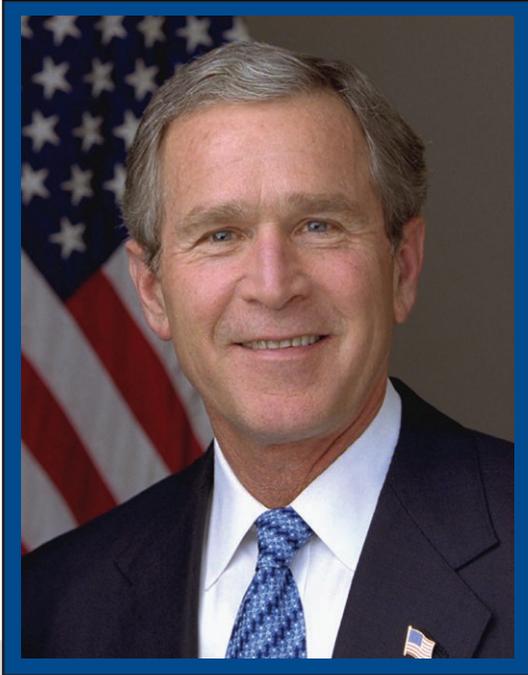


# Annual Report Fiscal Year 2007



Committed to the future of rural communities.

West Virginia  
*"The Mountain State"*



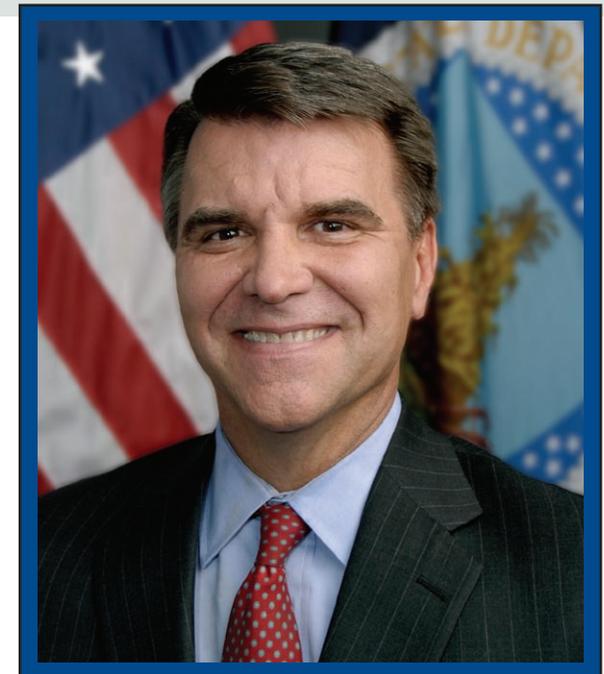
“With the right policies, we will maintain America’s competitive edge, we will create more jobs, and we will improve the quality of life and standard of living for generations to come.”

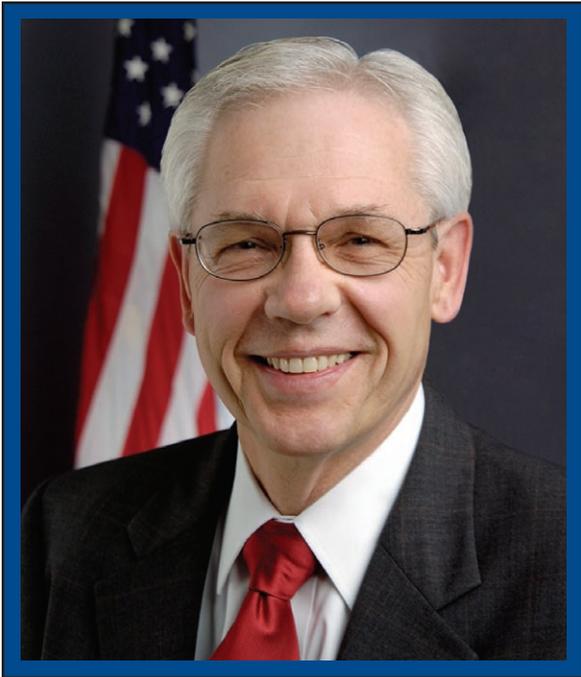
President George W. Bush  
*In his 2006 State of the Union Address*



“Our rural communities are the home and heart of American agriculture. Family life on the farm largely depends on the schools, hospitals, businesses and other services in town. That’s why our rural development mission is so important. In 2007 alone, USDA Rural Development invested nearly \$14 billion in rural communities, including water systems, health care, education, small businesses and home ownership. I’m very proud of the Bush Administration’s record of support for rural America and proud of our USDA Rural Development team of dedicated workers who ensure our programs have a powerful, positive impact on rural America.”

Chuck Conner  
*Acting Secretary of Agriculture*





**“W**e have the privilege of working for an agency that touches people’s lives, that strengthens communities, that builds hope one business, one job and one home at a time. Our mission and structure have changed significantly over the years. While remaining absolutely committed to our core program areas, we are also reinventing ourselves ... once again ... to respond to the remarkable new opportunities arising due to distributed computing, broadband, economic diversification and ... not least ... renewable energy. In our present form, we are essentially an investment bank for rural America with a portfolio of more than \$97 billion. This is invested in rural infrastructure, housing, community facilities, business, and energy development. We are, in fact, the only agency in the federal government that can build an entire community from the ground up.”

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



**“W**est Virginia USDA Rural Development employees are committed to the future of rural communities – after all, the rural residents of West Virginia are their friends, family, and neighbors. Through our diverse programs, we have the ability to build a community from the ground up and get a little closer to our vision of a rural America that is a healthy, safe, and prosperous place to live and work. We had an absolutely phenomenal year as this report will show, and we look forward to Fiscal Year 2008 and its opportunities for rural America.”

**Rick E. Rice**  
*State Director, West Virginia*  
*USDA Rural Development*



# West Virginia Fiscal Year 2007 Investment

## Utilities Programs:

Water & Waste Loans	\$ 32,355,600	23
Water & Waste Grants	\$ 9,783,000	18
Technical Assistance & Training Grants	\$ 1,020,000	1
Emergency Community Water Assistance Grants	\$ 500,000	1
Electric Loan	\$ 7,500,000	1
Telecommunications	\$ 45,762,000	2
<b>TOTAL UTILITIES:</b>	<b>\$ 96,920,600</b>	<b>46</b>

*Water & Wastewater Users Assisted = 32,702*

## Business & Cooperative Programs:

Guaranteed B&I	\$ 1,222,000	1
Rural Business Opportunity Grants	\$ 50,000	1
Rural Business Enterprise Grants	\$ 749,660	6
1890s Land Grants	\$ 115,000	1
Value-Added Producer Grants	\$ 74,075	1
Rural Empowerment Zone Grants	\$ 337,795	2
<b>TOTAL BUSINESS &amp; COOPERATIVE:</b>	<b>\$ 2,548,530</b>	<b>12</b>

*Jobs Created = 121    Jobs Saved = 350    Businesses Assisted = 54*

# West Virginia Fiscal Year 2007 Investment continued

## Multi-Family Housing Programs:

Section 538 Guaranteed	\$ 4,550,000	4
Rental Assistance	\$ 7,066,842	

## Single-Family Housing Programs:

Section 502 Direct Loans	\$ 15,267,400	165
Section 502 Guaranteed Loans	\$ 52,174,095	413
Section 504 Loans and Grants	\$ 1,213,090	270
Housing Preservation Grants	\$ 204,180	4
Leveraged Loans	\$ 2,775,030	32
Section 523 Mutual Self-Help Grants	\$ 134,460	1

**TOTAL HOUSING PROGRAMS: \$83,385,097 889**

## Community Facilities:

Direct Loans	\$ 6,200,000	8
Grants	\$ 322,000	11
CF Guarantee	\$ 900,000	1

**TOTAL COMMUNITY FACILITIES: \$ 7,422,000 20**

**TOTAL USDA RURAL DEVELOPMENT  
INVESTMENT IN WV – FY 2007**

**\$190,276,227 967**



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# Community Facilities Loans and Grants



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From l to r: Bill Lanham, Town Manager; Nancy McKown, Cemetery Board; Mayor Jim Akers; and Rob Steptoe, former USDA Rural Development State Director participated in a groundbreaking and check presentation ceremony for the new mausoleum constructed at Huse Memorial Park in Fayetteville, Fayette County, WV.



Above: Employees of The Sheltered Workshop of Nicholas County enjoy working in their new facility.

To the left: the new Sheltered Workshop of Nicholas County, Inc., facility located at Craigs ville, Nicholas County, WV.

# JANUARY 2008



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SUNDAY		MONDAY		TUESDAY		WEDNESDAY		THURSDAY		FRIDAY		SATURDAY	
				1 New Year's Day		2		3		4		5	
6		7		8		9		10		11		12	
13		14		15 Dr. M. L. King, Jr Day (True)		16		17		18		19	
20		21 Dr. M. L. King, Jr Day (Observed)		22		23		24		25		26	
27		28		29		30		31					

# Section 502 Direct Loans and 504 Repair & Rehabilitation Loans and Grants



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*Left:* Jeanne Lancaster was certified eligible for a Section 502 Subsidized Loan from Rural Development and a Leveraged Forgivable Loan from West Virginia Housing Development Fund.

*Below:* The Maynard family in Wayne County, WV, utilized the assistance of USDA Rural Development in ridding their home of a large colony of big brown bats and their pups and replacing the roof on their home.



# FEBRUARY 2008



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SUNDAY

MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

Roof: Inspect for missing or damaged shingles & flashing						1	2
3	4	5	6	7	8	9	
			Ash Wednesday				
10	11	12	13	14	15	16	
		Lincoln's Birthday		Valentine's Day			
17	18	19	20	21	22	23	
	President's Day				Washington's Birthday		
24	25	26	27	28	29		

# Community Facilities Loans and Grants



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*Pictured left:* The Charles T. "Chuck" Mathena II Foundation, Inc., was presented with a ceremonial \$5 Million check in May 2007 through the Community Facilities program for construction of a performing arts center and multi-purpose facility in Mercer County, WV.

*Pictured right:* The Community Facilities Loan Program provided a 40-year loan of \$2,999,450 at a 4.25% interest rate for the construction of the Fairmont Public Safety Building, Marion County, WV. The Central Fire Station, Fairmont Police Department, Municipal Court System, and the Traffic Division of the Public Works Department are located in the new facility.



# MARCH 2008



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SUNDAY

MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

Dryer: Check and Clean Dryer Vent

Dryer: Check and Clean Dryer Vent						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
Palm Sunday	St. Patrick's Day			First Day of Spring	Good Friday	
23 Easter	24	25	26	27	28	29
30	31					

# USDA Rural Development Provides Over \$8.8 Million for West Virginia in Observance of Earth Day 2007



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Rural Development's Water and Environmental Programs played a major role in the observance of Earth Day 2007 by providing \$5,398,000 in loan funds and \$3,448,000 in grant funds to partially finance four water and wastewater projects throughout the State.

The Danese Public Service District (pictured to the right), located in Fayette County, was approved for a loan of \$1,351,000 and grant of \$1,370,000 to extend public water service to approximately 162 new customers within the County.

The Town of Gilbert, located in Mingo County, also received a commitment of Rural Development funds which were announced for Earth Day. A loan in the amount of \$472,000 and grant in the amount of \$328,000 were approved to



extend public water service to approximately 172 new customers within the vicinity of the Town.

The Malden Public Service District, located in Kanawha County, was one of two Districts to receive a commitment of Rural Development funding for wastewater improvements. A loan of \$2,175,000 and grant in the amount of \$800,000 were approved to upgrade the current wastewater collection system and bring the District into compliance with its National Pollutant Discharge Elimination System (NPDES) permit.

The Tennerton Public Service District, located in Upshur County, also received a

substantial Rural Development commitment to help improve the environment this year. Loan funds in the amount of \$1,400,000 and grant funds in the amount of \$950,000 were awarded to extend wastewater collection service to an additional 127 customers within the County.

# APRIL 2008



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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
Fire Extinguishers: Check Charge Level		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
Passover		Earth Day		"Take Our Daughters & Sons To Work®"		
27	28	29	30			

# Community Facilities Loans and Grants



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Above: The new fire and rescue facility for the Mathias-Baker Volunteer Emergency Squad, Inc., Hardy County, WV, was made a reality through funding from USDA Rural Development's Guaranteed Community Facilities program. Alan Brill of the Capon Valley Bank sought the assistance of USDA Rural Development in Romney, WV, for the \$950,000 loan guarantee.

Above Left: Joann Byrd, the Baker Branch Manager of the Capon Valley Bank, and Karen Hamilton, Lieutenant – Mathias-Baker Volunteer Emergency Squad.

# MAY 2008



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SUNDAY

MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

Smoke Detector: Replace Batteries, Vacuum Sensor, Test

4

5

6

7

8

9

10

11

12

13

14

15

16

17

Mother's Day

18

19

20

21

22

23

24

25

26

27

28

29

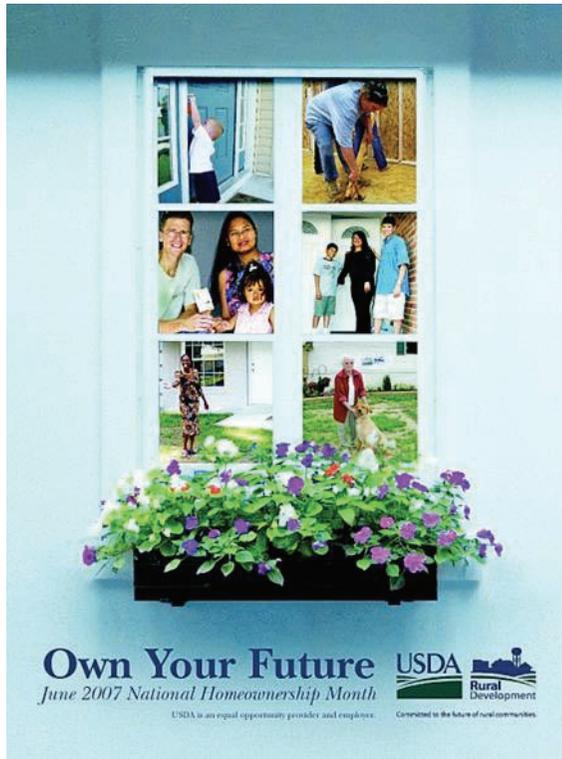
30

31

Memorial Day  
(Observed)

Memorial Day  
(True)

# June - Homeownership Month



In celebration of National Homeownership Month, several National, State, and Local USDA Rural Development employees assisted in their Section 523 Self-Help Build program throughout the State of West Virginia.

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# JUNE 2008



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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3	4	5	6	7
8	9 Shavuot	10	11	12	13	14 Flag Day
15 Father's Day	16	17	18	19	20 First Day of Summer	21
22	23	24	25	26	27	28
29	30	31	Gutters & Downspouts: Inspect for Leaks			

# Business & Cooperative Programs



*Above:* Through a \$2,450,000 Guaranteed Business & Industrial loan with City National Bank, Beckley Oncology Associates, Inc., of Raleigh County, WV, became the owner of a modern facility offering chemotherapy, radiation therapy, and diagnostic imaging to serve a 30-45 mile area in southern West Virginia.

*Left:* A.L. Lee Corporation, a manufacturer and supplier of equipment to the underground mining industry, located in Raleigh County, WV, obtained a \$2 Million Guaranteed Business & Industrial (B&I) loan from United Bank, Inc.

# JULY 2008



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SUNDAY		MONDAY		TUESDAY		WEDNESDAY		THURSDAY		FRIDAY		SATURDAY	
Water Heater: Drain Water & Sediment from Base				1		2		3		4		5	
										Independence Day			
6		7		8		9		10		11		12	
13		14		15		16		17		18		19	
20		21		22		23		24		25		26	
27		28		29		30		31					

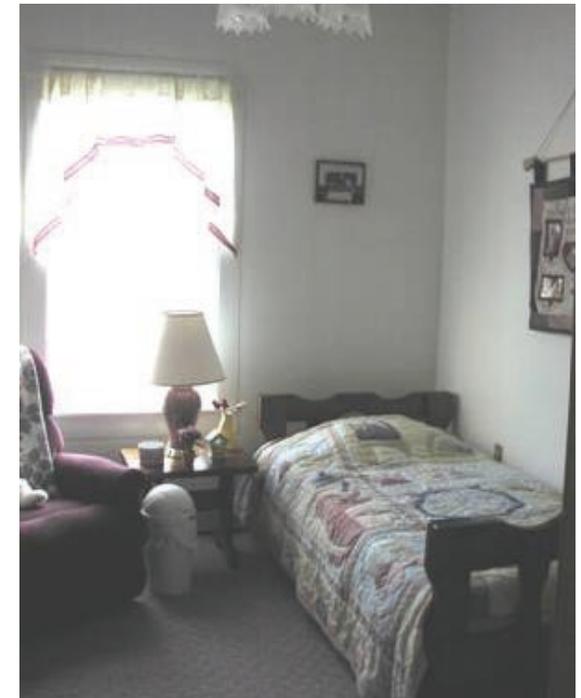
# Intermediary Relending Program (IRP)



“Aging With Grace,” an assisted living facility in Grantsville, Calhoun County, became a reality with financing through Mid-Ohio Valley Regional Planning & Development Council’s Intermediary Relending Program and from Calhoun County Bank. The Intermediary Relending Program is a revolving loan fund for businesses provided through USDA Rural Development.



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# AUGUST 2008



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SUNDAY

MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

Foundation: Inspect for Cracks, Moisture & Insects

Foundation: Inspect for Cracks, Moisture & Insects							1	2
3	4	5	6	7	8	9		
10	11	12	13	14	15	16		
17	18	19	20	21	22	23		
24	25	26	27	28	29	30		
31								

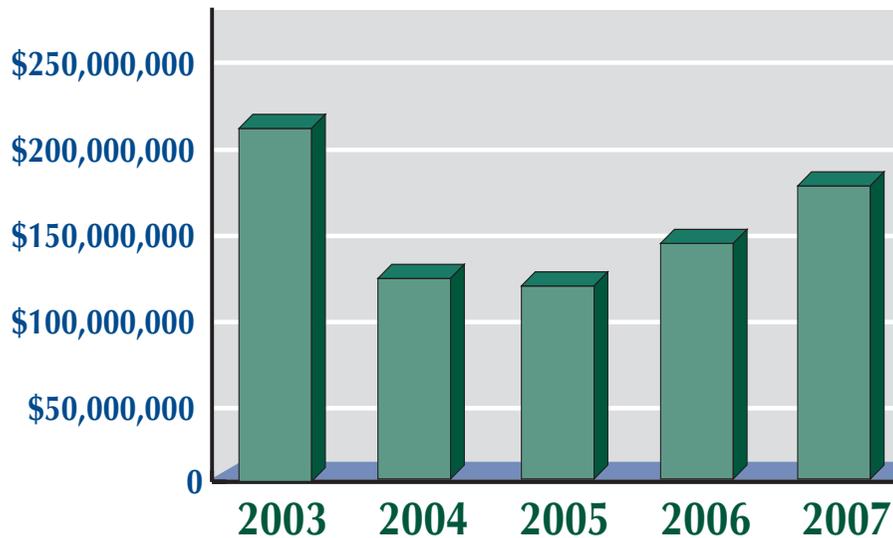


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West Virginia USDA Rural Development staff met with Oleg Ovchinnikov, Russian Academy of Sciences Professor, to discuss economic and social development in the United States rural areas.

*Pictured to the left (l to r):* Scott Mullin, Guaranteed Housing Specialist; Dianne Crysler, Housing Program Director; Rick Rice, State Director; Oleg Ovchinnikov; Cheryl Wolfe, Business & Cooperative Program Director; and Richard Satterfield, Business & Cooperative Specialist.

## USDA Rural Development Investment in WV



# SEPTEMBER 2008



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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1 Labor Day	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22 First Day of Autumn	23	24	25	26	27
28	29	30 Rosh Hashanah	Pipes: Insulate, Inspect & Repair			

# Utilities Programs

*Right (l to r):* Ken Ellison (Director of Land Restoration for WVDEP Abandoned Mine Lands Program); John Tuggle (Project Engineer, Pentree, Inc.); Russell Deering (Board Chairman); Ted Elliott (Board Secretary); Rob Steptoe (former USDA Rural Development State Director); Birl O'Dell (Nicholas County Commissioner); and Tom Blankenship (Nicholas County Commissioner) attended the dedication ceremony for funds Gauley River Public Service District, Nicholas County, WV, was awarded through the Water & Wastewater Loan and Grant Programs of USDA Rural Development.



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*Left:* Marshall County Public Service District #4, located in West Virginia's northern panhandle, obtained a \$2,328,300 loan and a \$1,446,700 grant through the USDA Rural Development Water & Wastewater Loan and Grant Programs. Pictured below (l to r): David White, Esq., attorney for Marshall County PSD; George Lagos, General Manager; Donna Crawford, Board Member; Manning Frymier, P.E., Cerrone Associates (standing); David Glover, Chairman; Scott Hicks, Bel-O-Mar Regional Council (standing); Mark Fitzsimmons, Board Member; John Stump, Esq. Bond Counsel from Steptoe & Johnson; and Virginia McDonald, USDA Rural Development Specialist.

# OCTOBER 2008



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SUNDAY MONDAY TUESDAY WEDNESDAY THURSDAY FRIDAY SATURDAY

Exterior Faucets: Close Valves & Drain			1	2	3	4
5	6	7	8	9 Yom Kippur	10	11
12 Columbus Day (True)	13 Columbus Day (Observed)	14 Succoth	15	16	17	18
19	20	21	22 Simchat Torah	23	24	25
26	27	28	29	30 Halloween	31	

# Multi-Family Housing



West Virginia USDA Rural Development Multi-Family Housing staff had the opportunity to discuss housing issues with Tom Hannah, Deputy Administrator, Multi-Family Housing, Washington, DC, during his visit to The Mountain State.

*Pictured (front row l to r): Donna Wright, Dianne Crysler, Norma Brackenrich, and Nancy Mullins. (back row l to r) Vicki Lilly, Tom Hannah, and Rob Steptoe.*



These two photos show an example of a Section 538 Guaranteed Multi-Family Housing loan made to Trace Ridge Apartments, a 48-unit elderly complex located in Charleston, WV.



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# NOVEMBER 2008



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SUNDAY

MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

Gutters: Clean out any Debris							1
2	3	4	5	6	7	8	
9	10	11 Veteran's Day	12	13	14	15	
16	17	18	19	20	21	22	
23	24	25	26	27	28	29	
30				Thanksgiving			

# Guaranteed Housing Program



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Approximately 500 Single Family homes are financed through the Rural Development Guaranteed Housing Program each year.

# DECEMBER 2008



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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
First Day of Winter	First Day of Hanukkah			Christmas		
28	29	30	31	Crawl Space: Inspect for Water, Pests & Dry Rot		
	Last Day of Hanukkah					

# USDA Rural Development Programs

- **Housing Programs** - Rural Development offers both Single – and Multi-Family Housing options to rural West Virginians, meeting a variety of housing needs. Through the Single-Family Housing Programs, low– and very-low income families can obtain homeownership, repair and rehabilitate their homes, or even build a new home.
- **The Multi-Family Housing Program** partners with private and non-profit developers to provide affordable rental housing, as well as subsidized rental options for low– and very-low income families and the elderly.
- **Business and Cooperative Programs** - These programs offer economic and community development opportunities to West Virginia entrepreneurs and small businesses. Programs are available to: start-up, acquire or expand a business; purchase land or construct buildings; establish community development projects; develop rural cooperatives; advance value-added opportunities; establish economic development plans and feasibility studies; fund renewable energy projects; and much more.
- **Community Programs** - These projects assist community facilities and utilities in rural areas. Through the Community Facilities Programs, assistance is provided to facilities such as libraries, schools and First Responders (e.g., ambulance services, hospitals), using a variety of programs that assist in funding construction, operating costs, repairs and equipment.
- **The Utilities Programs** provide assistance such as building, repairing or improving rural water and wastewater systems, and provide technical assistance and training to solid waste facilities. Programs also exist for telecommunications, healthcare facilities and broadband.

# Rural Development Participates in “Take Our Daughters & Sons To Work<sup>®</sup>” Program



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Annually, Rural Development participates in the “Take Our Daughters & Sons to Work<sup>®</sup>” Program. This program encourages youth to think about the challenge of balancing work, family, community and personal responsibilities.



Pictured above is Drew Lowery (son of Janna & Steve Lowery) exhibiting his “Dream Home.”



Pictured above (l to r) and to the bottom right is Jessica Gillespie (daughter of Mark & Roni Gillespie), Mikhaila Missimer and Peyton Missimer (daughter and son of Chris & Shelley Missimer), all hard at work and then reaping the reward for their hard work - an ice cream cake.



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