

2007 Annual Report Pennsylvania

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Keystone State

Rural Development

USDA



PENNSYLVANIA
Annual Report
Fiscal Year 2007

(Cover Concept by Area 1)
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**Pennsylvania State Director
Gary H. Groves**



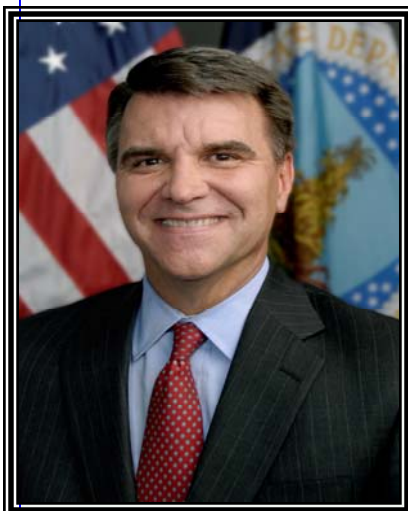
Our Agency is "Committed to the Future of Rural Communities." Through our various programs, we invested in rural Pennsylvania with 1,756 loans and grants in FY 07 a total obligation of \$219,867,938. Since 2001, USDA Rural Development has obligated 12,413 loans and grants in PA. In FY 07, we assisted 1,031 families to become homeowners, created hundreds of jobs, and assisted numerous communities with new facilities and equipment. We also assisted businesses with guaranteed loans that saved or created jobs, and funded water and waste projects and renewable energy opportunities throughout the state.

We now look forward to better serving our rural communities with a renewed focus on economic development and job creation.

Working with our partners, our loyal, dedicated team of program specialists are anxious to have an even greater impact on rural Pennsylvania.

Under Secretary of Rural Development Tom Dorr

"We 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."



Agriculture Acting Secretary Chuck Conner

"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."

FY '07 Investment in Pennsylvania

COMMUNITY PROGRAMS:

Water Waste

Direct Loans	\$40,400,734
Grants	11,068,550

Community Facilities

Direct Loans	9,317,300
Guaranteed Loans	1,250,000
Grants	461,000
DLT Grants	894,750

\$63,392,334

RURAL BUSINESS & COOPERATIVE PROGRAMS:

Guaranteed Business & Industry

\$11,031,602

Specialty Lending

Rural Business Opportunity Grants	\$ 150,000
Intermediary Relending Program	750,000
Rural Business Enterprise Grants	1,226,899
Renewable Energy Grants	554,909
REDL/G	740,000

Cooperative Program

Value Added Grants	376,497
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\$3,798,305

RURAL HOUSING PROGRAMS:

Single Family

502 Direct	\$28,072,233
502 Guaranteed Loans	91,221,274
504 Repair Loans	1,389,870
504 Repair Grants	1,078,793
523 Mutual Self-Help Grant	140,400

\$121,902,571

Multi-Family

533 Housing Preservation Grants	\$ 314,101
538 Guaranteed Loans	1,110,000
515 Rental Assistance	18,276,905
Tenant Vouchers	42,120

\$19,743,126

TOTAL \$219,867,938



Intermediary Relending Awards

Centre County Industrial Development Corporation

Centre County Industrial Development Corporation (CCIDC) received a \$500,000 Intermediary Relending Program loan from USDA Rural Development to recapitalize its revolving loan fund that relends to individuals and businesses in the rural areas of Centre County. Pictured: State Director Groves, Congressman John Peterson, Maribeth Giannone,

Rural Development Area Specialist, and John Coleman, (CCIDC) Director.

Northwest PA Regional Planning and Development Commission

Northwest PA Regional Planning & Development Commission also received an Intermediary Relending Program loan in the amount of \$250,000 to recapitalize its revolving loan fund that relends to individuals and businesses in the rural areas of an eight-county area—Clarion, Crawford, Erie, Forest, Lawrence, Mercer, Venango and Warren.



**Sugar Grove Area Sewage Authority—
Project of the Year**

To receive the State Director’s Sewer Project of the Year award, sewer system nominations need to be completed projects, in service, and have outstanding features that would make them stand out among other completed projects. At the Rural Water Association conference held in



the Spring, Sugar Grove Area Sewage Authority was recognized by USDA Rural Development as the Project of the Year 2006. The Sugar Grove area had poor soils for on-lot systems, due to a high groundwater table, many of which were malfunctioning systems. The Project of the Year met the three criteria established for the award—1) Regionalization— The Sugar Grove Area Sewage Authority project provides sanitary sewage collection and treatment for 620 equivalent dwelling units in Sugar Grove Borough and portions of Sugar Grove Township in Warren County; 2) Cost Reduction—The original project

was for more gravity collection than pressure lines but was redesigned with pressure line and grinder pumps allowing for project costs and user rates reduction; and 3) Cost Containment—The project came in under budget which allowed for additional users to be connected and further reducing user rates.



Elk Regional Health System

A groundbreaking ceremony was held in May for Elk Regional Health System’s biomass project for the heating and cooling of this acute care hospital and long-term care facility. The alternative heating system scheduled to be operational by January 1 will burn locally-provided wood biomass materials resulting in significant natural gas and electricity savings. The project

received a \$300,000 Community Facilities loan from Rural Development that, in combination with a \$500,000 Pennsylvania Energy Development Authority grant and a USDA Forest Service Woody Biomass Utilization grant of \$250,000, will be used to fund a new 16 million BTU combustion biomass energy heating system. Additionally, Rural Development awarded a \$1,475,000 Community Facilities loan that will be used to fund a new maintenance

building and boiler house that will accommodate the new biomass energy heating system.

Human Services Center

An existing house, loft barn and a garage on a 43-acre parcel was acquired by Human Resources Center of New Castle for the purpose of establishing a facility that provided residential services and treatment to adolescents with mental health disorders. The \$982,980 project was funded in 2006 with a Community Facility Loan of \$500,000 and grant of \$100,000 from USDA Rural Development and local contributions. The monies were used to renovate the existing farmhouse and construct a dormitory addition. Pictured is the completed exterior and the dormitory addition that can accommodate eight adolescents and 24-hour on-duty staff.





Greater Johnstown Water Authority

An interconnection that will provide an additional source of water to supplement Conemaugh Township’s present water supply and allow property owners along the route of the proposed waterline the option of tapping into it was funded by a Rural Development \$2,410,000 water loan. The monies were used for the construction of waterlines, a pumping station, a water storage tank and various upgrades in Conemaugh Township, Somerset

County for the sale of water from Greater Johnstown Water Authority to Conemaugh Township Municipal Authority.

Sewickley Township Volunteer Fire Company No. 4

A Rural Development Community Facilities loan of \$188,000 was used to purchase a new Crimson E-Lite pumper fire truck that will replace an older vehicle that was getting too costly to maintain. The truck has a 1,000-gallon tank capable of pumping 1,500 gallons of water per minute and is also equipped with a Class A foam system. The Sewickley Township Volunteer Fire Company No. 4 provides emergency fire and rescue services to Sewickley Township and surrounding areas in Westmoreland County



Loyalhanna Watershed Association

A \$90,000 Rural Development Business Grant combined with \$10,000 from the Western Pennsylvania Watershed Program will be used to fund a feasibility study and business plan for the Crabtree Concept Pollution Abatement project. The study will focus on finding opportunities to dispose of municipal sludge and other organic wastes from across



Westmoreland County and the state at a nearby biogas digester. At the same time, selling the iron oxide sludge and marketing the energy and fertilizer generated from the biogas plant as well as environmental/conservation concerns and economic development will be addressed. Pictured in the front row is State Director Groves, far left, Barb McMullen and Susan O’Donnell, of Rural Development and Drew Banas, Executive Director of Loyalhanna (center) accepting.

Dunbar Township Municipal Authority

A proposed new sewer system will create healthier and safer living conditions for the residents of Dunbar Township being served by a planned project funded by Rural Development’s \$2,574,000 water and wastewater grant and loan combination. A new wastewater collection, conveyance and pumping system will be constructed to serve the Wheeler, Morrell, Oglevee Lane, and northern portion of the Route #119 Corridor just south of Connellsville in Dunbar Township, Fayette County.

The Redevelopment Authority of the City of Butler

The Redevelopment Authority of the City of Butler received a \$1,250,000 Guaranteed Loan along with other monies to be used for renovations to an existing historic ballpark. The newly renovated stadium will be the centerpiece of an economic revitalization project serving the citizens of the City of Butler and surrounding areas.

9006 Renewable Energy and Energy Efficiency Grants

In September, Agriculture Under Secretary for Rural Development Thomas Dorr announced



that 345 proposals in 37 states had been selected to receive a total of \$18.2 million for renewable energy and energy efficiency projects. Three projects in Pennsylvania were among those selected. Soy Energy, Inc. of New Oxford (Adams County) received \$48,859 for its yellow grease to fuel project. Everett W. Sechler of Confluence (Somerset County) received \$6,050 towards the purchase and installation of a reverse osmosis machine that will reduce energy consumption during the sap evaporation process in the production of maple syrup resulting in energy savings and reduction

of petroleum use. (Photo above pictures Bernie Linn of Rural Development, Ron Nocco of Congressman Bill Shuster’s office, Christine Sechler, Lambert Rosenbaum of Rural Development and Everett Sechler in the Sechler’s sugar shack maple syrup “camp”.) And, John Koller & Son, Inc. (Mercer County) (photos below) received \$500,000 towards a project that will treat cheese whey produced from its Fairview Swiss Cheese plant and cone batter waste from another source in an anaerobic digester converting carbon in the food waste into biogas. The gas will be used in a boiler to produce steam and electricity for processing milk into cheese thereby offsetting the purchasing of fuel oil and electricity. Additional savings will be realized by reducing the cost of disposing of cheese whey and batter waste.



Bradford County

A single mother of two children received notice that her rented home was being razed by her landlord and faced eviction and possible homelessness. Rural Development was able to finance this home for the new homeowner in record time through its direct 502 loan program which made for a smooth transition for family.



Ivyland Borough

Ivyland, a quaint borough in Bucks County, was able to repave its deteriorated streets with the help of a Rural Development Community Facility direct loan in the amount of \$437,000.



Metro Action, Inc.

State Director Groves (far right) presented a ceremonial check of \$99,000 to Austin Burke, Secretary (far left) and Phil Condon, (center) President of Metro Action, Inc. of Scranton representing the Rural Business Enterprise Grant award. The grant, along with the recipient's funds, will be used to establish a revolving loan fund to assist small and emerging businesses in Carbon, Lackawanna, Luzerne, Monroe, Pike, Susquehanna, Wayne and Wyoming counties.





**Henner Apartments
Multi-Family Housing**

Henner Apartments in Womesldorf, Berks County, opened its doors this year. The developer was Housing Development Corporation. The project won “Rural Project of the Year” from *Affordable Housing Finance Magazine*. Henner has 27 units designated for low-income elderly and the disabled. Rural Development contributed \$195,000 in loan funds towards the renovation of the former cigar factory as well as rent subsidy.



White Haven Library

A public library in White Haven, Luzerne County, is under construction thanks, in part, to a \$50,000 Community Facilities Grant from Rural Development. Total cost for the library is just over \$1 million. The facility plans to be in operation next year.



Rural Business Enterprise Grants

Carlisle Area Economic Development Corp.

The Rural Business Enterprise Grant award received by Carlisle Area Economic Development Corp. will be used to create a revolving loan fund to promote small business development in Carlisle. Accepting a ceremonial check of \$99,900 from State Director Groves (right) is Evelyn Weaver, Board Chair.

Downtown Chambersburg, Inc.

The Rural Business Enterprise Grant award received by Downtown Chambersburg, Inc. will be used for a revolving loan fund for new and emerging small businesses in the Chambersburg business district. Accepting a ceremonial check of \$99,000 from State Director Groves (left) is Ed Wenger, President.



Williamstown Borough Sewer Authority

In a news release in April, Agriculture Under Secretary Thomas C. Dorr celebrated the 37th anniversary of Earth Day by announcing USDA Rural Development funding of 61 new rural water and wastewater community systems in 29 states totaling nearly \$180 million. Williamstown Borough Sewer Authority, Dauphin County was named as receiving a \$6,448,000 loan and a grant of \$1,210,000 towards the required needed elimination of the bypass condition of the treatment plant including and among other things the replacement of the existing wastewater treatment plant and portions of the existing collection system with an extension of the collection system into Williams Township. Pictured is the “old” sewage treatment plant that will be replaced.



Decisions Child Care Center, Inc.

A \$900,000 Community Facilities direct loan was made to Decisions Child Care Center, Inc. (Dauphin County) to be used towards the purchase of an existing school building for the purpose of establishing a child day care center. The building is a 2-1/2 story brick structure containing 11,824 sq. ft. The first floor consists of offices, classrooms, restrooms, commercial kitchen and auditorium/cafeteria. The second floor consists of classrooms and restrooms.



Londonderry Fire Company No. 1

The Londonderry Fire Company No. 1 of Middletown received a Community Facility Direct loan for \$950,000 to be used towards the construction of a new addition to the existing firehouse. The addition will expand the bays to add one more bay so that all fire and emergency vehicles will be located in one building. Needed office space, a training room, exercise room, male and female bunkrooms and showers and a crew kitchen will also be added. The firehouse is also used as a social hall for fundraising activities and is also serves as an emergency shelter for the area. The Londonderry Fire Company No. 1 provides emergency fire and rescue services to residents in Dauphin County and surrounding areas.



Special Events

National Homeownership Month

June is proclaimed National Homeownership Month to emphasize efforts made to provide safe and affordable housing.



To celebrate National Homeownership Month, this year volunteers from USDA Rural Development joined homeowners-to-be and others at Interfaith Housing's Self-Help project in Fayetteville and Threshold's Self-Help Housing project in Grindstone to provide a day of sweat equity. One of the homeowners-to-be, Leila Reese of Fayetteville (pictured left), a 502 Direct Loan recipient was a featured speaker at last year's National Homeownership Month event in which Interfaith Housing received a \$558,192 Self-Help Housing Technical Assistance Grant from USDA Rural Development. At that time, USDA Rural Development Pennsylvania State Director Gary H. Groves promised a day of sweat equity by Rural Development volunteers for her family's new home and that of her Interfaith Housing self-help housing neighbors. Now, one year later, after a lot of sweat equity by Leila

and her husband, the home is nearing completion; and State Director Groves and volunteers' work helped realize a "promise made—promise kept."

Pictured opposite is State Director Groves (far right), and southwest Area 2 USDA Rural Development staff volunteers at a "work party" in cooperation with Threshold Housing Development Corporation's Self-Help Housing subdivision in Redstone Township and homeowners-to-be. Threshold Housing Development Corporation was a past recipient of a Technical Assistance Grant from USDA Rural Development under the Mutual Self-Help Program to assist the families in the self-help program. Rural Development has provided self-help housing program funds since the late 1960s as well as technical assistance grants to nonprofit housing corporations, such as Threshold Housing and Interfaith Housing to start and implement the program.

Staff and invited guests gathered at the home of a first-time homeowner for USDA Rural Development to recognize Rural Opportunities, Inc. (ROI) with a plaque for its efforts to promote affordable housing. The event highlighted the new homeowner's dream of homeownership made possible to her and many others through the assistance of USDA Rural Development and ROI. Rural Development's Pennsylvania State Director, Gary H. Groves, presented an award for excellence plaque to State Executive Director Kay Washington of ROI for "promoting affordable housing and homeownership."



Earth Day

Earth Day '07 was celebrated with 3 events highlighting efforts to provide clean, decent and sanitary wastewater projects.



USDA Rural Development's Assistant Administrator for Water and Environmental Programs Gary Morgan (far right), State Director Gary H. Groves, (second from left), Congressman Christopher Carney (center) and John Williams, Rural Development Engineer, presented to the Village of Four Seasons a ceremonial check representing Rural Development's \$1,158,000 loan to the Authority for its waste disposal project.

USDA Rural Development's State Director Gary H. Groves, (opposite) Penn Township, Walker Township, Huntingdon Borough, and Huntingdon



County officials, and others gathered to celebrate Earth Day 2007 with a ceremonial check presentation highlighting Rural Development's \$772,000 grant to Penn Township for its intermunicipal sewer project.



USDA Rural Development's Assistant Administrator for Water and Environmental Programs Gary Morgan and State Director Gary H. Groves, Congressman Tim Holden

and Pine Grove Joint Treatment Authority members and others gathered to celebrate Earth Day 2007 with a ribbon cutting ceremony for the Authority's new wastewater system funded by Rural Development grants and loans totaling over \$12.4 million.

Renewable Energy

Pictured opposite at the end of a day-long tour is a group of Office of Management and Budget and Rural Development employees at Penn State campus following a final presentation by Dr. John Regan, a 9008 grant recipient, on his Biomass Research & Development Initiative. The day began with a visit at the Mason-Dixon Farm in Gettysburg and the farm's 30-year old anaerobic digester (now one of three). Soy Energy in New Oxford was the next stop where the visitors were provided an overview of the 9006 soy bean to fuel operation biomass project that received Rural Development funding.



Again this year, Rural Development participated in the week-long 2007 Pennsylvania Farm Show's American Energy Harvest exhibit sponsored by the Pennsylvania Department of Agriculture promoting its renewable energy loan guarantee, loan and grant programs. The Farm Show traditionally enjoys hundreds of thousands of visitors, and Governor Rendell made a special appearance to the Exhibit.

Summary of Programs

ABOUT OUR HOUSING PROGRAMS (designed to enable low and very-low income families to either purchase, repair or rent quality affordable housing):

- **Guaranteed 502 Loans**—Assist low and moderate income, rural applicants to purchase new or existing houses. This is made possible by the guarantee of loans made by conventional lenders.
- **Direct 502 Loans**—Assist eligible persons the opportunity to buy or build a decent, safe and sanitary dwelling. (*Example: Page 9*)
- **Direct 504 Loans and Grants**—Assist very low-income owners of modest single-family homes in rural areas with home improvements to remove health and safety hazards or to make a home accessible for household members with disabilities. Loans are available at one percent interest for amounts not to exceed \$20,000 and up to 20-year repayment terms. Homeowners who are age 62 and older may receive grants of up to \$7,500 for essential repairs, if they cannot afford a loan at the one percent interest rate.
- **Self-Help Housing**—These grants are awarded to non-profit and local government organizations to provide technical assistance to enable participant families to construct affordable housing. The nonprofit is responsible for recruitment and supervision of groups of six to 10 families in constructing their homes using “sweat equity”. (*Example: Page 13*)
- **Multi-Family Housing Rural Rental Housing (515 Direct/538 Guaranteed)** - This program provides safe and affordable rental housing for very low to moderate income rural families and elderly housing developments. Direct loans may be made to individuals, trusts, partnerships, profit corporations, nonprofit corporations and state or local public agencies. Loan guarantees may be made to nonprofit corporations, public bodies and for-profit organization borrowers. (*Example: Page 10*)
- **Housing Preservation Grants**—These grants are provided to qualified nonprofit organizations and public agencies for programs that assist very low and low-income homeowners repair and rehabilitate their rural homes. Rural rental property owners and co-ops, if they agree to make such units available to very low and low-income persons, may also receive assistance.
- **Farm Labor Housing**—This program provides loans and grants to finance low-rent housing for domestic farm laborers.
- **On-Farm Labor Housing Loans**—are made to finance low-cost housing for domestic farm laborers.

Summary of Programs (Continued)

ABOUT OUR BUSINESS PROGRAMS (to help develop rural economies):

- **Business & Industry Guaranteed Loans**—allows a commercial lender to receive a guarantee up to 80 percent of the loan made to eligible borrowers for working capital, machinery and equipment, buildings and real estate, etc.
- **Rural Economic Development Loans and Grants**—are made to Rural Development Utilities Programs-financed telecommunications and electric borrowers to promote rural economic development an/or job creation projects in non-urban areas. Eligible purposes include, but are not limited to, project feasibility studies, startup costs, construction of facilities, working capital, incubator projects and other reasonable expenses.
- **Intermediary Relending Program**—helps increase economic activity and employment opportunities of a rural area by providing one percent interest loan funds to intermediaries to relend to small area businesses and community development projects. (*Examples: Page 5*)
- **Value-Added Agricultural Producer Grant**—assists eligible independent producers of agricultural commodities, agricultural producer groups, farmer and rancher cooperatives and majority-owned producer based business ventures to develop business plans and feasibility studies for viable business opportunities and to develop strategies to create new and emerging agricultural marketing opportunities.
- **Rural Cooperative Development Grants**—made to nonprofit corporations, including institutions of higher education, may be used to establish and operate centers for cooperative development and to improve the operations of existing co-ops.
- **Rural Business Opportunity Grants**—provide technical assistance for business development and conduct economic development planning in rural areas.
- **Rural Business Enterprise Grants**—to public bodies and private non-profit corporations that serve rural areas, are used to support the development of small and emerging private business in rural communities. (*Example: Pages 7, 9 & 11*)
- **9006 Energy and Energy Efficiency Improvement Program**—funds are available in the form of loans, guaranteed loans and grants (or a combination) for the purchase of renewable energy systems and for energy efficiency improvements to agriculture producers and rural small business in eligible rural areas. (*Example: Page 8, 14*)

Summary of Programs (Continued)

ABOUT OUR COMMUNITY PROGRAMS (to help build stronger, more vibrant rural communities):

- **Guaranteed Community Facilities Loans**—are made and serviced by lenders such as banks and savings and loan associations for the same purpose as the direct program. (*Example: Page 8*)
- **Direct Community Facilities Loans and Grants**—to public bodies, nonprofit corporations and tribal governments the construction enlargement or improvement of community facilities for health care, public safety and public services. (*Examples: Pages 6, 7, 8, 9, 10*)
- **Distance Learning/Telemedicine Program**—is specifically designed to meet the educational and health care needs of rural areas. Loan and grant funding is available to provide advanced learning and health care opportunities.
- **Direct Water and Waste Disposal Program**—assist public entities such as municipality, county, special purpose Authority or non-profit corporation to acquire, construct, expand or otherwise improve rural water supplies and waste disposal systems in rural areas. (*Examples: Page 5, 7 8, 11, 14*)
- **Guaranteed Water and Wastewater Loans**—are made and serviced by lenders such as banks and savings and loan associations for the same purposes as the direct program.
- **Solid Waste Management Grants**—to public and private nonprofit organizations for technical assistance and/or training to associations located in rural areas and to cities and towns with a population of 10,000 or less to reduce or eliminate pollution of water resources and improve planning and management of solid waste facilities.

OTHER PROGRAMS:

USDA Rural Development's Commitment to the Environment

The National Environmental Policy Act (NEPA) establishes the federal government's environmental policies. Its primary goal is to help public officials make decisions that are based on an understanding of the environmental consequences of their actions, and to take actions that protect, restore and enhance the environment.

To accomplish this, USDA Rural Development requires its applicants and borrowers to consider environmental impacts before taking actions financed by the Agency. The same is true for private lenders whose loans are guaranteed by the Agency. Before any USDA Rural Development assistance may be approved, the Agency will assess the environmental impact of the proposed action to ensure that steps are taken to avoid or reduce adverse effects.

Civil Rights

Assuring equal opportunity in employment and program delivery is essential in administering USDA Rural Development programs. Each USDA Rural Development employee is responsible for ensuring the highest quality of services for all recipients and beneficiaries of our programs. USDA Rural Development is committed to fair and equal treatment to employees

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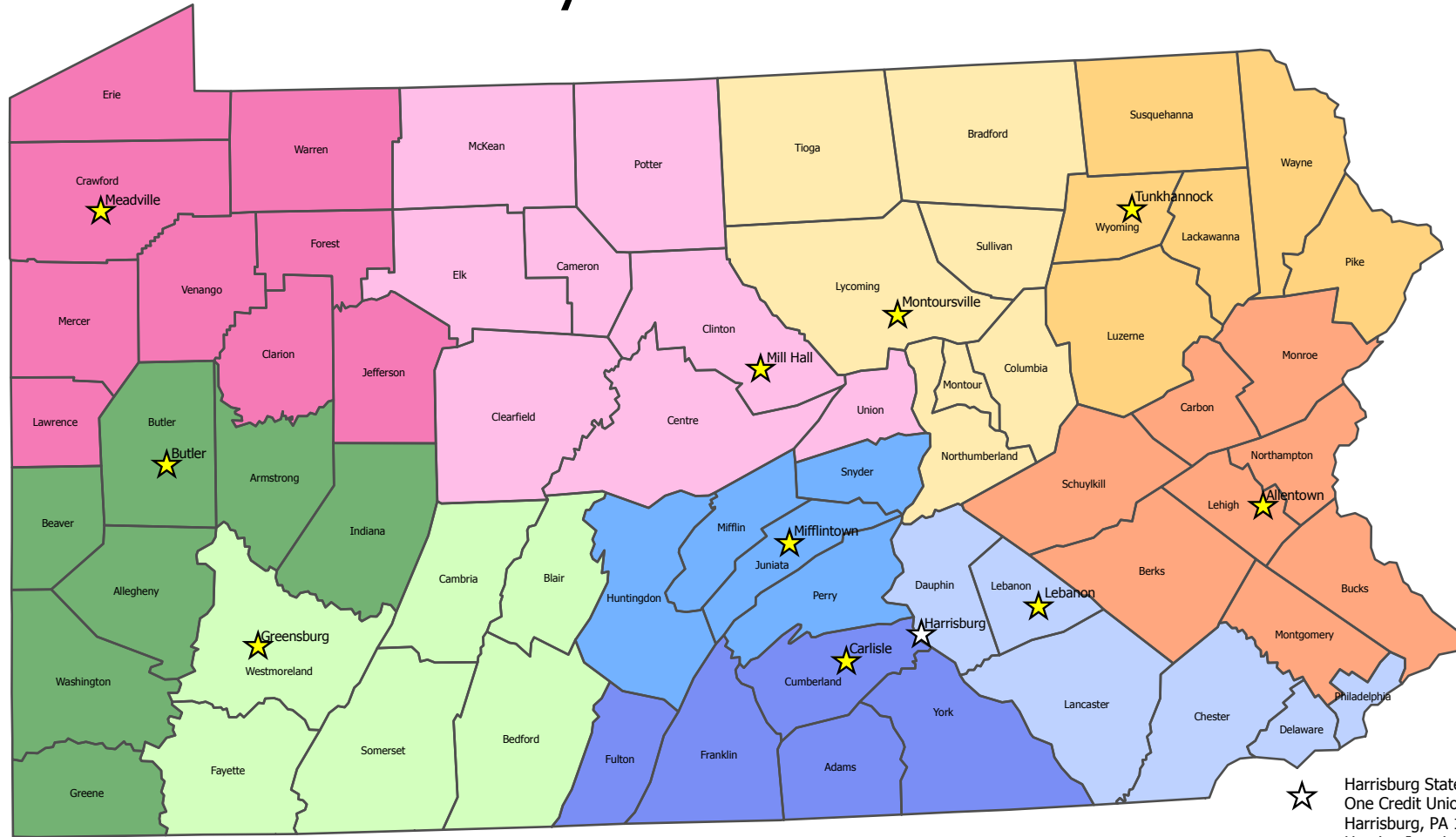
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USDA Rural Development Pennsylvania Offices



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☆ Office Locations

