because it serves low- to moderate-income tenants, the program complements the Section 515 Rural Rental Housing Program.

The program has been growing steadily since it began in 1996. In FY 2003, 42 loans totaling \$99.1 million were obligated. This money was used to finance 2,581 housing units.

Housing Preservation Grant Program (Section 533)

These Rural Development Multi-Family Housing funds are used to renovate deteriorating homes and rental properties occupied by families who have low and very low incomes. Nonprofit organizations, public bodies, and Native American tribes receive grants to repair these properties and bring them up to code. Because grantees usually spend their funds in a specific geographical area, this program not only helps individuals obtain better homes, but also revitalizes entire communities. In FY 2003, the program provided \$10 million to organizations that used the funding to rehabilitate 1,963 homes and apartments. The program encourages projects that bring in outside funds, enabling grantees to substantially leverage their Rural Development dollars with funding from other sources.

Rental Assistance Program (Section 521)

The Rental Assistance Program provides subsidies to some tenants in Rural Development rural rental or off-farm labor housing complexes so that they do not pay more than 30 percent of their incomes for rent and utilities. During FY 2003, Rural Development maintained more than 450,000 rental housing units in just over



A new, multi-family housing complex in Exmore, Virginia, financed by Rural Development.

17,000 complexes. The Section 521 Rental Assistance Program is a critical component to ensure the Section 515 and Section 514/516 loan and grant programs remain viable.

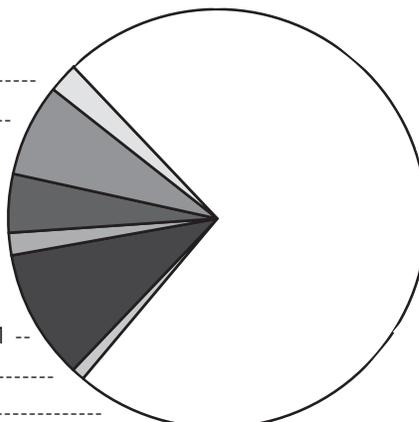
In addition to being used to ensure that people can continue living in affordable housing units, Rental Assistance funding is used also for newly constructed units and to keep rent affordable when repair and rehabilitation are needed for existing units.

During FY 2003, Rural Development spent \$721 million in Rental Assistance to help 44,328 families. Most of the money was used to maintain tenants in existing Rural Development properties. The balance was used to finance new units into the program.

Multi-Family Housing FY 2003

(million dollars)

- Section 515 Loans (new) \$22.8 -----
- Section 515 Loans (rehab.) \$70.7 -----
- Section 514/516 Farm Labor Housing Loans & Grants (new) \$44.6-----
- Section 514/516 Farm Labor Housing Loans & Grants (rehab.) \$17.1-----
- Section 538 Guaranteed Rental Housing Loans \$99.1 --
- Section 533 Housing Preservation Grants \$10.0 -----
- Section 521 Rental Assistance \$721.0 -----



Community Facilities

Providing Essential Services

Affordable housing is not the only pressing need for residents of many rural communities. They also need better health care, public safety and public services. Many rural places lack these essential facilities. This shortage not only affects the quality of life for community residents, but also makes it more difficult to attract and retain businesses and essential services.

Rural Development has made important contributions to rural communities by providing loans and grants for essential community facilities through its Community Programs. These loans and grants help rural communities remain economically viable and enable rural businesses to provide jobs and services to area residents.

In FY 2003, Rural Development funded more than 82 different types of community projects, from child care centers to hospitals to fire trucks. Rural Development also provides technical and advisory assistance to applicants through all stages of project development. This has helped many communities build local capacity and plan long-term strategies.

CF Direct Loan Program

In FY 2003, Rural Development made 498 direct Community Facility loans totaling \$253.3 million. Most of the loans went into high-poverty areas and communities that lacked essential facilities, such as child care centers, hospitals, emergency services (e.g., fire and rescue), schools, and libraries. The vast majority of the loans



Melfa Volunteer Fire & Rescue in Virginia received a new ambulance as part of the President's First Responders Initiative.

were made at below-market interest rates, indicating that funds were directed to areas with the most need.

CF Guaranteed Loan Program

Rural Development provided \$161.2 million in FY 2003 for 96 Guaranteed Community Facility loans. Loans and guarantees are available to public entities such as municipalities, counties, and special-purpose districts, as well as to non-profit corporations and tribal governments. Applicants must have the legal authority to borrow and repay loans, to pledge security for loans, and to construct, operate, and maintain the facilities. They must also be financially sound and able to organize and manage the facilities effectively.

Community Facilities FY 2003

(million dollars)

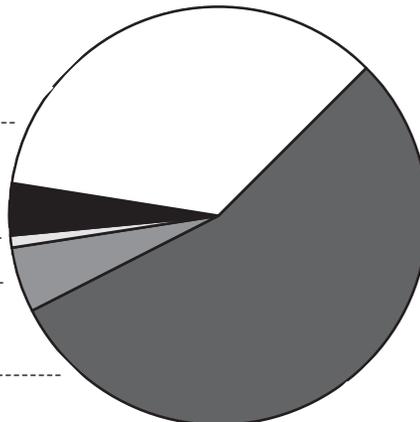
Guaranteed Loans \$161.2

Grants \$18.5

Tribal College Continuing Grants \$4.3

Economic Impact Initiative Grants \$23.3

Direct Loans \$253.3



Up to 90 percent of a Community Facilities loan can be guaranteed for rural communities that otherwise could not obtain a loan. In fiscal year 2003, the average loan guarantee was \$1.6 million, with a range from \$55,000 to \$22.5 million.

CF Grant Program

Rural Development awarded \$18.5 million in Community Facility grants for 556 projects during FY 2003. Priority for these funds was given to special initiative areas to support Native American community development, childcare facilities linked with the welfare-to-work program, federally designated tribes, and Empowerment Zones and Enterprise Communities (EZ/EC).

The average Community Facility grant was \$30,435 in FY 2003. In most cases, funding was part of an overall financial package that was leveraged with other contributions, enabling Rural Development to stretch the grant funds to reach many more rural communities. Rural Development awarded \$4.3 million in 26 Tribal College Grants.



An eyesore in St. Johnsbury, Vermont, becomes a desirable and safe apartment complex after Rural Development financed a \$1 million renovation.

Success Stories

Turner Family Moves to Child-Friendly Area

Andrew and Celeste Rines lived in a small apartment in a congested area of Turner, Maine. Since the only place their children were able to play was the sidewalk in front of their building, their hearing-impaired child could not play outside with the other children without close adult supervision because of safety issues.

The Rineses wanted a home of their own in a secure and healthy environment for their children. They contacted the local Rural Development office after they heard about an outreach program that office conducted. The Rural Development staff helped the Rineses get a Section 502 Single Family Housing loan.

Their new home is in a quiet rural area, free from traffic, which has given their hearing-impaired child a feeling of safety and has allowed him to spend more time with others.

“Words cannot express our gratitude,” they wrote in a thank-you note to the Rural Development staff.

Rural Development Rehab Multi-Family Housing

The Moose River Apartments, a 36-unit complex in St. Johnsbury, Vt., was in need of substantial rehabilitation and proper management. The project, built in 1972, had no on-site manager. Tenants were beginning to consider it a less-than-desirable place to live.

“When I moved here, the neighbors were always fighting, there was garbage everywhere, and the police were always here,” said Kelly Gibson, a Moose River tenant. “My kids were embarrassed to invite friends over.”

Things began to change when Gilman Housing Trust and Housing Vermont - two non-profit agencies that work to get affordable, quality homes for Vermonters - bought the property. Rural Development provided a \$1 million Section 515 Rural Rental Housing loan and 28 units of rental assistance.

Rural Development and the new owners reduced the project’s density, creating roomier apartments. They also corrected design problems and added safety features.



Mutual Self-Help Housing homes being built in Hollywood, South Carolina.

Now, there are 28 safe, attractive, and affordable apartments for the residents of the area, which was designated a Rural Economic Action Partnership zone because of its high poverty and unemployment rates.

In addition to Rural Development, funding partners for this venture included the Federal Home Loan Bank of Boston, Vermont Housing and Conservation Board, Passumpsic Savings Bank, Community National Bank, Vermont Community Loan Fund, Vermont Housing Finance Agency, and Neighborhood Reinvestment Corporation.

“Hollywood Stars” Build Their Own Homes

The self-proclaimed “Hollywood Stars” - six low-income, single mothers and their families - worked together to become homeowners in Hollywood, South Carolina.

As participants in Rural Development’s Mutual Self-Help Housing program, the women provided a substantial portion of the labor to build their homes. This “sweat equity” contribution reduced the purchase price.

The “Hollywood Stars” were guided by a construction supervisor with assistance from the United Methodist Relief Center in Mount Pleasant, South Carolina. Rural Development gave United Methodist a \$250,000 technical assistance grant to operate the program. It was



Sheila Owens, a recipient of a Section 504 loan and grant to repair her home.

the first Rural Development Mutual Self-Help Housing grant in South Carolina.

The women dug foundations, attached shingles to roofs and did a variety of other tasks while they worked together on the 6 houses. Teams from AmeriCorps, the U.S. Air Force, and many other volunteers helped build the homes, which were completed in October 2003.

“I just love my house,” said Margaret Hamilton, one of the six new homeowners.

Rural Development, the U.S. Department of Housing and Urban Development, the South Carolina State Housing Finance and Development Authority, and the Charleston County Grants Administration worked together to provide affordable financing for these homes.

Old Neighborhood Gets New Start

Town officials in Easton, Maryland, wanted to tear down Graham’s Alley, a crime-ridden row of deteriorated, abandoned and substandard housing, and transform it into a community of a dozen new homes to give the area a new start.

Graham’s Alley was selected for State and Federal funding in 1999 as part of Maryland’s HotSpot Homeownership Initiative. Rural Development provid-



(above) A new Section 502 home in Graham's Park, an Easton, Maryland, community revitalized by Rural Development.

(right) Ella McDowell on the deck of her new home in Easton, Maryland.



ed 11 homeowners with low-interest mortgages ranging from \$98,500 to \$108,500 through the Single Family Housing Direct Loan Program. Each home has a front porch, white fence, a half-hidden patio and brick sidewalks. A dedication ceremony was held in June 2003.

One of the new homeowners, Ella McDowell, said her dream of homeownership came true Dec. 21, 2003, the day she moved in. McDowell, an Easton resident since 1990, said it was a hectic time of year to move, just prior to the holidays, but was well worth it.

"The best part of my beautiful home is that there is a washer and dryer in it," McDowell said.

To symbolize the area's rebirth, the community has been renamed Graham's Park, and Graham's Alley has been renamed Kelley Gibson Street. Gibson is a local basketball star and player in the WNBA.

The project is another important step toward President Bush's goal of increasing homeownership rates among minorities. All of the new Graham's Park residents are members of minority groups.

Graham's Park was revitalized through a public-private partnership including Rural Development, the Easton Housing Authority, the Maryland Department of Housing and Community Development, the Federal Home Loan Bank of Atlanta, the U.S. Department of

Housing and Urban Development, Corbin Real Estate, Talbot Bank, and St. Michael's Bank.

Rural Development Loan Modernizes Home

Ollie Wilson, a 75-year-old widow, never had enough money to add an indoor bathroom to her small, one-bedroom home. She had to make daily treks to her outhouse - in good weather and bad.

Rural Development Specialist Lori McCoy helped Wilson apply for a Single Family Housing Section 504 home repair grant. However, upon performing an inspection of Wilson's home, McCoy concluded that the dwelling would not qualify for assistance unless a bathroom was added. Doing so, however, dictated additional work, including installation of a septic system and connection to the public water service - repairs that pushed the cost of the proposed improvements to \$17,300, well beyond the \$7,500 maximum grant award that Wilson could receive.

McCoy was determined to help improve Wilson's quality of life. She contacted the Clermont County General Health District to solicit additional assistance. Wilson qualified for a \$9,800 county grant to fund the installation of a septic system. County representatives expedited Wilson's application because of her critical need and prioritized her funding. Wilson combined the county grant with her Rural Development grant to fund the interior improvements.

Wilson said all she initially wanted was to connect to the public water system. Now she has a new indoor bathroom as well. "I just can't believe my good fortune," Wilson said, adding that she is glad she no longer makes those daily outhouse treks.

Eunice, LA, Man Celebrates Independence

Nineteen-year-old Casey Guidry was ready to live an independent life away from his parents. However, there were several things holding him back. His income was very low, he could not qualify for a loan of a substantial amount - and he is blind. With the help of Rural Development's Section 502 Single Family Housing Program, he was able not only to purchase a home, but also to include repairs and closing costs in the loan.

Jeanne Vidrine, Rural Development's Community Development Manager for St. Landry Parish, received

Casey Guidry (left) and Single Family Housing Specialist Jeanne Vidrine in front of Guidry's new Section 502 home.

a call from Guidry in July 2002. He told her he had found a small home in excellent condition across the street from his father's home. Because of his disability, Guidry felt this was an ideal situation. It would allow him to live on his own but still have family nearby in case he needed assistance. Guidry's loan closed in November 2002.

"One can only imagine the joy I felt when I found out that I would have the opportunity to own my own home," Guidry said. "For anyone who believes that because you are handicapped, you should not pursue your dreams, I tell you, you never know until you put your dreams to the test."

From an Unheated School Bus to a Home

After losing his job in Minnesota, Tim Zorn, his wife, Shana, and their family relocated to Kansas.

The Zorns' financial condition eventually reached the point where they could no longer afford the monthly payments on the family's mobile home. They sold it and turned an unheated, converted school bus parked in a campground into their temporary home. That





The unheated bus in which the Zorns lived before moving into their home (right) financed by Rural Development and a local bank. (Far right) Tim and Shana Zorn and their two children.

“temporary” bus would be their home for the next 5 months.

As winter approached, the Zorns began looking for a more adequate home. Since they had little or no savings and a limited income, they thought qualifying for a home loan was impossible.

It wasn't. The Zorns received a Rural Development Section 502 Single Family Housing direct loan with additional leveraged funding from the Priority Bank of Arkansas. Leveraging a loan with private lenders allows Rural Development to stretch government funding to reach more families. Through the efforts of the Rural Development staff in El Dorado, Kansas, the Zorns were able to purchase a house in Park City. They moved in shortly before Christmas 2002. “It is truly a miracle that we now have a home of our own,” the Zorns said.

Historic Hotel Converted to Senior Apartments

When officials in Junction City, Kansas, were seeking ways to revitalize their community, they found the perfect starting point right in the middle of downtown: the historic Bartell Hotel.

Over the years, the neglected, 125-year-old building had fallen gradually into disrepair. Although the main



An historic Junction City, Kansas, hotel converted into senior housing.

level had been remodeled several times, the top two floors had remained empty for more than 25 years.

Rural Development provided a \$1 million Section 515 Rural Rental Housing loan plus \$360,000 in annual Rental Assistance to convert the property into Bartell House Senior Residences, a multifamily complex of apartments for low- and moderate-income seniors. The Rural Development contribution was used as leverage to secure \$2.8 million in private and state funding for the project. The additional financing consists of public- and private-sector investment and tax credits.

When completed, the project will have 32 senior housing units. It is expected to provide a significant economic stimulus for Junction City. Re-establishing quality housing opportunities within or adjacent to downtown is a key component of Junction City's economic revitalization, local officials say.

Joining Rural Development in this venture are Homestead Affordable Housing and the Junction City-Geary County Economic Development Commission. Partners include the City of Junction City, The Federal Home Loan Bank of Topeka, the State of Kansas, and Homestead Affordable Housing, Inc.

Local Ministry Distributes Aid to the Poor

We Care Ministries, Inc. has provided clothing, food and other assistance to needy residents of Martin, Tennessee, for more than 30 years. It started off in the basement of the Methodist Church and later moved to the old Sears building. However, even in the larger structure, it did not have enough room to accommodate a seemingly endless flow of requests for aid. In a 5-year period, the number of families seeking aid from We Care increased more than fivefold, from 400 in 1988 to 2,152 in 2003. Six out of 10 families who went to We Care for financial aid assistance in 2003 had never been to the ministry for assistance before.



(left) Three Martin area residents with items from We Care Ministries, Inc. (center) A food pantry operated by We Care. (right) Director, Betty Baker.

Homeowner Gets New Doors, Windows, Other Repairs

"I only get one monthly check and you can only stretch it so far," says Katie Gilbert of Bloomfield, Kentucky.

Gilbert sought assistance from the USDA Rural Development office in Bardstown to help finance numerous repairs to her home. It needed a furnace, windows, doors, siding, gutters, back steps, and a railing.

Rural Development combined a Single Family Housing Section 504 grant with a 1 percent interest fixed-rate loan to fund the repairs to Gilbert's home. Numerous health and safety hazards were removed from Gilbert's house as a result.

Her troubles regarding her home were not over, however. Months later, Gilbert discovered that her roof

In December 2002, the ministry's director met with Rural Development and 1st State Bank representatives to discuss purchasing a vacant building owned by Fred's, Inc., also in Martin. In May 2003, Rural Development made We Care a \$185,000 Community Facilities loan.

We Care received so many donations after the loan closed that the organization made an extra payment on Oct. 3, 2003, in the amount of \$30,000.

The ministry's new building has sparked additional interest among members of the community and area churches and has enabled We Care to provide better service to the needy.

Rural Development's support for We Care Ministries is an example of the many ways in which Rural Development is partnering with the faith-based community to aid people in rural areas.



Katie Gilbert, Bloomfield, Kentucky, is one of more than 6,000 people who received Rural Development grants to repair their homes.



Connie Flores' home was built through a program to help troubled youth and low-income families.

needed to be replaced. She contacted her insurance company and learned that she could not file a claim.

Gilbert applied for additional assistance from Rural Development, but it could not fund the entire cost of the roof repairs since the cost of the new roof plus Gilbert's previous grant exceeded the lifetime grant limit of \$7,500.

Fortunately, for Gilbert and other homeowners needing assistance, Rural Development and Kentucky Housing Corporation have formed a partnership known as "Houseworks" through which the cost of certain repairs is shared.

Gilbert obtained approval for grants from both agencies, and her contractor replaced her roof. "If it wasn't for Rural Development, I don't know what I would have done," Gilbert said.

A New Beginning in Wisconsin

Homeownership was a far-flung daydream for Conception (Connie) Flores until she was teamed with Rural Development. Flores migrated to Waushara County, Wisconsin, from Mexico more than 15 years ago.

Upon her arrival in Wisconsin, Flores found work picking cucumbers and peppers. She paid another migrant mother \$50 per week to watch her children while she worked in the fields. Flores soon became

frustrated with the poor childcare her children were receiving and began caring for them herself as well as for others. She developed a reputation as an excellent childcare provider when word of her care spread.

Flores ran her childcare center from her home: a drafty trailer with glass-slatted windows and high utility bills. Although she had no significant debt and her credit was good, she was concerned that her low income and small amount saved for a down payment would prevent her from being able to buy a home.

USDA Rural Development staff at the Stevens Point local office secured a Single Family Housing Section 502 Direct Loan for Flores. She found a home she wanted to purchase from a local non-profit agency, CAP Services, that was built through the agency's Fresh Start Program, a youth intervention program where participants build new homes that are sold to low-income families.

Flores closed on her new home September 4, 2003. "Connie's transaction has truly inspired me and has helped reinforce my attitude to never give up," said Linda Freudenthal, a Rural Development employee. "If everyone who helped could have seen the tears of joy Connie shed at the open house celebrating her purchase, they would have felt as I did – extremely rewarded. Connie and I want to personally thank every person who played a role, big or small, in this wonderful story."



A row of new homes financed by Rural Development in the Easton, Maryland, community of Graham's Park.

Rural Development Community Facilities Loan Funds Medical Care Center

Although breast cancer is the second most common type of cancer among U.S. women, 60% of women age 40 and older in Plymouth County, Massachusetts, had not been screened for the disease before November 2003.

That is not uncommon in rural areas such as Plymouth County, about 50 miles southeast of Boston, which have difficulty accessing health care that is of the same caliber as that available in urban areas.

USDA Rural Development awarded a \$2,185,000 Community Facilities loan to Plymouth's Medical Diagnostic Healthcare Corporation to enable the non-profit organization to buy a two-story, handicapped-accessible office building. The new facility offers a technologically advanced breast cancer detection system designed to improve mammogram image quality, reduce procedure time and enhance patient comfort. The center has also developed an innovative Wellness Program that offers free counseling and case management to patients diagnosed with breast cancer.

Through its Community and Business Education Program, the center will reach out to communities on

issues ranging from the importance of early cancer detection to stress management. The complex, located in Norwell, is the first, state-of-the-art digital mammography and wellness center south of Boston.

Breast cancer survivor Kathryn Gosselin said during the ribbon-cutting ceremony that she was very optimistic about the facility's opening. "I'm here as evidence that this is really a good thing," she said.

Historic Lyles Station School Reopens

Lyles Station, Indiana's last remaining African-American settlement, was founded by freed slaves in the 1800s. By 1849, Lyles Station in Gibson County was a thriving African-American farm community. At its peak, it had 55 houses, an elementary school, two churches, two general stores, and a lumber mill.

The community was nearly destroyed by heavy flooding in 1912 and began a slow decline, a situation the remaining residents – several of whom are descendants of the original settlers – were determined to reverse. Those residents and others interested in the community's unique history wanted to preserve the historic Lyles Station School and use it as a "heritage classroom" and community center.

A preservation group working on the school project raised \$1.1 million to restore the school, including nearly \$800,000 from Rural Development's Community Facilities program. The historic schoolhouse is available for students to visit and spend time learning about school classes in 1919 and the history of this African-American settlement.

As a heritage school, Lyles Station School is available for area students to visit and spend a day in an old-fashioned classroom. Visitors can watch the classes on monitors without interrupting the students.

For decades, the community and its historic school prepared African-American students to become politicians, educators, doctors, lawyers, business people, and active members of their communities. Indiana's First Lady, Judy O'Bannon, visited the schoolhouse in 2002 prior to its restoration and dedicated a state historical marker at the site. "Freedom has a price, but freedom also has a purpose," she said. "We here are in a place that shows the purpose of freedom. The people who came here did so because they were escaping the awful life of slavery."

The Joy of Homeownership

Many Alaskans need very low interest rates to be able to buy a house because of the state's exceptionally high housing costs.

Ann Shirnberg found she qualified for a new house on Alaska's Kenai Peninsula. By working with the contractor and Rural Development, she received a 90 percent Single Family Housing Section 502 guaranteed loan with the Alaska USA Federal Credit Union. Her 30-year, fixed-rate mortgage has a historic low 3.25 percent interest rate.

Shirnberg now lives in an attractive, new, "Alaskan style" A-frame home in the Zephyr Hills subdivision. "I am a first-time home buyer, and this is my dream home," she said. "It's a dream come true. I was pleased with the mortgage people and the people at USDA Rural Development. It's such a joy to own, and not to rent."

Moving for the Love of a Child

Jeff and Julie Juarie's son needed to attend the Minnesota State Academy for the Blind, which was more than 3 hours away from Brainerd, where the Juaries owned a home financed through Rural Development's Single Family Housing Section 502 direct loan program. Since they wanted their son to be able to live at home while he attended the Academy, they sold their home in Brainerd and moved to Owatonna, 19 miles from the Academy.

12,379 families received RD direct loans in 2003 to buy their own homes, like this one in Brainerd, Minnesota.



A home on Alaska's Kenai Peninsula financed by a Single Family Housing Section 502 guaranteed loan.

The Juaries rented an apartment financed through Rural Development's Multi-Family Housing Section 515 program while they sought employment and established themselves in the new area. After living in Owatonna for 10 months, the family was approved for a Section 502 Single Family Housing direct loan and bought a house. They moved in July 30, 2003.

With Rural Development's help, the Juaries can continue to be active in their son's education and provide the structure and loving support he needs.

New Program Provides a Comfortable Ranch Home

North Pole, Alaska, resident Antonia Fandycz wanted to move to a new home after many years in HUD Section 8-assisted rental housing. However, she faced many health and financial challenges. Back and spine ailments made it impossible for her to work a 40-hour week to earn the needed income.

Four years ago, HUD began allowing Section 8 vouchers to be used for home purchases. Fandycz learned of the new rule and of Homestart Savings, a new home ownership pilot program sponsored by the Alaska Housing Finance Corporation (AHFC) for Section 8 recipients with physical disabilities. She qualified, raised the required down payment and closing costs with the help of USDA Rural Development, and became the first Section 8 recipient in Alaska to buy a home.

USDA Rural Development provided low-interest financing for 80 percent of the loan. The rest of the



(top) The home of Antonia Fandycz, who became the first Section 8 recipient in Alaska to purchase a home under that program financed through Rural Development. (below) North Pole, Alaska, resident Antonia Fandycz and Wes Weir, director of the state's Public Housing Division.

loan amount of \$5,000 came from AHFC. Northern Schools Federal Credit Union provided \$25,410.

Now, Fandycz lives in her new, comfortable ranch-style home. She no longer has to climb stairs to do chores. Not only does she have the pride of homeownership, she has achieved a new level of self-sufficiency in her new home.

AHFC is working with USDA Rural Development on several additional loans under the pilot program.

Self-Help Housing Builds a Neighborhood

by Sharon Sullivan (*Edited. Reprinted with permission from the Grand Junction Free Press*)

Eleven Colorado families built their own and one another's houses, and in the process, a neighborhood.

The families went to a construction site on a cold sunny day in January 2003 to learn how to use power tools safely. That morning, they built sawhorses. In the afternoon, they began their first day working on their houses. The foundations, framing, electrical wiring, and plumbing were done by professionals. The homebuyers did the rest, led by construction supervisors. They earned "sweat equity" by working 35 hours a week for approximately 6 months.

The families were participating in USDA Rural Development's Mutual Self-Help Housing program, which provides low-interest loans of 1 to 6 percent to qualified people willing to commit 6 months – in lieu of a down payment – to the construction of their home.

The program was led by Housing Resources of Western Colorado, a nonprofit organization that provides energy-efficient, affordable housing. Five of the staff at Housing Resources built their own homes through Self-Help Housing before coming to work for the organization.

Tina Felt, 45, a single mother of two teenagers, built her house through Self-Help Housing in 1999. She is now the program's accounting administrator. "This program is so awesome," Felt said. "They're quality homes. They're built on stem wall foundations instead of a slab. They're four-star energy rated homes."

Rita Johnson, Self-Help Family Coordinator, provided credit counseling and homebuyer education for the participants. "We need affordable housing desperately. We do not have enough," she said.

"We're building a community," Johnson added. "By the time you move in, everybody knows everybody else."

One hundred and sixty-six self-help homes have been built in Colorado since the program started in 1995.

Teresa Madrid, a single 20-year-old who works full-time, gained her 35 hours a week of sweat equity with



Dawson and Amy Metzger, participants in USDA's Mutual Self-Help Housing program, lower the cost of their home by doing much of the work themselves, guided by experienced supervisors.

the help of her 19-year-old sister, mother, and boyfriend. "Most of my life I've grown up in an apartment. I'm excited to be picking out my carpet colors and counters," she said.

Sandpoint Charter School, Inc.

Soon after the Sandpoint Charter School opened in 2000, it quickly earned a good reputation. It just as quickly outgrew its existing facilities.

In search of more space, school leaders decided to purchase and remodel a vacant 28,800-square-foot commercial building in Sandpoint. Funding for the project was made possible by a \$900,000 Panhandle State Bank loan guaranteed by USDA Rural Development's Community Facilities program and a \$650,000 Community Facilities direct loan. The school provided \$300,000 and donated some of the labor for the project.

Students and staff are elated with their new school. The spacious new building and the improved computer lab equipment make the school one of the best in the area. It is very popular in the community and has a great working relationship with the school district. Sandpoint serves students in grades 7 through 9.

The Idaho Legislature created a new chapter in the Idaho code in 1998 that authorized charter schools. Charter schools in Idaho are non-profit, publicly funded, and non-sectarian. They are operated independently within existing school districts.

Safe New Dormitories for Mistreated Children

St. Joseph's Children's Home, an aging four-story facility begun in 1930, had design concerns ranging from doors that swing inward and would allow children to barricade themselves inside, to a lack of barriers to prevent children from jumping from upper floors, to large openings in the ceilings that would allow children to disappear entirely. The facility also needed additional space.

Rural Development provided a \$1.7 million Community Facilities guaranteed loan and a \$1.5 million Community Facilities direct loan to build safe, new dormitory-style housing for the children and remodel the original building's upper floors to provide for administrative needs and apartments for visiting families.

Special televisions have been installed in two counseling rooms at St. Joseph's so families may participate remotely in counseling sessions with their children and not have to travel long distances from their home to the facility. Parents who want to participate in these sessions by remote can do so by going to the Department of Family Affairs office in their town.

The administrators and staff at the newly remodeled St. Joseph's Children's Home say the facility now offers all of the ingredients necessary to influence young lives and make a difference. Rural Development in Wyoming is proud to be part of the formula for success in these children's lives.

A classroom in Sandpoint Charter School financed through a Community Facilities direct loan.





Katherine Valdez in the Brownwood, Texas, home she purchased through Rural Development's Single Family Housing 502 loan program.

Request for Repairs Leads to New Home

Katherine Valdez, 81, applied for a Rural Development Single Family Housing Section 504 loan to make badly needed repairs to the home she shared in Brownwood, Texas, with her 36-year-old daughter, who has Down Syndrome.

However, upon inspecting her home, the community development specialists from the local Rural Development office told Valdez that her house was beyond repair. The back of the house was completely on the ground, the plumbing had been run through the attic, and the electrical wiring was shorting out and dangerous. The City of Brownwood was threatening to condemn the property.

The Rural Development specialists arranged for a \$45,800 Single Family Housing Section 502 loan for Valdez to buy an existing house that needed some work done to it. These repairs have since been completed, the house has passed inspection, and Valdez has a 3-bedroom, 1-bathroom home for herself and her daughter.

This past winter, Valdez said she was very happy to be warm and dry for the first time in many years and did not miss her old house at all. She said she is very proud of her new home, and her daughter is thrilled with her room.

AFTEC Palisade Pals Home for Adolescent Girls

Adolescent girls in Sanpete County, Utah, had few options to help them re-direct their lives when they were brought into juvenile court for minor offenses. The citizens of Manti, Utah, recognized this as a challenge they could help overcome.

In an effort to raise funding for a home for the girls, the citizens turned to USDA Rural Development, which provided a \$500,000 Community Facilities loan. A number of local citizens put up \$5,000 certificates of deposit as collateral, and this enabled Palisade Pals, a private non-profit organization, to take out a \$36,000 loan that provided part of the required local matching funds. Manti City contributed \$16,000 worth of piping and materials for the water and sewer connections.

The Palisade Pals Home for Adolescent Girls in Manti, Utah, financed in part through a \$500,000 Community Facilities loan.



On May 30, 2003, the leaders of Manti, Utah, dedicated and opened the Adolescent Female Treatment and Evaluation Center (AFTEC), which can house up to 16 girls ages 13 to 17. "AFTEC will help young women who need some structure in their lives and need to develop life skills," said Deputy Rick Howe, the primary founder. The facility is licensed to take local girls who are in state custody and private-pay clients from outside the Sanpete area.

The AFTEC program is a 6- to 9-month comprehensive education, evaluation, behavior modification, and treatment regimen in a semi-secure environment. The girls living at AFTEC have the opportunity to participate in activities such as growing a garden and taking care of horses and other animals. Some girls in youth corrections custody are required to do community service. The girls can earn service hours by working with children with disabilities at Palisade Pals camps.

Chama Valley Child Care Center Expands

El Centro De Los Ninos, an early childhood education center in New Mexico's Rio Arriba County, serves an area with one of the highest unemployment rates in the state. The facility desperately needed a larger building because it was at full capacity with 32 children – 30 percent of all young children up to age 5 in the Chama Valley. This left a critical need for child care in Rio Arriba County.

In order to expand, El Centro De Los Ninos came to Rural Development for help completing a 16 x 36 foot modular unit and other infrastructure to provide child security and teacher workspace. Rural Development provided \$75,185 in funding through the Community Facilities program, including an \$18,000 Economic Impact Initiatives Grant, and \$57,185 in three other Community Facilities grants. Now the center has adequate facilities to prepare young children for school.

The biggest impact El Centro De Los Ninos has had for the community is that families can work outside the home. Without day care, many families cannot work because they have nowhere to leave their children. Most parents in Rio Arriba County must commute as far as 50 miles each way. The center provides not only the necessary day care, but also the peace of mind parents need when leaving their children all day.

The center offers parenting support in addition to early childhood education. Caretakers in the infant room serve as models to show parents how to interact with



Providing funding for day care centers (top) such as this one, El Centro De Los Ninos, in Rio Arriba County, New Mexico, is one of the many ways the Community Facilities program helps low-income rural residents gain access to essential community services and become financially self sufficient.

(bottom) A home under construction in the Mutual Self-Help Housing program.

their children in a positive way. The parents have learned how to better relate and become involved in the lives of their children at this earliest educational stage.

New Medical Equipment Brings A Kulo From Kosrae

The lack of essential and basic medical equipment in the Kosrae State Hospital has critically affected the provision of direct medical services to rural communities throughout the Island of Kosrae, Micronesia. Residents were not receiving adequate medical care locally.



Grants and loans through Rural Development's Community Facilities program paid for this equipment at Kosrae State Hospital in Micronesia.

Because Kosrae's unemployment rate is high – 19.5 percent – the State government qualified for and received a Rural Development Community Facilities Economic Impact Initiative Grant of \$71,400. It also was awarded a \$430,800 Community Facilities Direct Loan. The money was used to buy medical equipment for the State hospital.

Rural Development's assistance will ensure the availability of the much-needed equipment in the hospital, Health Services Director Arthy Nena said. "Our hospital was in dire need of the delivery table, ultrasound machine, and x-ray equipment in order to provide quality medical care services to the people. *Kulo* and thank you, USDA Rural Development," Nena said. "Kulo" is Kosraean, meaning "thank you."

A New Home on the Crow Reservation

Brandon and Jana Little Owl had never owned a home and had been renting an apartment outside the tribal land of Crow Agency. They wanted to find a home in Crow Agency so Jana Little Owl, who has diabetes, would be closer to the tribal medical facilities. They left their apartment in Hardin, Montana, and moved in with family in Crow Agency to be closer to the hospital and to save enough money for closing costs to purchase their own home.

Rural Development counseled the Little Owls on credit issues, family budgeting, and land issues involved with lands on the reservation. They chose a deeded lot in Crow Agency. Rural Development helped them obtain a loan, building certifications and permits, and develop house plans and specifications so they could afford to purchase a lot and have a Single Family Housing Section 502 home built. Now they own their own home in Crow Agency close to family and the needed medical facilities.

The Little Owls hope that their work with Rural Development will lead to more homeownership on the Crow Reservation.



Brandon and Jana Little Owl's home on the Crow Agency tribal land in Montana.

New Housing for Native Americans

USDA Rural Development has helped many Native Americans throughout Arizona. In addition to financing the rural utilities serving the reservations and businesses that offer services on or near them, RD has improved the availability of decent, safe, comfortable housing for Native Americans. A combination of Single Family Housing Section 504 loans and grants, a few Section 502 loans, as well as Multi-Family Housing Section 538 loan guarantees and Multi-Family Housing Section 515 direct loans, has significantly increased Native Americans' access to housing and helped individuals refurbish and renovate their homes to enhance safety or improve access for residents with disabilities.

Rural Development played a key role in financing the construction of three housing developments for the White Mountain Apaches, providing \$1 million in loans. The first property, the 22-unit Apache Ridge, is a very successful rent-subsidized multi-family community with a sizeable waiting list of prospective tenants. Residents moved into the second, nearly identical, community, Mustang Ridge, in May. All units in Mustang Ridge will be eligible for rental assistance.

Construction began in June on a third community, Apache Ridge II. After it is completed, the developers are planning a community for seniors.

This apartment complex is one of three housing developments financed by USDA Rural Development for the White Mountain Apaches in Arizona.



The White Mountain Apaches celebrate the opening of a housing complex financed by Rural Development.

Awards

Multi-Family Housing National Site Managers of the Year

Site managers play a vital role in ensuring that tenants have a safe and comfortable environment in which to live. Rural Development is pleased to announce the recipients of the 2003 Multi-Family Housing National Site Managers of the Year award.

The Manager of the Year selections were made based upon tenant satisfaction with the manager, the property's curb appeal, accurate and complete recordkeeping with no incidents of noncompliance, and actions of the manager consistently above and beyond what is required.

Recipients of the Manager of the Year Awards are: (from left to right) Yanick Allan, Dean Lamb and Robert Goldsmith.

The winners were selected from 34 nominations representing 20 states. Awards were presented in June at the annual luncheon hosted by the Council for Affordable and Rural Housing.

The awardees were selected by a panel from the Council for Affordable and Rural Housing, Housing Assistance Council, National Affordable Housing Management Association, and representatives from the Civil Rights Staff and Multi-Family Housing staff from Rural Development.

Awards are presented in each of three categories: elderly, family, and farm labor housing. The first two categories are for managers of Section 515 Rural Rental Housing. The third category is for Section 514/516 Farm Labor Housing.

Following are the winners:

Robert Goldsmith, Elderly Site Manager of the Year, Arbor View Estates; Spring Arbor, Michigan. Goldsmith has managed Arbor View's 96 units for 25 years. In addition to Goldsmith's oversight, one of the keys to the development's success is that Arbor View has had the



same owner since it was built. State Rep. Clark Bisbee says Goldsmith's work is the standard by which other managers should be judged. "Arbor View is a facility within my district of which I am very proud," he said. The state uses the development as a benchmark against which to compare other senior housing complexes in Michigan, Bisbee said. Arbor View has a woodworking shop for residents, a community room with a library, and a one-acre garden where tenants can plant vegetables and flowers. The project was completely rehabilitated in January 2004.

Dean Lamb, Family Site Manager of the Year, Peach Village, Peach Lane, Laurel Village, Maple Lane; Wadley, Georgia. Lamb, who has more than 10 years of management experience, always makes an extra effort to do whatever she can to help residents of the four complexes she manages. She works with numerous community organizations to inform residents of programs and services for which they may be eligible, such as food stamps and Meals on Wheels. Lamb is active with her husband in the St. John's Methodist Church and enjoys cooking and gardening.

Yanick Allan, Farm Labor Housing Site Manager of the Year, Metro Dade Community; Florida City, Florida. Allan manages a 66-unit farm labor complex and provides assistance to the Everglades Community Association to complete certification and re-certification applications for 382 migrant households. Allan has won considerable praise on many levels. Since taking over as manager of the complex in 1996, she has considerably improved its curb appeal and has increased the number of Haitian-American tenants by communicating effectively with this segment of the farmworker population. Her multilingual skills have been invaluable.

Supporting eGovernment

Rural Development continues its commitment to supporting USDA's eGovernment strategies by transforming our business processes to become more electronically accessible and citizen-centered. To further this goal, Rural Development is actively participating in 19 of the 25 eGovernment initiatives. These activities are in direct support of the President's Management Agenda, which highlights eGovernment as one of the Bush administration's top 5 priorities for Federal agencies.

The Freedom to e-file Act and the Government Paperwork Elimination Act (GPEA), among other legislation, mandate that USDA customers have the

option to submit information, transact business, and maintain resources electronically, where feasible.

In October 2003, the Service Center Agencies launched USDA's eAuthentication initiative, which aims to provide a single, centralized service for Web-based authentication. This service provides for the validation of identification credentials before USDA customers and employees are allowed access to USDA Web-based systems.

USDA is setting the Federal Government's standard for identifying all of its online customers. Identification will ensure that users who threaten the security of USDA e-Government services by participating in theft of funds, research or market data, personal (private) information; in denial of service attacks; or any other potential threats, will be prevented from accessing secure applications.

The agency Tactical Plan provides data concerning the current status and planned milestones for all eGovernment efforts, including more detailed information concerning Rural Development's support of enterprise-wide and Presidential initiatives.

In the years to come, Rural Housing will be working to expand opportunities to serve rural residents and strengthen rural communities.

Rural Development is actively participating in 19 of the 25 eGovernment initiatives in direct support of the President's Management Agenda.

State-by-State Allocation of Rural Housing Program Funding

State	All Programs	Section 502 Single Family Direct Loans (\$)			Section 502 Single Family Guaranteed Loans (\$)		
	Total 2003	2001 Actual	2002 Actual	2003 Actual	2001 Actual	2002 Actual	2003 Actual
Alabama	90,409,394	24,402,230	23,354,430	20,845,140	36,428,540	44,422,480	56,222,260
Alaska	26,592,723	6,476,400	3,252,440	5,411,420	24,307,410	17,914,170	27,856,380
Arizona	52,930,300	18,948,580	18,587,270	16,596,940	25,613,110	17,037,730	12,969,520
Arkansas	129,968,470	23,519,380	22,313,570	20,309,590	65,243,100	73,554,290	105,576,000
California	196,965,523	83,581,460	103,669,580	81,282,430	8,619,080	13,699,060	28,443,350
Colorado	79,115,765	15,532,260	18,990,440	19,681,750	35,831,090	33,809,010	40,596,870
Connecticut	25,078,851	5,031,270	4,189,490	3,776,060	15,386,270	15,797,800	17,172,010
Delaware	28,941,980	4,354,310	4,704,580	4,650,480	4,892,280	6,932,180	11,656,100
Florida	223,286,308	34,170,580	43,431,750	36,912,320	104,830,240	122,242,940	145,319,330
Georgia	128,881,751	31,472,320	28,976,830	29,276,870	61,340,540	54,893,120	52,721,470
Hawaii	33,882,103	11,743,150	10,535,460	9,470,550	16,722,350	18,369,320	24,548,620
Idaho	65,216,664	18,635,630	18,099,140	20,201,470	30,759,460	31,207,070	34,290,940
Illinois	163,021,548	25,466,540	25,535,730	25,885,900	110,667,170	105,930,510	163,996,830
Indiana	108,959,406	27,723,090	30,502,240	30,608,620	54,507,850	45,039,860	53,534,730
Iowa	86,150,217	16,684,410	16,178,130	15,886,740	39,758,000	47,888,730	67,824,740
Kansas	68,377,994	15,160,600	15,837,810	15,995,130	33,356,870	33,904,130	45,060,730
Kentucky	216,480,151	31,114,650	28,294,840	28,191,710	135,186,650	158,551,200	182,318,000
Louisiana	113,268,694	23,798,440	23,438,060	23,967,580	42,418,150	56,407,450	88,443,660
Maine	85,976,507	16,875,860	14,118,830	15,410,100	39,301,500	35,294,300	38,119,910
Maryland	95,961,894	13,748,390	14,749,170	12,159,820	64,645,190	65,124,710	70,783,120
Massachusetts	19,151,897	9,200,050	7,085,550	10,640,170	7,400,900	4,402,110	3,186,830
Michigan	239,642,649	32,204,760	29,213,670	31,756,490	147,310,500	162,610,890	231,222,520
Minnesota	185,204,378	18,178,350	14,570,220	14,577,170	129,287,130	130,717,530	166,350,320
Mississippi	132,750,359	26,501,873	24,062,240	21,252,610	34,008,240	44,444,920	56,883,310
Missouri	126,747,581	24,598,370	22,611,260	24,938,920	75,121,060	75,471,460	96,194,460
Montana	88,037,368	11,641,350	9,857,480	8,529,380	50,856,300	48,453,220	66,052,860
Nebraska	63,579,322	9,028,890	7,841,230	7,697,060	29,014,390	29,547,110	38,104,570
Nevada	11,734,961	3,084,770	2,841,280	5,236,190	6,639,370	3,242,770	3,723,690
New Hampshire	32,740,870	7,184,490	7,582,870	10,489,990	10,784,080	9,841,790	14,842,720
New Jersey	27,889,294	8,439,930	10,111,590	10,512,820	7,320,990	4,998,550	4,072,340
New Mexico	61,010,155	11,878,610	10,384,760	8,957,350	21,225,570	24,134,730	19,678,840
New York	64,668,574	25,848,520	19,253,140	25,031,050	16,174,390	14,945,740	14,708,610
North Carolina	173,443,575	52,953,780	50,416,604	40,694,410	65,812,840	63,731,110	83,553,100
North Dakota	25,369,564	6,177,040	4,588,140	4,876,870	12,393,920	10,261,410	14,618,230
Ohio	186,569,431	37,114,210	39,252,100	34,170,350	93,024,640	96,938,020	115,574,670
Oklahoma	91,920,762	16,895,380	18,070,560	18,484,810	40,169,190	49,048,980	56,161,490
Oregon	90,582,257	15,233,220	18,642,110	19,639,550	37,762,020	37,634,880	62,203,400
Pennsylvania	161,212,406	37,801,380	38,875,340	31,247,100	68,056,320	66,583,720	63,173,060
Puerto Rico	137,561,120	41,991,690	34,578,840	23,739,290	78,453,240	71,992,400	69,590,810
Rhode Island	4,827,857	1,074,370	620,710	1,219,810	671,650	280,750	194,000
South Carolina	120,312,105	17,220,950	19,127,800	21,439,220	41,606,460	41,698,650	57,462,330
South Dakota	75,079,342	7,838,150	7,428,050	6,905,280	53,057,200	48,085,750	67,879,570
Tennessee	144,537,045	24,863,290	28,242,110	25,725,850	80,389,500	89,480,900	125,158,690
Texas	152,236,224	71,883,860	64,606,350	64,865,100	29,230,340	24,197,920	21,769,510
Utah	58,325,874	8,894,140	14,166,520	17,015,570	37,129,240	38,046,300	60,014,040
Vermont	26,045,058	6,154,480	8,141,520	7,474,520	10,874,070	9,052,170	10,428,740
Virgin Islands	5,875,400	3,519,390	4,288,400	4,166,100	2,323,410	467,970	3,041,600
Virginia	156,129,332	23,300,540	26,508,430	26,552,540	61,303,480	58,678,020	79,668,680
Washington	81,531,816	23,691,800	26,553,520	30,096,240	19,694,400	22,216,580	34,260,780
West Virginia	77,080,926	13,259,070	11,795,510	15,717,680	34,565,670	47,322,780	48,202,980
Western Pacific	17,100,490	2,185,280	877,030	2,235,230	17,570,450	14,128,710	13,463,780
Wisconsin	114,425,348	22,077,950	26,082,930	23,850,810	54,765,980	62,143,460	103,818,250
Wyoming	25,741,258	3,362,570	3,183,150	1,911,780	17,765,630	15,844,400	14,027,120
N.O. Adjustment	61,801,000	144,005	13,000	0	0	16,000	0
N.O. Contract	146,900	0	0	0	13,590	0	0
Total	5,060,568,741	1,073,866,058	1,080,233,804	1,038,167,930	2,341,591,010	2,418,681,760	3,086,740,470

State-by-State Allocation of Rural Housing Program Funding

State	Section 504 Home Repair Loans (\$)			Section 504 Home Repair Grants (\$)		
	2001 Actual	2002 Actual	2003 Actual	2001 Actual	2002 Actual	2003 Actual
Alabama	937,060	954,190	1,124,950	899,460	943,720	1,083,580
Alaska	28,880	150,490	84,430	173,600	114,090	235,390
Arizona	396,400	364,050	381,500	880,520	1,028,760	699,630
Arkansas	661,460	645,240	704,060	691,900	630,150	737,630
California	516,250	410,740	442,800	1,041,740	988,930	914,110
Colorado	351,450	424,190	323,710	259,200	352,210	357,420
Connecticut	22,060	11,580	29,040	87,920	65,490	96,100
Delaware	106,400	102,250	137,460	126,050	120,250	142,130
Florida	993,630	929,240	731,160	1,064,910	914,410	916,730
Georgia	933,080	1,125,570	960,290	1,285,760	1,380,770	1,099,830
Hawaii	133,690	169,450	493,100	148,000	150,300	217,480
Idaho	308,100	326,690	372,790	301,700	291,260	287,730
Illinois	1,397,080	1,622,720	1,641,550	858,290	1,027,970	1,094,820
Indiana	588,560	567,320	486,980	667,810	663,730	692,420
Iowa	589,750	621,150	746,180	487,630	484,290	526,990
Kansas	458,330	300,090	294,200	488,460	392,490	368,020
Kentucky	1,760,390	1,566,050	1,731,440	967,320	1,066,360	934,660
Louisiana	967,950	931,870	875,800	841,060	739,740	801,800
Maine	592,000	628,470	576,140	486,090	652,590	803,660
Maryland	278,670	325,800	302,190	298,410	277,580	338,310
Massachusetts	106,190	165,660	124,330	336,300	340,880	273,510
Michigan	1,002,850	777,390	714,710	906,860	856,250	939,110
Minnesota	566,780	509,410	441,940	473,100	465,130	515,370
Mississippi	1,981,550	1,870,960	1,460,830	1,148,510	1,026,190	988,770
Missouri	1,190,440	1,665,530	1,446,800	951,100	831,740	1,316,530
Montana	260,100	232,820	186,090	242,460	327,540	241,952
Nebraska	331,780	422,140	386,500	272,130	296,870	366,220
Nevada	27,280	31,130	99,670	96,230	53,860	115,790
New Hampshire	109,950	152,880	189,610	184,920	203,260	233,200
New Jersey	116,540	101,620	175,310	235,020	257,320	233,280
New Mexico	241,060	317,860	386,970	383,180	481,090	395,980
New York	337,070	419,150	620,430	898,750	851,310	876,100
North Carolina	2,023,280	2,136,830	1,321,340	2,710,190	1,487,680	2,530,140
North Dakota	140,140	184,980	238,820	813,940	345,660	220,010
Ohio	834,580	930,020	814,730	985,190	967,410	967,810
Oklahoma	73,180	182,760	180,710	486,180	492,620	497,300
Oregon	387,970	318,930	640,140	434,590	435,990	476,060
Pennsylvania	1,029,650	937,250	678,000	1,242,050	1,149,570	1,209,140
Puerto Rico	844,050	866,970	626,920	1,421,690	816,000	827,080
Rhode Island	47,200	152,680	85,910	71,620	131,450	124,480
South Carolina	661,620	801,370	883,540	767,130	736,840	725,090
South Dakota	157,530	212,010	81,220	145,490	210,380	151,610
Tennessee	708,630	924,980	748,280	825,990	822,950	993,140
Texas	1,838,860	1,567,130	1,532,430	2,256,810	2,108,360	2,119,410
Utah	200,260	300,050	310,390	129,950	113,650	165,870
Vermont	183,140	277,310	292,060	170,290	219,940	229,710
Virgin Islands	102,160	14,650	6,000	125,230	55,380	42,330
Virginia	713,710	851,090	874,910	840,300	793,490	811,050
Washington	228,550	245,460	308,660	484,620	496,320	531,520
West Virginia	372,700	46,020	426,710	527,490	509,960	594,690
Western Pacific	1,309,730	1,127,640	2,641,200	359,150	313,710	915,170
Wisconsin	578,900	661,100	690,870	628,370	596,920	638,300
Wyoming	32,650	46,020	48,860	84,790	112,170	106,760
N.O. Adjustment	6,352	7,000	0	6,864	7,000	0
N.O. Contract	0	0	0	0	0	0
Total	30,767,622	31,635,950	32,104,660	33,702,314	31,199,980	33,720,922

State-by-State Allocation of Rural Housing Program Funding

State	Section 523 Mutual Self-Help Housing Grants (\$)			Section 533 Housing Preservation Grants (\$)		
	2001 Actual	2002 Actual	2003 Actual	2001 Actual	2002 Actual	2003 Actual
Alabama	0	0	195,090	195,150	246,640	
Alaska	0	0	85,540	50,000	50,000	0
Arizona	2,903,650	540,000	4,677,100	217,480	58,740	214,230
Arkansas	481,500	343,630	843,700	152,460	152,460	281,270
California	3,313,500	7,574,405	12,278,040	307,090	553,140	900,000
Colorado	1,966,350	379,980	2,748,190	55,440	55,440	70,060
Connecticut	0	0	0	0	0	0
Delaware	0	544,643	839,584	50,000	50,000	50,000
Florida	502,610	3,746,198	1,612,043	258,800	279,220	406,820
Georgia	10,000	0	0	255,220	345,690	322,560
Hawaii	978,070	190,000	928,820	50,000	52,140	0
Idaho	721,820	312,420	547,660	0	50,000	0
Illinois	0	0	0	198,500	192,750	271,140
Indiana	0	204,640	0	143,360	176,170	0
Iowa	0	0	10,000	88,440	88,440	111,760
Kansas	30,000	521,100	474,000	74,580	74,580	149,160
Kentucky	0	0	0	229,870	229,860	302,150
Louisiana	0	20,000	240,000	100,000	200,530	536,530
Maine	373,900	556,200	0	60,000	140,250	160,000
Maryland	0	2,527,740	0	50,000	100,000	0
Massachusetts	0	0	0	52,330	52,330	66,140
Michigan	594,050	175,540	0	196,450	275,030	287,640
Minnesota	0	0	0	110,400	55,200	115,200
Mississippi	324,000	94,030	711,780	169,000	323,000	265,250
Missouri	230,000	0	10,000	162,360	237,360	230,000
Montana	330,340	406,000	1,317,200	40,920	40,460	0
Nebraska	0	0	0	50,000	50,000	0
Nevada	0	531,300	674,820	50,000	50,000	50,000
New Hampshire	0	0	0	50,000	50,000	100,000
New Jersey	0	0	0	50,000	0	54,800
New Mexico	10,000	369,500	0	94,840	94,840	179,790
New York	0	10,000	10,000	250,880	235,300	355,720
North Carolina	531,360	0	570,820	592,970	476,040	296,790
North Dakota	0	65,450	293,000	100,000	100,000	99,990
Ohio	0	0	30,000	227,700	227,700	324,000
Oklahoma	877,550	1,586,260	2,247,252	483,390	189,780	243,700
Oregon	580,330	331,610	447,470	93,900	87,700	87,700
Pennsylvania	164,340	209,080	190,980	243,340	293,140	230,650
Puerto Rico	0	0	10,000	0	324,910	410,830
Rhode Island	0	0	0	324,910	50,000	50,000
South Carolina	0	250,000	0	50,000	266,040	458,840
South Dakota	10,000	443,100	194,600	355,000	166,370	199,990
Tennessee	335,000	0	0	125,000	196,210	260,550
Texas	322,430	555,080	930,270	196,200	507,280	637,700
Utah	1,174,310	555,680	2,960,030	504,570	50,000	0
Vermont	0	0	0	50,000	138,500	87,210
Virgin Islands	0	0	0	50,000	0	0
Virginia	271,890	10,000	0	0	253,180	221,880
Washington	434,000	2,931,420	3,088,530	175,560	115,020	152,420
West Virginia	0	331,200	0	115,030	227,400	249,990
Western Pacific	0	0	0	267,480	85,400	53,970
Wisconsin	157,000		938,240	42,700	301,900	240,300
Wyoming	0	20,000	20,000	123,600	50,000	50,000
N.O. Adjustment	59	0	0	50,000	130	0
N.O. Contract	0	146,900	0	222	0	0
Total	17,628,059	26,483,106	39,929,669	7,985,082	8,614,780	10,083,370

State-by-State Allocation of Rural Housing Program Funding

State	Section 515 Rural Rental Housing Loans (\$)			Section 514 Farm Labor Housing Loans (\$)		
	2001 Actual	2002 Actual	2003 Actual	2001 Actual	2002 Actual	2003 Actual
Alabama	2,182,090	1,696,080	1,273,980	0	0	0
Alaska	1,000,000	500,000	0	0	0	0
Arizona	4,220,390	1,009,970	3,637,010	2,224,500	582,000	3,773,840
Arkansas	5,572,445	3,567,200	4,532,510	44,000	78,000	81,000
California	2,742,320	1,345,180	2,344,000	16,671,780	16,487,620	23,986,770
Colorado	1,769,200	949,500	683,600	0	4,000,000	80,000
Connecticut	556,000	460,000	978,500	0	0	0
Delaware	550,000	238,020	1,567,390	450,000	2,027,280	0
Florida	2,135,180	1,817,070	6,282,420	5,630,410	2,400,000	13,094,000
Georgia	2,265,000	1,040,000	1,232,000	0	0	0
Hawaii	1,700,000	0	0	0	0	0
Idaho	1,440,060	750,000	5,319,160	0	0	437,700
Illinois	2,336,920	1,620,780	2,888,480	0	9,190	136,150
Indiana	2,185,000	2,751,300	2,074,460	0	0	250,000
Iowa	1,900,000	300,000	700,000	0	0	0
Kansas	3,509,170	1,238,630	3,074,300	0	0	0
Kentucky	570,000	531,950	814,540	0	0	0
Louisiana	796,540	2,122,320	4,210,120	165,000	0	0
Maine	1,971,120	2,273,560	5,420,870	296,250	0	48,000
Maryland	2,021,040	916,480	1,350,410	0	0	0
Massachusetts	315,000	100,000	1,043,110	162,000	0	0
Michigan	8,308,284	4,074,160	4,262,950	477,740	400,000	0
Minnesota	956,542	231,000	1,927,700	0	0	0
Mississippi	2,673,430	1,446,590	3,450,220	1,306,400	75,000	0
Missouri	2,127,360	470,820	1,560,890	0	0	0
Montana	1,139,200	307,500	136,710	0	0	0
Nebraska	1,259,236	562,350	309,140	0	0	0
Nevada	1,571,925	95,000	150,000	0	0	0
New Hampshire	1,655,000	1,240,540	1,075,000	0	0	0
New Jersey	150,000	0	166,000	253,650	300,000	3,000,000
New Mexico	0	1,495,320	1,000,000	0	5,750,000	1,590,000
New York	2,413,758	1,510,610	3,270,010	0	0	0
North Carolina	11,257,554	2,333,050	4,304,070	1,019,028	0	88,500
North Dakota	582,730	130,200	663,360	0	0	0
Ohio	4,163,180	3,116,640	3,640,990	175,000	0	0
Oklahoma	3,877,360	1,725,120	3,890,280	0	230,600	0
Oregon	2,277,000	1,378,460	1,794,980	940,380	5,445,880	2,882,540
Pennsylvania	1,195,190	1,222,790	885,720	125,000	0	0
Puerto Rico	400,000	0	0	675,000	0	0
Rhode Island	0	0	0	0	0	0
South Carolina	0	1,290,000	3,665,000	0	0	0
South Dakota	2,869,700	1,413,040	2,644,110	0	0	0
Tennessee	5,248,365	2,255,730	1,952,320	0	725,040	0
Texas	4,645,281	4,221,240	4,653,420	85,510	3,991,950	4,414,750
Utah	3,575,420	1,009,280	1,787,900	0	0	0
Vermont	1,065,170	1,507,410	2,731,550	615,000	203,000	0
Virgin Islands	3,764,000	500,000	0	178,100	0	0
Virginia	0	1,044,000	4,161,590	0	50,000	0
Washington	560,000	1,476,400	9,963,550	0	4,566,060	1,858,710
West Virginia	3,712,650	0	1,655,400	1,407,500	0	0
Western Pacific	396,800	0	0	0	0	0
Wisconsin	0	2,373,220	4,697,980	0	0	139,700
Wyoming	4,331,180	2,201,620	838,720	240,640	0	0
N.O. Adjustment	1,432,870	56,214,870	0	0	0	0
N.O. Contract	2,820,773	0	0	25	0	0
Total	122,167,433	122,075,000	120,666,420	33,142,913	47,321,620	55,861,660

State-by-State Allocation of Rural Housing Program Funding

State	Section 516 Farm Labor Housing Grants (\$)			Section 521 Rental Housing Assistance Grants (\$)		
	2001 Actual	2002 Actual	2003 Actual	2001 Actual	2002 Actual	2003 Actual
Alabama	0	0	0	21,414,953	17,159,784	20,848,640
Alaska	0	0	0	3,900,204	2,409,533	4,632,423
Arizona	0	0	0	8,088,820	8,606,780	10,056,491
Arkansas	0	0	0	17,729,405	16,173,734	13,822,887
California	0	2,650,000	0	43,229,213	38,345,058	51,726,608
Colorado	0	2,000,000	0	9,142,222	12,263,395	7,382,768
Connecticut	0	0	0	4,267,460	3,113,591	2,650,996
Delaware	1,050,000	1,200,000	400,000	4,622,868	4,272,777	6,591,684
Florida	4,271,298	1,100,000	2,518,810	21,411,967	27,809,595	29,168,228
Georgia	0	0	0	17,749,775	21,072,333	19,976,834
Hawaii	0	0	0	3,581,497	4,018,883	3,297,000
Idaho	0	0	360,000	12,418,086	9,202,284	13,319,582
Illinois	0	0	0	20,451,192	21,641,852	20,009,548
Indiana	0	0	0	14,380,152	20,817,686	15,941,862
Iowa	0	0	0	14,030,544	14,470,820	13,592,462
Kansas	0	0	0	5,693,422	9,125,764	9,893,912
Kentucky	0	0	0	11,781,183	12,286,891	11,786,711
Louisiana	0	0	0	20,794,886	21,292,008	20,629,445
Maine	0	0	0	19,464,422	17,948,357	27,319,255
Maryland	0	0	0	7,884,124	8,507,414	12,311,243
Massachusetts	0	0	0	4,634,794	3,012,774	4,708,386
Michigan	0	0	0	17,792,996	17,574,968	24,806,077
Minnesota	0	0	0	9,589,692	12,830,794	13,511,562
Mississippi	0	0	0	26,555,059	30,556,640	33,698,843
Missouri	0	0	0	12,964,795	14,543,531	17,076,538
Montana	0	0	0	4,350,349	4,841,119	4,846,896
Nebraska	0	0	0	5,372,008	5,821,172	4,698,307
Nevada	0	0	0	4,508,417	4,387,228	8,900,973
New Hampshire	0	0	0	8,869,747	7,777,921	5,579,766
New Jersey	0	0	0	5,864,807	7,752,214	2,376,659
New Mexico	0	0	0	5,989,780	8,678,230	8,998,721
New York	0	0	0	14,649,494	12,094,914	14,798,045
North Carolina	224,256	0	88,500	42,170,230	36,969,491	31,610,287
North Dakota	0	0	0	3,909,879	4,790,404	2,715,653
Ohio	0	0	0	12,969,311	14,720,541	21,526,958
Oklahoma	0	0	0	10,812,316	17,755,082	17,704,246
Oregon	909,614	5,312,848	400,000	9,870,712	11,948,649	14,888,844
Pennsylvania	893,507	0	0	12,565,200	24,418,236	17,126,851
Puerto Rico	0	0	0	24,532,958	20,723,500	6,697,122
Rhode Island	1,196,994	0	0	818,075	0	813,560
South Carolina	0	0	0	22,476,927	16,934,475	18,044,332
South Dakota	0	0	0	11,104,580	9,885,822	11,109,301
Tennessee	0	217,143	0	16,206,234	16,029,681	13,097,971
Texas	0	1,732,542	260,550	45,386,331	36,998,595	29,671,663
Utah	0	0	0	6,843,030	3,295,832	3,025,331
Vermont	0	0	0	5,511,659	3,301,908	5,584,508
Virgin Islands	0	0	0	737,986	0	0
Virginia	0	0	0	9,186,345	17,254,062	20,295,414
Washington	0	249,228	1,794,607	19,423,333	18,558,108	19,344,444
West Virginia	800,000	0	0	9,237,288	7,500,991	11,235,861
Western Pacific	0	0	0	0	0	0
Wisconsin	0	0	0	15,505,403	15,097,446	12,356,565
Wyoming	134,656	0	0	3,293,070	2,800,665	3,473,232
N.O. Adjustment	0	0	0	0	5,214,000	0
N.O. Contract	0	0	0	0	0	0
Total	9,480,325	14,461,761	5,822,467	685,739,200	704,607,532	719,281,495

State-by-State Allocation of Rural Housing Program Funding

State	Section 538 Guaranteed Rental Housing Loans (\$)			Credit Sales (\$)		
	2001 Actual	2002 Actual	2003 Actual	2001 Actual	2002 Actual	2003 Actual
Alabama	0	0	0	59,780	0	0
Alaska	0	0	0	0	0	0
Arizona	0	1,456,000	25,334,000	107,650	0	0
Arkansas	0	2,227,750	0	52,920	46,170	0
California	0	2,200,000	0	146,100	55,500	0
Colorado	0	0	0	0	66,500	39,500,000
Connecticut	0	0	0	0	87,800	0
Delaware	0	0	0	0	0	0
Florida	0	8,250,000	0	0	0	38,470,000
Georgia	0	16,659,000	2,102,000	0	0	95,000,000
Hawaii	0	0	0	0	0	0
Idaho	0	0	0	191,840	77,800	0
Illinois	0	0	1,500,000	48,020	625,500	0
Indiana	0	1,100,000	0	541,840	1,319,460	0
Iowa	0	0	7,539,760	146,790	0	0
Kansas	0	0	0	60,800	0	0
Kentucky	0	0	1,000,000	0	0	0
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	50,960,000
Maryland	0	0	0	0	0	0
Massachusetts	0	0	0	0	0	0
Michigan	0	0	15,550,000	25,170	160,000	0
Minnesota	0	0	0	0	0	0
Mississippi	0	16,263,554	0	0	0	0
Missouri	0	0	0	80,040	0	0
Montana	0	0	0	0	47,880	61,890,000
Nebraska	0	4,748,000	2,340,000	34,300	22,050	0
Nevada	0	0	3,000,000	0	169,190	0
New Hampshire	0	0	0	0	0	31,350,000
New Jersey	0	0	0	75,900	0	0
New Mexico	0	2,200,000	0	284,280	339,250	0
New York	0	0	0	21,070	100,540	31,360,000
North Carolina	0	0	0	0	117,420	30,000,000
North Dakota	0	0	0	100,720	0	0
Ohio	0	11,658,000	31,724,110	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	0	0	0	509,340	257,820	185,710,000
Pennsylvania	0	0	0	0	0	0
Puerto Rico	0	2,685,000	0	0	0	0
Rhode Island	0	0	0	0	0	0
South Carolina	0	32,100,000	7,583,600	0	0	0
South Dakota	0	1,875,000	0	0	0	0
Tennessee	0	0	0	32,600	0	0
Texas	0	0	0	1,557,370	83,680	97,060,000
Utah	0	0	0	0	77,200	14,400,000
Vermont	0	0	0	0	0	0
Virgin Islands	0	0	0	0	0	0
Virginia	0	0	0	195,690	44,100	0
Washington	0	0	0	204,650	222,290	61,560,000
West Virginia	0	6,000,140	4,278,000	176,800	128,950	0
Western Pacific	0	0	0	0	0	0
Wisconsin	0	0	0	69,940	27,550	0
Wyoming	0	0	0	42,340	53,000	0
N.O. Adjustment	0	329,000	0	59	0	0
N.O. Contract	0	0	0	0	0	0
Total	0	109,751,444	101,951,470	4,766,009	4,129,650	737,260,000

State-by-State Allocation of Rural Housing Program Funding

State	Community Facilities Direct Loans (\$)			Community Facilities Guaranteed Loans(\$)		
	2001 Actual	2002 Actual	2003 Actual	2001 Actual	2002 Actual	2003 Actual
Alabama	2,296,700	1,290,108	2,429,860	830,500	0	0
Alaska	7,016,300	1,811,000	2,138,000	0	341,000	186,500
Arizona	2,772,000	200,000	3,788,835	1,286,170	3,347,000	2,095,000
Arkansas	3,683,583	8,843,517	3,806,700	200,000	1,169,510	0
California	4,887,275	6,616,150	12,136,790	2,164,000	2,026,000	6,934,055
Colorado	1,400,000	2,153,000	4,733,000	0	3,600,000	7,224,000
Connecticut	1,135,000	916,100	1,062,000	0	327,000	950,000
Delaware	1,500,000	3,000,000	765,000	0	5,700,000	125,000
Florida	5,013,500	8,427,095	5,858,619	4,881,000	1,650,000	7,032,902
Georgia	5,771,645	2,980,780	840,250	0	0	18,440,000
Hawaii	770,000	0	2,350,000	5,000,000	335,000	336,000
Idaho	1,973,500	3,548,000	3,397,000	1,624,000	1,260,000	1,212,000
Illinois	10,774,100	4,484,500	3,620,000	2,000,000	0	3,250,000
Indiana	1,758,350	5,625,000	2,413,500	0	0	0
Iowa	7,923,000	4,950,700	6,372,200	769,000	867,000	6,785,000
Kansas	3,347,000	6,886,400	859,400	857,000	0	0
Kentucky	7,411,400	13,666,000	5,563,000	0	0	0
Louisiana	8,327,825	7,312,956	6,536,470	20,855,000	550,000	1,653,220
Maine	12,160,100	11,096,000	6,816,900	2,416,100	3,083,000	2,277,400
Maryland	1,581,100	3,081,000	3,000,000	0	270,000	1,400,000
Massachusetts	5,269,000	3,544,332	10,234,925	2,250,000	350,000	10,049,000
Michigan	30,223,470	20,852,751	11,817,890	515,000	2,100,000	847,000
Minnesota	7,958,100	20,116,500	2,977,400	1,000,000	5,120,000	11,663,000
Mississippi	15,676,780	10,243,000	15,105,900	792,000	1,524,315	2,324,646
Missouri	2,564,250	8,941,530	7,974,150	300,000	1,690,000	875,000
Montana	2,947,089	4,486,000	1,707,190	5,521,000	17,902,923	5,933,500
Nebraska	6,511,100	13,069,300	2,480,000	1,950,000	900,000	0
Nevada	400,000	237,841	3,072,045	780,000	0	1,000,000
New Hampshire	1,193,643	1,035,000	950,000	404,000	4,740,000	1,400,000
New Jersey	3,513,500	4,300,000	1,512,500	0	0	750,000
New Mexico	1,528,000	2,089,575	1,814,780	0	4,400,000	24,331,018
New York	12,203,050	10,565,870	7,776,490	1,702,803	4,400,000	6,300,000
North Carolina	33,205,550	11,111,975	16,472,750	4,878,000	4,218,000	1,346,500
North Dakota	2,913,120	2,709,100	2,383,000	500,000	1,300,000	0
Ohio	10,636,000	11,441,000	9,806,000	8,542,000	6,767,000	3,680,000
Oklahoma	972,603	145,000	0	17,560,000	2,250,000	2,200,000
Oregon	2,303,250	5,738,680	6,762,224	2,094,000	2,835,000	366,768
Pennsylvania	10,874,990	9,968,440	7,147,050	7,310,000	17,100,000	900,000
Puerto Rico	10,146,000	5,641,000	1,000,000	4,500,000	0	0
Rhode Island	1,682,600	2,258,500	700,000	0	1,309,000	0
South Carolina	3,789,600	6,909,100	2,357,200	0	0	2,125,000
South Dakota	5,380,510	3,212,090	2,484,800	3,775,000	1,372,000	400,000
Tennessee	7,706,150	5,106,400	8,080,200	75,000	110,325	948,000
Texas	4,791,000	9,640,347	12,577,748	740,000	1,501,750	2,770,000
Utah	4,360,760	570,000	873,000	21,336,000	0	0
Vermont	1,568,700	1,803,300	1,509,610	1,000,000	1,250,000	2,831,620
Virgin Islands	467,500	509,000	0	1,000,000	0	0
Virginia	20,979,900	50,359,460	11,152,700	3,100,000	0	6,725,000
Washington	2,520,500	3,600,000	11,093,700	411,000	0	8,000,000
West Virginia	13,500,000	2,210,360	8,698,390	0	700,000	3,550,000
Western Pacific	883,800	543,000	430,800	0	0	0
Wisconsin	5,031,420	2,377,800	2,358,180	0	4,271,000	0
Wyoming	310,000	1,400,000	1,500,000	2,850,000	0	0
N.O. Adjustment	0	0	1,700,000	0	0	0
N.O. Contract	0	0	0	0	0	0
Total	325,514,313	333,624,557	253,298,146	139,468,573	112,636,823	161,217,129

State-by-State Allocation of Rural Housing Program Funding

State	Community Facilities Grants (\$)			Grand Total (\$)
	2001 Actual	2002 Actual	2003 Actual	Fiscal Year 2001-2003
Alabama	837,050	393,452	282,641	284,967,897
Alaska	158,587	50,000	117,300	110,334,187
Arizona	82,000	112,000	151,000	204,895,666
Arkansas	527,448	223,249	464,589	399,223,418
California	877,986	344,160	488,000	586,452,270
Colorado	287,000	72,100	83,000	269,091,345
Connecticut	65,032	110,000	107,025	78,344,569
Delaware	50,000	50,000	98,400	73,618,716
Florida	842,680	288,790	293,000	697,616,495
Georgia	769,276	407,658	322,500	472,706,471
Hawaii	797,500	61,550	257,300	117,147,930
Idaho	826,163	92,000	75,000	214,163,055
Illinois	248,700	330,046	660,180	561,762,478
Indiana	464,485	192,000	238,000	317,922,475
Iowa	1,339,700	300,957	1,192,604	289,963,313
Kansas	204,300	97,000	130,000	207,787,378
Kentucky	337,000	287,000	616,410	638,480,825
Louisiana	1,120,250	253,760	658,282	381,348,420
Maine	579,390	184,950	297,872	328,465,474
Maryland	82,000	82,000	102,000	288,195,911
Massachusetts	156,473	98,261	100,000	89,361,335
Michigan	1,672,147	572,000	587,060	803,077,313
Minnesota	912,110	588,594	256,496	566,316,244
Mississippi	2,972,915	819,920	1,802,872	383,002,275
Missouri	397,211	284,350	464,235	399,057,855
Montana	1,371,641	1,134,426	108,621	317,579,895
Nebraska	780,300	299,100	177,910	174,565,253
Nevada	107,587	95,362	231,377	55,023,718
New Hampshire	79,590	116,609	118,636	129,466,576
New Jersey	460,200	68,000	84,000	77,223,540
New Mexico	301,322	275,000	193,000	170,280,246
New York	282,000	282,000	361,000	244,556,814
North Carolina	7,899,800	445,375	1,112,250	611,599,620
North Dakota	870,448	894,220	63,750	79,980,434
Ohio	355,000	551,000	574,000	577,855,860
Oklahoma	288,450	244,000	176,570	286,026,149
Oregon	200,525	213,700	321,000	460,478,784
Pennsylvania	560,500	454,840	572,200	426,062,424
Puerto Rico	207,200	22,500	74,200	403,725,000
Rhode Island	2,616	24,767	48,174	10,990,762
South Carolina	230,780	197,830	290,590	321,859,724
South Dakota	1,183,015	775,730	370,766	253,005,998
Tennessee	619,800	425,576	584,950	458,637,605
Texas	764,247	524,000	480,000	559,197,014
Utah	494,750	141,362	381,485	243,520,435
Vermont	177,845	150,000	259,360	84,584,940
Virgin Islands	0	40,000	0	25,399,206
Virginia	923,021	283,500	1,028,500	427,407,972
Washington	509,885	301,410	317,637	331,923,275
West Virginia	179,000	307,615	235,100	249,543,825
Western Pacific	64,968	25,000	205,820	59,878,298
Wisconsin	1,619,802	492,022	221,500	364,632,008
Wyoming	88,100	30,233	48,351	80,376,956
N.O. Adjustment	0	0	0	65,141,209
N.O. Contract	0	0	0	2,981,510
Total	37,229,795	15,110,974	18,486,513	16,316,808,365

Contact Information

All applications for loans and grants are handled at the local level. For help with an application, contact your Rural Development State Office or Rural Development staff at your nearest USDA Service Center.

Service Centers are usually listed in telephone books under "United States Government, Department of Agriculture." Information on programs and contact information for local and state offices are also available on the USDA Rural Development Web site at <http://www.rurdev.usda.gov/rhs/index.html>; or contact Rural Development Rural Housing at the following address:

Rural Housing
USDA Rural Development
STOP 0701
1400 Independence Avenue, SW
Washington, DC 20250-0747

To be connected to your Rural Development State Office, dial (202) 720-4323 and press 1.

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