



Committed to the future of rural communities.

Almost Heaven WV Mountain State Rural Express



**“Wild, Wonderful &
Open For Business”**

April, 2008

Message From WV State Director Rick E. Rice

We are half way through this Fiscal Year and West Virginia Rural Development is proud to present this quarterly newsletter showcasing activities and funding obligations in rural communities throughout The Mountain State.

Rural Development has been helping families, businesses and communities throughout rural America for over 70 years, bringing safe drinking water to communities, helping communities protect their natural environment through construction of wastewater disposal systems, assisting families to fulfill



the American Dream of Homeownership, and stimulated economic development by helping new and existing businesses thrive in small towns.

Today, Rural Development is at the forefront in bringing telemedicine, broadband, energy projects, and value-added agriculture to rural communities throughout America.

Therefore, I not only invite you to contact your local USDA Rural Development office, but challenge you to do so. You can call the State Office customer toll-free telephone line at 1-800-295-8228 to be put in touch with the office that serves your area and find out what we can do for you and/or your community!

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Spruce Knob Seneca Rocks Telephone, Inc. Holds Ceremony for Presentation of Telecom Funds

Historic Circleville High School, Pendleton County, was the site of an event of enormous significance when Spruce Knob Seneca Rocks Telephone, Inc., (SKSRT) was presented a ceremonial check in the amount of \$7,789,000.

The funds are a telecommunications loan through USDA Rural Development, formerly known as Farmers Home Administration.

Stakeholders, Congresswoman Shelley Moore Capito, Federal, State and Local Government officials, and community members filled the gymnasium for the ceremony.

Rural Development Telecom loan funds will be used to install more than 200 miles of fiber optic communications facilities throughout the exchange area. Doing this will connect 57 new subscribers, up-

grade all existing electronic equipment, and replace the existing switching equipment with software-based switching.

These digital enhancements position the company to deliver digital voice, data and video services throughout the exchange, enabling Spruce Knob Seneca Rocks Telephone to accommodate communications demand envisioned for the 21st century.



Pictured (l to r): Lynn Phillips—Representative for Governor Manchin, Rick E. Rice—WV USDA Rural Development State Director, Richard Jenkins—USDA Rural Development Telecommunications Program General Field Representative, Larry Lemon—Northern Area Coordinator for Senator John D. Rockefeller, IV, Congresswoman Shelley Moore Capito, Spruce Knob Seneca Rocks Telephone staff in matching white shirts, Vickie Colaw—SKSRT General Manager, James M. Andrew—Utilities Programs Administrator—USDA Rural Development—Washington, DC, Ivan “Sonny” O’Neil—SKSRT Board of Directors President (hidden in photo), and George Lynch.



Pictured above (l to r): Honorable Shelley Moore Capito, SKSRT Board of Directors President Ivan “Sonny” O’Neil, SKSRT General Manager Vickie Colaw, USDA Rural Development WV State Director Rick E. Rice, and USDA Rural Development Utilities Programs Administrator James Andrew—Washington, DC.

Investment in WV (FY 2008) through mid-April

Community Facilities (CF):	
CF Direct	\$ 7,400,000
CF Grants	\$ 134,100
Housing:	
538 Guaranteed	\$ 1,750,000
502 Direct	\$ 6,891,360
504 Loans/Grants	\$ 560,000
RHLP	\$ 175,250
Self-Help	\$ 520,000
502 Guaranteed	\$28,392,171
502 Guar. Refinance	\$ 183,532
Business:	
IRP	\$ 750,000
Guaranteed B&I	\$13,891,000
RBEG	\$ 499,000
Utilities:	
Loans	\$ 8,976,000
Grants	\$ 4,901,936
Total Obligations:	\$75,024,349

Business & Cooperative Staff Attend WV Small Farms Conference

February 26—28, 2008. Morgantown, WV, was the site for the 2008 WV Small Farms Conference. Over 130 agricultural producers attended from throughout The Mountain State.

The conference focused on sustainable agriculture, locally grown food production/sales, and financial assistance possibilities.

USDA Rural Development participated in the financial assistance aspect of the conference by providing outreach on the Value-Added Producer Grant (VAPG) and the Renewable Energy Assistance/Energy Efficiency Section 9006 Program to those producers looking to expand their markets and, at the same time, reduce their energy consumption.

Mr. Jeff Jobe, a Specialist from the National Office stationed in Iowa, outlined both programs during the two day conference. Mr. Jobe has extensive knowledge and experience in outreach in both programs throughout the country.

Jobe's presentations and illustrations of the two programs and their ability to enhance production and reduce expenses was a key to the conference. Through his efforts and the enthusiasm that was generated, three applications have been received for VAPG assistance this fiscal year.

Based on the response of the attendees at this conference, plans are underway for Rural Development's participation in the February 2009 conference.



Above (l to r): Business and Cooperative Program Specialists John Comerchi and Richard Satterfield conducted outreach at the 2008 WV Small Farms Conference, focusing on the Value-Added Producer Grant and Section 9006 Renewable Energy Assistance/Energy Efficiency Programs.

USDA Rural Development Participates in WV EXPO

The 29th annual West Virginia Equipment, Technology, and Design Exposition was held March 19 and 20, 2008, at the Charleston Civic Center. Rural Development participants included Randy Plum, Community Programs Director; Harry Taylor, Rural Development Engineer; Chris Missimer, Rural Develop-

ment Architect; Teresa Miller, Rural Development Specialist; and Eric Gumm, Rural Development Technician.

EXPO provides both continuing education and extensive outreach opportunities for Rural Development staff. Over 50 seminars for designers, contrac-

tors, engineers, public works, and industrial personnel were available.

EXPO allows Rural Development staff to make personal contacts with various potential borrowers and engineering companies, as well as other funding sources, in an effort to promote interest in

and stimulate applications for their programs. EXPO is also a meeting ground for numerous trade associations and professional societies.

EXPO 2007 featured 306 exhibitors, 88 honor exhibitors, 53 quality seminars and classes, and nearly 6,000 in attendance from all over the United States.



Pictured (l to r): Eric Gumm (seated), Randy Plum (standing with his back to the camera), and Teresa Miller (seated in front of Mr. Plum) network and provide information about Rural Development programs to Clay Lutz of the WV Rural Water Association.

Hardworking Immigrant Family Experiences The American Dream in Keyser, WV

Zulfiqar Minhas entered the United States as a Pakistani immigrant with the dream of someday establishing a family and becoming a homeowner. According to Zulfiqar, there is no established mortgage system in Pakistan for financing the purchase of a home. Zulfiqar indicated that unless a family had enough cash to purchase or build a home, they were compelled to rent as his own family did.

The Minhas, with persistence, hard work, and desire to become American homeowners, overcame many obstacles. Zulfiqar completed the immigration process for permanent residency and pursued preliminary credit counseling methods suggested by USDA Rural Development to qualify for a loan.

Zulfiqar and his wife, Neenah Minhas, received a Rural Housing Section 502 Direct Loan in the amount of \$158,900 to purchase

and repair an existing home. Zulfiqar, his daughter Laykin, his wife Neenah, and daughter Lacrishia (*pictured l to r*) stand in front of their new home located in Keyser, WV.

The Minhas are now the proud owners of an attractive cut stone 6-room home containing all the features necessary to provide them with adequate modest cost housing. Neenah stated that "words could never fully describe the immense happiness they felt when the realtor handed them the keys to their new home." The Minhas indicated that prior to unloading the U-haul truck and moving their furniture and appliances into the home, they all went inside, took a deep sigh of relief, and said "it's finally ours."

Linda Smith, Rural Development Technician, and Wendell Alt, Rural Development Specialist, in Romney, WV, stated that

"they never seen a more appreciative and deserving family." Both indicated that during every contact made with this family throughout the entire loan process, the Minhas never failed to express their appreciation of thanks and gratitude for Rural Development's assistance.

USDA Rural Development State Director Rick E. Rice exclaimed, "This is what it is all about. Rural Development employees are committed to the future of our rural communities, whether it be accomplished one family or one community at a time."



Jessica Lynch Water Extension Project Celebrated

Former POW and Wirt County native, Jessica Lynch, was in Elizabeth for a ribbon cutting ceremony during February 2008.

The Town of Elizabeth held a special ceremony for the new Jessica Lynch Water Extension Project, a project that is expected



to benefit approximately 240 households in Wirt County.

Pictured at the ceremony, among many other attendants, is (*front row l to r*): Jessica Lynch, former POW; Lewis Full, former Mayor; and Virginia McDonald, Rural Development Specialist. (*back row l to r*): Kenneth Stempowski, current Mayor; Leslie Maze, project attorney; and Randy Watson, Thrasher Engineering.

The project was named the "Jessica Lynch Water Extension Project" because of the Wirt County native's notoriety as a prisoner of war in the Iraqi War and the fact her family's home is in one of the areas where water lines are planning on being extended.

City of St. Marys Selected to Receive Funding For Water & Wastewater Lines Replacement

The City of St. Marys, located in Pleasants County, has been selected to receive Rural Development funds for replacement of their water and wastewater lines, which are located within the older sections of the City.

The water lines are corroded due to age, are inadequately sized, and are in constant need of repair, thereby negatively affecting the City's ability to supply its customers.

The wastewater collection system was constructed in the 1920s and the sewer lines require frequent repairs and allow for excessive inflow and infiltration.

The project will also involve the construction of a 500,000 gallon

water storage tank, which will replace an existing underground concrete reservoir that has deteriorated over the years, resulting in leaks and posing a public health threat due to the potential for the water to become contaminated.

This project is expected to benefit approximately 1,120 water and sewer customers within the City and surrounding areas.

Rural Development funds in the amount of \$1,034,000 were obligated for this project in March of this year. Rural Development loan funds in the amount of \$4,315,000 were also obligated in July 2006. The total projected cost is expected to be \$5,349,000.



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Federal Building, Suite 320
75 High Street
Morgantown, WV 26505-7500

Phone: 304-284-4860 OR 800-295-8228
Fax: 304-284-4893; TTY/TDD 304-284-4836
Gail.Bennett@wv.usda.gov

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We're on the Web!

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



Please forward your request to receive this newsletter via e-mail to Gail Bennett, Editor, at Gail.Bennett@wv.usda.gov.



USDA Rural Development staff of Martinsburg and Romney participated in the Eastern Panhandle Home Builder's Show held March 1—3, 2008, at the Martinsburg Mall. Those conducting outreach during this event were Linda Smith (***pictured above on the right providing program information to a potential applicant***), Howard Page, Wendell Alt, Scott Mullin and Ruth Barron.

Brochures were distributed to the public participants and Rural Development employees took this opportunity to speak individually with potential borrowers. This event also gave Rural Development the opportunity to network with many of the lenders who offer Rural Development's Guaranteed Rural Housing (GRH) program, as well as talk to real estate agents about what Rural Development can offer their clients.

USDA Rural Development is an Equal Opportunity Lender, Provider, and Employer. Complaints of discrimination should be sent to: USDA, Director, Office of Civil Rights, Washington, DC 20250-9410.