



**Message from Mary (Ruth) Tackett  
Tennessee State Director  
USDA Rural Development**

I am very proud to present our Fiscal Year 2002 Annual Report for USDA Rural Development. This has been an incredible year for the rural people of Tennessee. We are pleased to report that in Fiscal Year 2002, Rural Development invested over \$228 million in loans and grants in rural Tennessee.

With a rural economy that is diversifying and trying to keep pace with its urban neighbors, there is no better time than now to invest in the future of our rural communities. With assistance from Rural Development, hundreds of Tennessee families have obtained safe and affordable housing and thousands of additional rural residents have a potable water supply as well as other infrastructure improvements. Millions of dollars have been invested in small and expanding businesses that are increasing our economy and rural employment opportunities. Rural Tennesseans are stepping forward and creating positive changes in their communities and we are excited that Rural Development is able to partner with them in their efforts.

On behalf of Rural Development and our employees in Tennessee, I would like to take this opportunity to thank our many partners and customers throughout the State who have worked closely with us to expand the use of our programs and funding. I would also like to send a special thanks to our Rural Development employees for "being dedicated employees making a difference in rural Tennessee".

We accomplished a great deal in Fiscal Year 2002. As we now focus our attention on Fiscal Year 2003, we look forward to the challenges and opportunities that face us here at Rural Development in Tennessee.

We also want to encourage you to visit our website to find out more about Rural Development and its programs: Rural Business-Cooperative Service; Rural Housing Service; Rural Utilities Service; and Office of Community Development.

[www.rurdev.usda.gov/tn](http://www.rurdev.usda.gov/tn)

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**H**OUSING - Guaranteed House Loan  
Madison County

**C**ULTURAL -Delta Heritage Center  
Haywood County



**I**NDUSTRY - Cumberland River, L. P.  
(Hospital) Clay County

**C**OMMUNITY - Campbell County  
Career Center



## RURAL HOUSING SERVICE (RHS):

The Single Family Housing (SFH) programs administered by the Rural Housing Service offer home ownership and home improvement & repair loans and grants for individuals and families in rural areas. Financing is provided at favorable rates and terms with little or no down payment. In many cases, payments can be reduced according to the customer's ability to pay.

**DIRECT 502 LOANS** -- This program serves rural people whose incomes are below 80% of the median income in the area where they live.

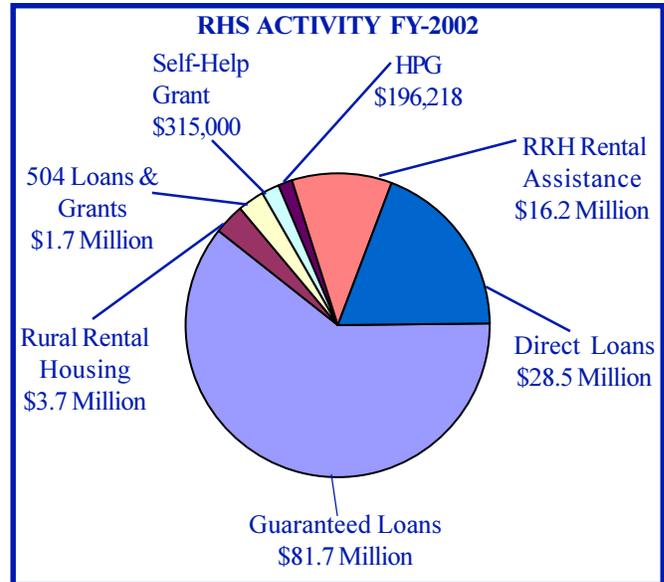
Very-low income applicants are considered to have repayment ability if they do not have to pay more than 29% of repayment income on housing costs Principal, Interest, Taxes & Insurance (PITI). For low income applicants, the amount is 33%. Applicants, regardless of income, are considered to have repayment ability when they do not have to spend more than 41% of repayment income on the total debt.

Depending on income, house payments can be reduced through an adjustable interest rate, making a home affordable.

The RHS Direct Loan program enables many more people to purchase a home than might otherwise be possible. Direct loans may be made for the purchase of an existing home or for new home construction.

In Fiscal Year 2002, Rural Development assisted 372 families to obtain a Direct Single Family Housing loan for a total of \$28,594,252.

**GUARANTEED LOAN PROGRAM** -- Families with low to moderate incomes, but without funds for a down payment or closing costs, can buy homes with loans made by a local bank and guaranteed by Rural Development. Rural Development will guarantee up to 90% of the value of the loan.



The applicant works with the local lender to obtain the loan and makes their payments to that lender.

Financing is available up to 100% of the appraised value of the home eliminating the need for a down payment. Lack of a down payment often prevents prospective homebuyers from obtaining a loan from private lenders, so the guaranteed program opens homeownership to more rural residents.

During Fiscal Year 2002, Rural Development provided loan note guarantees totaling \$89,481,371 to 1,076 rural families throughout Tennessee.

**SELF-HELP HOUSING LOANS** -- Homes become more affordable because low and very-low income families perform 65% of the labor needed to construct their homes. The families investment or "sweat equity" reduces the total amount borrowed.

Grants are awarded to nonprofit and local government organizations that provide technical assistance. They supervise groups of 6 to 10 families in constructing their homes. The families work on their homes together, and move in only when all are completed. Usually the homes are financed through a 502 direct loan.

*Rhea County - 502 Direct Loan*



**504 HOME REPAIR LOANS & GRANTS --**

This program is offered to elderly persons and very-low income families who own homes that need repair. Rural Development provides funds so the recipients can repair or replace a leaking roof, insulate a home, install electric lines, replace a wood stove with central heating, install running water, a bathroom, and a wastewater disposal system, or make a home accessible to family members with disabilities.

Very-low income families or individuals can receive loans of up to \$20,000 at a 1% interest rate with repayment terms up to 20 years. Homeowners who are at least 62 years old can receive home improvement grants of up to \$7,500 if they cannot afford a loan at the 1% interest rate.

In Fiscal Year 2002, Rural Development assisted 294 rural families with the 504 program for a total of \$1,743,615.

The current portfolio of all Rural Development single family housing programs in Tennessee is 28,542 loans valued at more than \$841 million.

**MULTI-FAMILY HOUSING**

Multi-Family Housing (MFH) programs administered by the Rural Housing Service include Rural Rental Housing (RRH) Direct and Guaranteed Loans, Rental Assistance, Farm Labor Housing Loans and Grants, and Housing Preservation Grants (HPG).

The RRH program presently provides approximately 13,000 units of decent, safe and affordable rental housing to more than 20,000 low to moderate income rural Tennesseans. The program provides

subsidized credit to developers of affordable housing, subsidizes rents and furnishes funds to bring deteriorating housing up to building standards. This represents more than \$16 million of subsidies annually in reduced or adjusted rents. The private operation and management of these rental properties generates jobs, wages, and local, state and federal taxes. The current portfolio is valued at more than \$322 million.

This Fiscal Year, Rural Development provided direct funding to construct one new apartment complex and one new off farm labor housing facility, as well as funding to rehabilitate eight existing apartment complexes for a total of \$3,697,936. Leveraged funds totaling \$818,732 from other sources were used in conjunction with these loans.

**HOUSING PRESERVATION GRANTS --**

The HPG program provides grants to non-profit organizations and government agencies for renovating deteriorating homes occupied by families whose incomes fall into the low and very-low categories. Grantees typically receive blocks of money used to revitalize not only individual houses but also neighborhoods. This program encourages applicants to match funds with partners, enabling grantees to substantially leverage their Rural Development dollars with other funding sources.

In Fiscal Year 2002, Rural Development funded one HPG to Highland Rim in the amount of \$196,218.

**Rural Housing Service - State Office Staff**



*Betty Hicks, Abby Boggs, Ben Lasater, Ann Markham, Mike Nelms, Mike Elam, Larry Kennedy, Mildred Hall, Katie McFarlin and Kathy Connolly.*

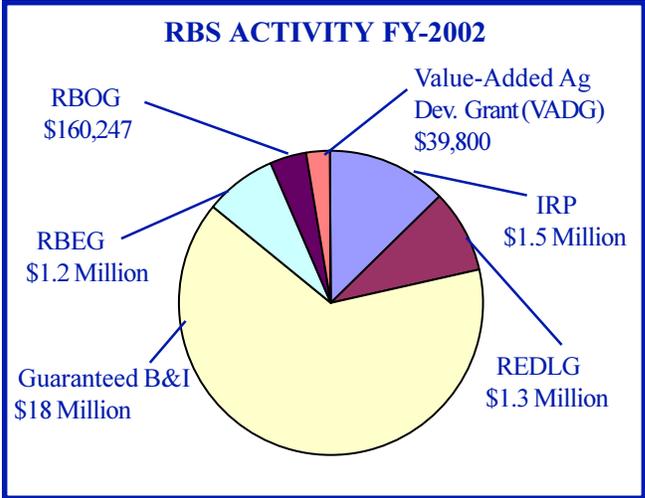
# RURAL BUSINESS - COOPERATIVE SERVICE (RBS)

The Rural Business-Cooperative Service (RBS) helps businesses and cooperatives in the rural areas of Tennessee to develop and prosper in the global marketplace. RBS accomplishes this mission by investing its financial resources and/or technical assistance in businesses, cooperatives, and communities, and by building partnerships that leverage public, private, and cooperative resources to stimulate rural economic activity. RBS also administers funds to provide loan guarantees, revolving loan funds, and business development grants.

**BUSINESS & INDUSTRY (B&I) GUARANTEED LOANS** -- This program helps create jobs and stimulate rural economies by providing financial backing for rural businesses. The program guarantees up to 80% of a loan made by a commercial lender. Loan proceeds may be used for working capital, machinery and equipment, buildings and real estate, and certain types of debt refinancing. The primary purpose is to create and maintain employment and improve the economic climate in rural communities by expanding the availability of commercial credit in rural areas. This program represents a true private-public partnership.

Tennessee ended the year with over \$18 million in B&I guaranteed loans approved impacting over 565 jobs across the state.

**INTERMEDIARY RELENDING PROGRAM (IRP) LOANS** -- The IRP program is a provider of small business development loans in rural communities. RBS provides funding to intermediaries, who in turn, relend the funds to ultimate recipients for rural business activities.



Intermediaries negotiate the interest rate charged to ultimate recipients and use the collections in excess of operating expenses and debt repayment to make new loans. Eligible intermediaries include public bodies, nonprofit corporations, Indian tribes and cooperatives.

Tennessee funded two loans during FY 2002 for a total of \$1,500,000.

**RURAL ECONOMIC DEVELOPMENT LOANS AND GRANTS (REDLG)** -- This program finances economic development and job creation projects in rural areas that are based on sound economic plans. REDLG loans and grants are made to Rural Utilities Service electric borrowers to assist in stimulating the development of rural areas by creating new job opportunities and retaining existing employment. Zero-interest loans are made primarily to finance business startup ventures and business expansion projects. Grants are made to electric utilities to establish revolving loan programs operated at the local level by the utility, which likewise stimulate business development in rural communities.

During Fiscal Year 2002, RBS approved four REDLG loans totaling \$1,385,000. This funding helped create 140 new jobs and saved 140 existing jobs in rural Tennessee.

*RBOG Bio-Diesel Grant Closing with Partners*



*(Seated) Dan Wheeler, Director UT Center for Profitable Agriculture; State Director Tackett; John Rose, Commissioner, TN Dept. of Agriculture; (Standing) Jeb Beasley, Field Rep. for Senator Frist; Dr. Burton English, UT Institute of Agriculture; Park Bells & David Womack, TN Soybean Promotion Council and Kelvin Moxley, Field Rep. for Senator Thompson.*

**RURAL BUSINESS OPPORTUNITY GRANTS (RBOG)**

-- This program provides for technical assistance, training and planning activities that improve economic conditions in rural areas. RBS has designed this program to promote sustainable economic development in rural communities with exceptional needs.

RBS provided its first bio-diesel RBOG for \$29,080 to the University of Tennessee, Knoxville this Fiscal Year. This funding will assist in financing a study on the feasibility of developing a soybean bio-diesel plant in West Tennessee. Funding for the study involves the following partners: UT Institute of Agriculture, Farm Bureau, Tennessee Soybean Promotion Council (TSPC), Tennessee Valley Authority (TVA), and the Tennessee Department of Agriculture (TDA)

Tennessee funded six RBOG's in FY 2002 for a total of \$160,247.

**RURAL BUSINESS ENTERPRISE GRANTS (RBEG)**

-- These grants help public bodies, private nonprofit corporations and federally recognized tribal groups finance and facilitate the development of small and emerging private business enterprises located in rural communities. Tennessee utilized approximately \$1.2 million during FY 2002 for RBEG funding. This funding helped create 141 new jobs and saved five jobs in rural Tennessee.

This funding assisted 17 different projects across rural Tennessee that supported small business development and job creation.

**COOPERATIVE DEVELOPMENT ASSISTANCE**

-- Cooperative Service (CS) provides a wide range of assistance for people interested in forming new cooperatives. This help can range from coordinating development activities to assisting with the implementation of a business plan. CS strives to provide a realistic view of what it will take to make a new cooperative succeed. CS also provides technical assistance to existing cooperatives facing specific problems or challenges.

**VALUE-ADDED AGRICULTURAL PRODUCT MARKET DEVELOPMENT GRANT (VADG)**

-- The primary objective of the VADG program is to assist eligible independent producers of agricultural commodities, agricultural producer groups, farmer and rancher cooperatives, and majority owned producer based business ventures (1) develop business plans for viable marketing opportunities and (2) develop strategies to create marketing opportunities.

Tennessee provided \$39,800 to one value-added project in FY 2002.

*Rural Business-Cooperative Service - State Office Staff*



*Dan Beasley, Penny Decker and Lee Loveless.*

## RURAL UTILITIES SERVICE (RUS)

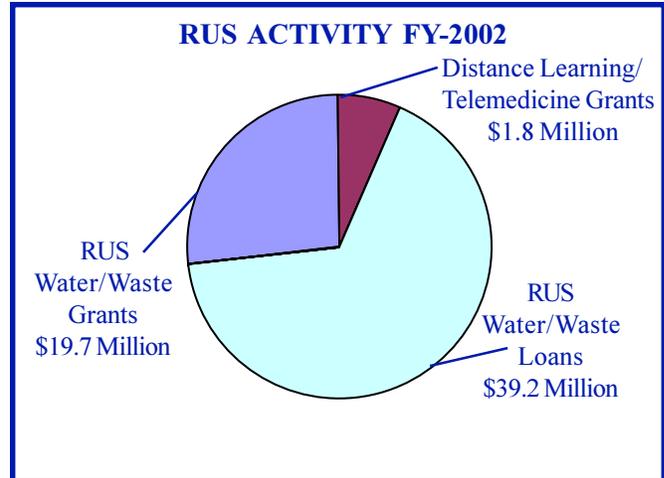
The Rural Utilities Service (RUS) in Tennessee provides essential services to its rural residents. Through the Water and Environmental Programs, RUS administers a water and wastewater loan and grant program to improve the quality of life and promote economic development in Rural Tennessee. RUS also administers loan and grant programs for electric, telecommunication and distance learning/telemedicine.

**WATER & WASTE DISPOSAL PROGRAM --** RUS funds may be made to develop water and wastewater systems, including solid waste disposal and storm drainage, in rural areas and to cities and towns with a population of 10,000 or less. Funds can also be used for improvements and extensions to existing systems. Funds are available to public entities, such as municipalities, counties, special-purpose districts, and Indian tribes. In addition, funds may be made available to corporations operated on a not-for-profit basis. Priority will be given to public entities, in areas with less than 5,500 people, to restore a deteriorating water supply, or to improve, enlarge, or modify a water facility or an inadequate waste facility. Also, preference will be given to requests which involve the merging of small facilities and those serving low-income communities.

During FY 2002, RUS funded 423 Water and Sewer entities totaling \$58,917,284. Included in this amount is \$14,397,600 of funding appropriated to Rural Development for use through the 2002 Farm Bill.



As a result of this funding new water service was provided to 1632 rural households or businesses and water service was enhanced for 139,640 customers. New sewer service provided centralized service to 642 rural households or businesses that previously had inadequate individual systems and service enhanced for 11,360 customers.



USDA Rural Development funds were leveraged with over \$26.3 million of federal, state and local funds to accomplish these results. The excellent partnerships at all levels with the public and private sector contributed greatly to a larger number of rural residents benefiting from these services.

**GUARANTEED WATER AND WASTEWATER LOANS --** Guaranteed RUS loans may be made for the same purposes as direct loans. They are made and serviced by lenders such as banks and savings and loan associations. Guarantees are available for up to 90% on any loss of interest and principal on the loan.

**SOLID WASTE MANAGEMENT GRANTS --** This program is used to make grants to public and private nonprofit organizations to provide technical assistance and/or training to associations located in rural areas and to cities and towns with a population of 10,000 or less. The purpose is to reduce or eliminate pollution of water resources and to improve planning and management of solid waste facilities. Assistance may be provided to enhance operator skills in operations and maintenance, identify threats to water resources and reduce the solid waste stream.

**TECHNICAL ASSISTANCE AND TRAINING GRANTS --** The RUS can make grants to nonprofit organizations to provide technical assistance and/or training to associations located in rural areas and to cities and towns with a population of 10,000 or fewer.

Assistance may be provided to identify and evaluate solutions to water and waste disposal problems, to improve the operation and maintenance of existing water and waste disposal facilities, and to assist associations in preparing applications for water and waste disposal facilities.

**DISTANCE LEARNING/TELEMEDICINE PROGRAM** -- The Rural Development RUS administers the Distance Learning/Telemedicine (DLT) Program. This program is specifically designed to meet the educational and health care needs of rural America. Through loans, grants, and loan and grant combinations, advanced telecommunications technologies provide enhanced learning and health care opportunities for rural residents.

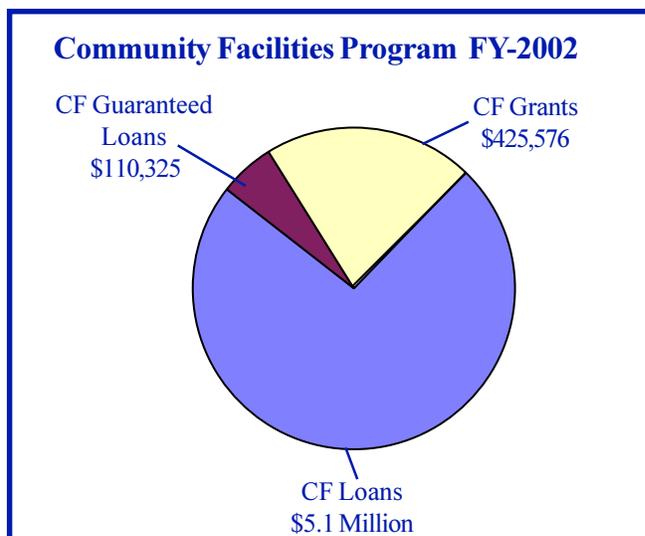
In FY 2002 Rural Development funded four DLT projects in Tennessee for a total of \$1,878,974 in grants. The projects were: UT Memphis College of Pharmacy; UT Memphis Health Science Center; Claiborne County Department of Education; and Sequatchie County School District.

## COMMUNITY FACILITIES PROGRAM (CF)

Rural Development has made important contributions to the economic welfare of rural communities through its Community Facility Program loans & grants. Public bodies, non-profit corporations, and federally recognized Native American tribes may use direct or guaranteed loans and grants available through this program to construct or improve essential community facilities such as fire, rescue and other public safety



*Long Creek VFD received CF loan & grant to help purchase fire truck.*



services; health, elder and child care; culture, education, transportation, energy transmission and municipal activities.

In Fiscal Year 2002, a total of nineteen direct CF projects were funded in Tennessee for a total of \$5,531,976.

**GUARANTEED COMMUNITY FACILITIES LOANS** -- The Guaranteed CF program allows all loans to be eligible for up to 90% guaranteed against loss. They are made and serviced by lenders such as banks, savings and loans, and mortgage companies. One CF Guaranteed loan for \$110,325 was funded in FY 2002.

Rural Utilities Service - State Office Staff



*Barry Burgess, Keith Head, Gail Miller and Barbara Williams (not pictured Lavar Jamison)*

## OFFICE OF COMMUNITY DEVELOPMENT

Rural Development's Office of Community Development (OCD) provides technical assistance to Tennessee's rural communities and counties. Community development assistance involves working with all rural counties, but particularly, those counties and communities who are most disadvantaged, have experienced catastrophic economic changes, or who show a unique opportunity to improve their situation. Our OCD specialists work to give individual assistance to rural communities through our nine area offices located throughout Tennessee.

Community assistance consists of working to organize groups, assisting them in determining needed changes, strategic planning, establishing development priorities, gathering local, state, and federal resources, developing working groups, and implementing selected projects. Examples of projects range from downtown revitalization, to addressing senior citizen concerns, to improving rural education opportunities. The communities set the priorities and OCD assists them in getting them accomplished.

The Office of Community Development efforts involve several initiatives to accomplish its mission. We work with three Enterprise Communities (EC's) comprising all or parts of eight counties, five Champion Communities (CC's) in twelve counties, and two Rural Community Assistance Program (RCAP) communities in two counties. We also work in other select communities when requested or when special circumstances require it.

Clinch-Powell Enterprise Community has experienced much success with the Clinch-Powell Community Kitchens of Jubilee Project, Inc. located in the Southern Appalachian Highlands of East Tennessee. The Kitchens are an inspected (FDA Standards) food product processing kitchen, capable of producing 2000 jars per day of vegetable or fruit products for legal commercial sale. The Kitchens are located in Hancock County, Northeast TN.

### Clinch-Powell Community Kitchens of Jubilee Project, Inc.

The Kitchens are fully equipped and laid out for efficient production of food and farm products. They contain state-of-the-art equipment for preparing, cooking, filling, labeling, flash freezing and cooling of acid food products. Full-time staff on-site provide assistance with development of recipes and production processes for the most delicious and cost-effective food production.



*Work tables & sinks*



*Stirring jelly*



*Labeling machine*



*Walk-in freezer*



If you don't have the time, experience, or a properly approved facility, an arrangement to make your product, called "co-packing", allows you to achieve your goal of producing your special product. Your recipe is registered in your name and your product is bottled and labeled to your specifications by trained processors for a nominal charge.

Office of Community Development - State Office Staff



*Tom Mayberry, Terri Sneed, Anna Montgomery, Doris Medlin, and Sally Hutchinson.*

## Rural Development Conference

During the spring of the last seven years, USDA Rural Development, Tennessee Valley Authority (TVA), and College of Business Administration, Tennessee Technological University (TTU), have presented the Annual Rural Development Conference to hundreds of participants at the spacious campus of Tennessee Tech University. Over the past seven years approximately 3,000 participants have attended the annual conference and its workshops.



*TTU - Conference workshops are held in Johnson Hall*

Last year we were privileged to have the Honorable Winfield Dunn, former Governor of Tennessee as our guest luncheon speaker at the Conference.



*Partners for the Conference with Governor Dunn. (From L-R) Virginia Moore, Asst. Dean for College of Business; Robert Niebuhr, Dean, College of Business; Mary (Ruth) Tackett, Rural Development State Director; Phil Scharre, TVA Manager, Community Development; Governor Dunn; and Robert Bell, President, TTU.*



*State Director Mary (Ruth) Tackett, was host to Mississippi State Director Nick Walters and Georgia State Director Stone Workman at the County Executive Breakfast for the Rural Development Conference.*



*Approximately 50 County Executives attended the breakfast last year. This breakfast is a great networking event at the Conference.*



*Dr. Robert Smith, the "father" of WestStar, presented a wonderful workshop on "Effective Community Leadership" at the Rural Development Conference last year.*

## GREENEVILLE AREA OFFICE

214 North College Street, Suite 300, P.O. Box 307, Greeneville, TN 37744-0307  
(423) 638-4771

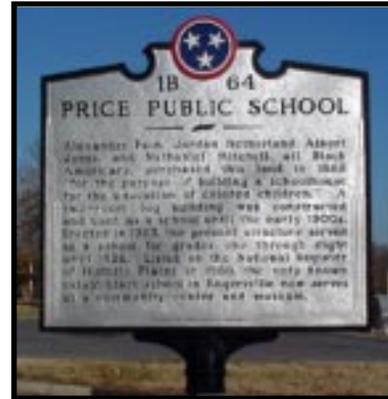
Price Public Community Center - Rogersville, TN  
Congressman Bill Jenkins presented an \$84,000 Rural Development Community Facilities Grant to assist with renovation of the old Price Public School. (photo by Rogersville Review)



The Price Public Elementary School, located on Hasson Street, is known as the only extant black school in Rogersville.

In 1868, the land was purchased "for the purpose of building a schoolhouse for the education of colored children." A building was constructed and used as a school house until the early 1900s.

In 1922, the old building was razed and another facility built to accommodate black children of Rogersville. The building was used as a high school for a short time and was also considered as a feeder school to Swift Memorial College. The last school classes in the building were held in 1958. Since then,



it has served as a community center, a cannery and a storage building. Price Public School was placed on the National Historical Register in 1988.

Price Public Community Center is a nonprofit organization committed to the restoration of the Price Public School facility. Stella Gudger, President of Price Public Community Center said, "This center will bring a lot to Rogersville and to the community. Our ultimate goal is to restore and operate the facility once again as a community center."

This project was co-funded with \$86,000 State and Historical Commission funds and \$70,000 local funds for a total project cost of \$240,000. As a result of the renovations to the Price Public Community Center, the Rogersville School System plans to include special provisions for students of Rogersville to use the facility as an after-school activity center.



(L/R) Linda Reaves, SFH Technician; Vernon Kirk, W&W Specialist; Bobbie Grim, W&W Technician; Diana Mitchell, SFH Specialist; Louis Trivette, Loan Specialist Trainee; Bob Small, Rural Business-Cooperative Specialist; Julie Coldwell, Rural Development Technician; Lori Morley, SFH Technician; Charles Brooks, Rural Development Manager; Mary Ann Blimline, SFH Specialist; Victor Lowe, MFH Specialist.

## KNOXVILLE AREA OFFICE

4730 New Harvest Lane, Suite 300, Knoxville, TN 37918-7000  
(865) 523-3338

Bobby Winter, W&W Specialist and Ken Pate, Plant Operator inspect the renovated control panels of the expanded Wastewater Treatment Plant in Jefferson City, TN.



Pictured above is the new trickling filter that provides secondary pollutant removal from the wastewater. This system is now in use at the Jefferson City Wastewater Treatment Plant.

The City of Jefferson City received a \$2,107,000 Rural Utilities Service (RUS) loan and a \$1,134,000 RUS grant to renovate their Wastewater Treatment Plant. The existing plant was only able to handle 600,000 gallons per day which was causing overflowing problems at the wastewater treatment plant.

As a result of the RUS funding, the expanded Wastewater Treatment Plant can now handle 1.0 million gallons per day (MGD) capacity thus, eliminating the overflowing problems they were experiencing. The plant serves 2,132 residential users and 223 commercial users on 54 miles of sanitary sewer lines.



*(L/R) Loretta Daniels, SFH Specialist; Linda Whillock, GRH Specialist; Larry Mason, Rural Business-Cooperative Specialist; Mary Short, GRH Specialist; Anita Brooks, MFH Specialist; Lee Ann Clark, MFH Technician; Bobby Winter, W&W Specialist; Bonnie Estes, SFH Specialist; Tanuja Dagley, GRH Technician; Wanda Johnson, Management Assistant; Harold Corum, W&W Specialist; Sharon Brogan, SFH Specialist; Shannon Roberson, SFH Technician; Joe Woody, Community Development Specialist; Betty Atkins, MFH Technician; Magdaline Nelson, MFH Assistant; Evetta Franklin, W&W Technician; Jerry Amonett, Rural Development Manager; Gail Young, SFH Technician; & Carolyn Ousley, MFH Specialist. (not pictured Mary Wells, SFH Specialist)*

## CHATTANOOGA AREA OFFICE

Southeast Development Center, 25 Cherokee Blvd., P.O. Box 4941, Chattanooga, TN 37405  
(423) 756-2239

Rickey Hickman, Chattanooga RDM, George Wagner, Mayor of Dunlap and Howard Hatcher, Executive Director Sequatchie County - Dunlap Chamber of Commerce inspect the new downtown lights in Dunlap, TN.



The City of Dunlap received a \$50,000 Rural Business Enterprise Grant (RBEG) through our Rural Business-Cooperative Service (RBS) to aid in the revitalization of their downtown business district. The plan was to revitalize the older business district of Dunlap to bring more business to that section of town. The beauty of this project was the partnership with the City of Dunlap. The business owners of Dunlap and the local Chamber of Commerce all going together to decide what they needed, establish a plan of action and then jointly taking action to make it work.

RDM, Mayor and Chamber Director



The City of Dunlap provided \$10,000 cash and \$10,000 in kind services. The sidewalks were to be bricked so the Chamber of Commerce sold bricks with peoples names on them, raising \$27,300. Other partners donated money. The total project cost was \$113,800.

As a result of the Rural Development grant, Dunlap has installed and is continuing to install new street lighting in the Downtown Business District. Downtown looks beautiful and more businesses are moving to the Downtown Business District.



*(L/R) Sharon Cordell, W&W Specialist; Rickey Hickman, Rural Development Manager; Franke Greer, MFH Technician; Betty Keeling, Management Assistant, Jeanette Thurman, W&W Technician; Randy Bishop, MFH Specialist; Sonya Montgomery, MFH Assistant; Mary Ross, SFH Specialist; Sherri Sisk, SFH Technician; Betty Quarles, SFH Specialist; Alan Wade, Rural Business Specialist; & Annabel Webb, SFH Technician.*

## COOKEVILLE AREA OFFICE

Fountain Court, 390 South Lowe Ave., Suite K, P.O. Box 555, Cookeville, TN 38503  
(931) 528-6539

NO PLACE LIKE HOME!



Celebrating Brian Dearmon's home purchase in front of his house are, front row (L-R), Cumberland County Executive Brock Hill; Dewight Stamps, Cookeville Rural Development Manager; Crossville Housing Authority (CHA) Director Don Alexander; Cindy Farmer & Larry Harkelroad, Rural Housing Specialists; Victor Williams of Tennessee Housing Development Authority (THDA); Carolyn Jensen, Field Rep. for U.S. Senator Bill Frist; Don Harris, Deputy Director of THDA; Keith Richardson of HUD; and back row, Pam Dearmon, Mary Cole, Brian Dearmon, Darlene Nicholas, Bernie Dearmon and Charlotte Miller of CHA.



Brian Dearmon, center is presented with a symbolic key to the home he recently purchased by, (L-R) Keith Richardson, Knoxville HUD field office; Don Harris, Deputy Executive Director of THDA; Don Alexander, Executive Director of Crossville Housing Authority; and Mary Ruth Tackett, State Director for USDA Rural Development. (pictures from the Crossville Chronicle)

The Crossville Housing Authority and Rural Development were able to facilitate the first Section 8 homeownership voucher program to Brian Dearmon to purchase his home. As a result of this partnership, Brian no longer has to live in public housing. He can afford to have a nice home on a limited income.



(L/R) Ralph Elam, W&W Specialist; Janith Reecer, SFH Specialist; Jane Beaty, SFH Technician; Larry Harkleroad, SFH Specialist; Dewight Stamps, Rural Development Manager; Sherri Sollmann, SFH Technician; Polly Hill, W&W Technician; David Jernigan, SFH Specialist; Irene Hamilton, MFH Assistant; Angela Winningham, MFH Specialist; Jerry Jolley, W&W Specialist; Alisa Farmer, MFH Technician; Janie Ledbetter, Management Assistant; Jimmy Allen, Rural Business Specialist. (not pictured Cindy Farmer, Assistant Rural Development Specialist)

## NASHVILLE AREA OFFICE

3322 West End Avenue, Suite 302, Nashville, TN 37203  
(615) 783-1359

*Construction of the Water Authority of Dickson County Water Treatment Plant.*



Water Authority of Dickson County (WADC) resulted from a merger of the water facilities of the City of Dickson, Turnbull-White Bluff UD, and Harpeth UD in an effort to provide potable water to the growing population of Dickson County. The Water Authority of Dickson County received \$8,000,000 in Rural Utilities Service (RUS) water loan funds and \$4,000,000 in RUS grant funds this Fiscal Year. With the merger, the Authority now has over 13,000 customers and is a supplier of wholesale water to Sylvia-Tennessee City-Pond Utility District.

*Construction of the Raw Water Intake at the Cumberland River in Dickson County.*



This is an example of a regional approach to providing water to the area (Dickson County) and appears to be the approach the State of Tennessee encourages.

As a result of the RUS funding, the Water Authority of Dickson County is in the process of constructing a 5 million gallons per day (MGD) Water Treatment Plant and a Raw Water Intake on the Cumberland River, as well as, the construction of a raw water storage tank, a finished water tank, and a booster pump station on Rock Church Road.



*(L/R) Annette Fuller, GRH Specialist; Regina Garth, Management Assistant; Will Biggs, GRH Specialist; Cheryl Rochelle, SFH Specialist; Beverly McCadden, MFH Technician; Alice Wills, W&W/RBS Technician; Christopher Westbrook, Rural Development Manager; Josh Ulmer, Student Trainee; Pam Crozier, Rural Business-Cooperative Specialist; Debra Mangrum, SFH Specialist; Sue Luttrell, SFH Technician; Booker Anderson, Assistant Rural Development Specialist; Judy Esperson, GRH Technician; & Carla Lawson, SFH Technician. (not pictured Rachel Haley, MFH Specialist & Barbra Brown, W&W Specialist)*

## LAWRENCEBURG AREA OFFICE

237 Waterloo Street, P.O. Box 1046, Lawrenceburg, TN 38464  
(931) 762-6913

### STATE DIRECTOR WITH EMPLOYEES OF THE TEXAS BOOT PLANT IN WAYNE COUNTY, TN



The Texas Boot plant located in Waynesboro, TN applied for a Guaranteed Business & Industry (B&I) loan through Rural Development's Rural Business-Cooperative Service office in Lawrenceburg. This loan was needed to assist Texas Boot in the restructuring of their debts. Texas Boot is a mainstay manufacturer in Waynesboro providing approximately 350 jobs to Wayne Countians.

Rural Development's Rural Business-Cooperative Service was able to come to their aid with a \$3,475,000 Guaranteed B&I loan through the Bank of Nashville. This Rural Development loan allowed Texas Boot to continue operating its facility in Waynesboro, saving 350 jobs.



*(L/R) Carroll Methvin, SFH Specialist; Patti Arnold, SFH Technician; Deneen Clayton, SFH Technician; Beverly Peterson, MFH Specialist; Susan Shuff, SFH Specialist; Amy Neal, MFH Technician; Suzanne Beavers, Rural Business-Cooperative Specialist; Debbie Gilchrist, W&W/RBS Technician; Faye Rodgers, Rural Development Manager; Shelby Bonner, Management Assistant; Doug Shelton, W&W Specialist. (not pictured Terry Higgins-Walker, MFH Technician)*

## JACKSON AREA OFFICE

West Town Commons, 85G Stonebrook Place, Jackson, TN 38305  
(731) 668-2091

*Construction of Ridgeview Apartments in Brownsville, TN*



*Ridgeview Apartments, family complex, opened for occupancy in October 2002.*

Rural Development's Rural Housing Service administers the Multi-Family Housing (MFH) loan program. The Multi-Family Housing loan program provided a \$997,500 direct loan to Haywood Associates II, L.P., Chris Tursky, General Partner, to construct a 23 unit, family apartment complex in Brownsville, TN in Fiscal Year 2001.

The Apartments are located on South Washington Ave. in Brownsville, TN. They consist of four-one bedroom units, 16-two bedroom units and three-three bedroom units. The apartments have been open since October 2002.



*(L/R) Joan Evans, SFH Specialist; Kathy Brantley, MFH Specialist; Nesbie Teamer, SFH Specialist; Sonja Joyner, SFH Technician; Ed James, Rural Development Manager; Vivian Meals, W&W/RBS Technician; Barbara Vaughan, Management Assistant; Jan Aaron, Assistant GRH Specialist; Modistyne Boyd, SFH Specialist; Eddie Joy, W&W Specialist; Christa Lindsey, MFH Technician; Billy Lane, Rural Business Specialist; Pat Chatman, SFH Technician; & Brenda Horner, GRH Specialist.*

## COVINGTON AREA OFFICE

2043 Highway 51 South, P.O. Box 648, Covington, TN 38019  
(901) 475-3350

*"Delta Leadership 21st Century"*



The Lower Mississippi Delta Development Center received a Rural Business Opportunity Grant (RBOG) for \$142,000 in Fiscal Year 2001 to assist in financing the expenses involved in establishing a regional leadership development program.

The first session of the "Delta Leadership 21st Century" took place on October 31, 2002 at Pickwick Landing State Park as a result of the grant funding.

State Director, Mary Ruth Tackett addressed 24 members attending the class.

There is at least one member from each state that makes up the Delta Region - Kentucky, Mississippi, Missouri, Arkansas, Tennessee and Louisiana. The leadership class plans to graduate in June 2003.



*(L/R) Thomas Taylor, Rural Development Manager; Harriet Cannon, MFH Specialist; Dorothy Henning, W&W Technician; Arlisa, Armstrong, MFH Technician; Bish Thomas, W&W Specialist; Joyce Mason, SFH Specialist; Patricia Hoffmeyer, SFH Technician; Stephanie Zarecor, Management Assistant; & James W. Futrell, SFH Specialist.*

## UNION CITY AREA OFFICE

1216 Stad Avenue, Suite 3, P.O. Box 567 Union City, TN 38281  
(731) 885-6480

*Congressman John Tanner and Mary Ruth Tackett, State Director announce a \$400,000 Rural Economic Development Loan (REDL) to Gibson Electric Membership Corp. Pictured L-R - Jim White, Gibson EMC General Manager; James Sanders, UnionCity RDM; State Director Tackett; Congressman Tanner; and David Williams, Williams Sausage Director of Plant Operations. (photo by Union City Messenger)*



Gibson Electric Membership Corporation received a \$400,000 Rural Economic Development Loan (REDL) through Rural Development's Rural Business-Cooperative Service (RBS). The REDL is a zero-interest Rural Development Loan used for industrial expansions in rural areas. Gibson Electric in turn passed the loan through to Williams Sausage Company, a family-owned sausage processing plant located near Woodland Mills in Obion County.



*U.S. Congressman John Tanner, front center, and Mary Ruth Tackett, State Director, in a recent tour of Williams Sausage new refrigeration equipment.*

The \$400,000 Rural Development loan is being used to help finance the purchase of highly technical cooking and refrigeration equipment that is housed in a 30,000 sq. foot addition to the existing plant. The total expansion, roughly a \$6 million investment, allows Williams Sausage to dramatically increase production, upgrade technical training to existing employees and hire about 60 new employees.

According to Congressman Tanner, "The Rural Development Loan program, with its zero interest, is a great resource for rural businesses to use when they need assistance."



*(L/R) Jerry Brigance, W&W Specialist; Terry Jones, MFH Specialist; Mary Hickman, SFH Technician; Denese Hicks, MFH Technician; Shirley Roser, SFH Technician; Leroy Taylor, SFH Specialist; Mandy Hagewood, Student Trainee; Jennifer Sweatt, Management Assistant; Judy Alexander, MFH Assistant; Mitzi Hailey, W&W/RBS Technician; Van Wylie, Rural Business Specialist; & James Sanders, Rural Development Manager. (not pictured Sara Benthall, SFH Specialist & Kim Carroll, Assistant Rural Development Specialist)*

# TENNESSEE USDA RURAL DEVELOPMENT

## Directory of State Office Staff



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# Tennessee Offices

