

# USDA Rural Development

# 2005 Annual Report TEXAS



Committed to the future of rural communities.

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Whitten Building, 14th and Independence Avenue, SW, Washington, DC 20250-9410 or call  
(202) 720-5964 (voice or TDD).*



**George W. Bush**  
**President of the United States**

“We’re not going to rest until every American who wants a job can find one. I’ll continue to push for pro-growth economic policies, all aimed at making sure every American can realize the American Dream.”



**Bryan Daniel**  
**State Director**

President Bush, Secretary Johanns, and Under Secretary Dorr share a very real commitment to Rural America. Our efforts to increase economic opportunities and improve the quality of life for all rural Americans have certainly strengthened rural Texas.

Our Rural Development programs have enabled us to help thousands of families secure many economic and community successes. This report highlights the success of rural communities throughout the state. As you review our report, I think you’ll agree that our many Rural Development programs deliver the tools needed to help develop vibrant, sustainable communities for you and your children. You will see improved water service for rural households, alternate energy sources created, better healthcare facilities and public safety equipment. Nearly 6,000 jobs have been created or saved since 2001 and more than 10,500 rural families in Texas were provided with affordable housing.

I offer my sincere gratitude to the leaders in those rural communities who have helped their neighbors in obtaining this valuable assistance. I also commend USDA Rural Development employees for their dedication and hard work in helping to deliver our programs.

The cover of this report depicts the Alamo, which stands for the courage and undying self-sacrifice Texans feel for independence. These qualities are demonstrated in the successes of the communities featured in this report. If you feel one of our programs can help you or your community, I urge you to contact one of our offices.



**Mike Johanns**  
**Secretary of Agriculture**

“As you plan for the future, USDA Rural Development is here to support you and your community.”



**Thomas Dorr**  
**Under Secretary**

“Our goal is to build viable and sustainable rural communities.”

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# Contact Information

## **Bryan Daniel**

### **State Director**

101 S. Main, Suite 102  
Temple, Texas 76501  
(254) 742-9700  
Fax: (254) 742-9709  
TTY: (254) 742-9712

## **Scooter Brockette**

Assistant to the State Director  
(254) 742-9711  
Scooter.Brockette@tx.usda.gov

## **Program Directors:**

### **Gayle Ledyard**

Housing Programs  
(254) 742-9770  
Gayle.Ledyard@tx.usda.gov

### **Paco Valentin**

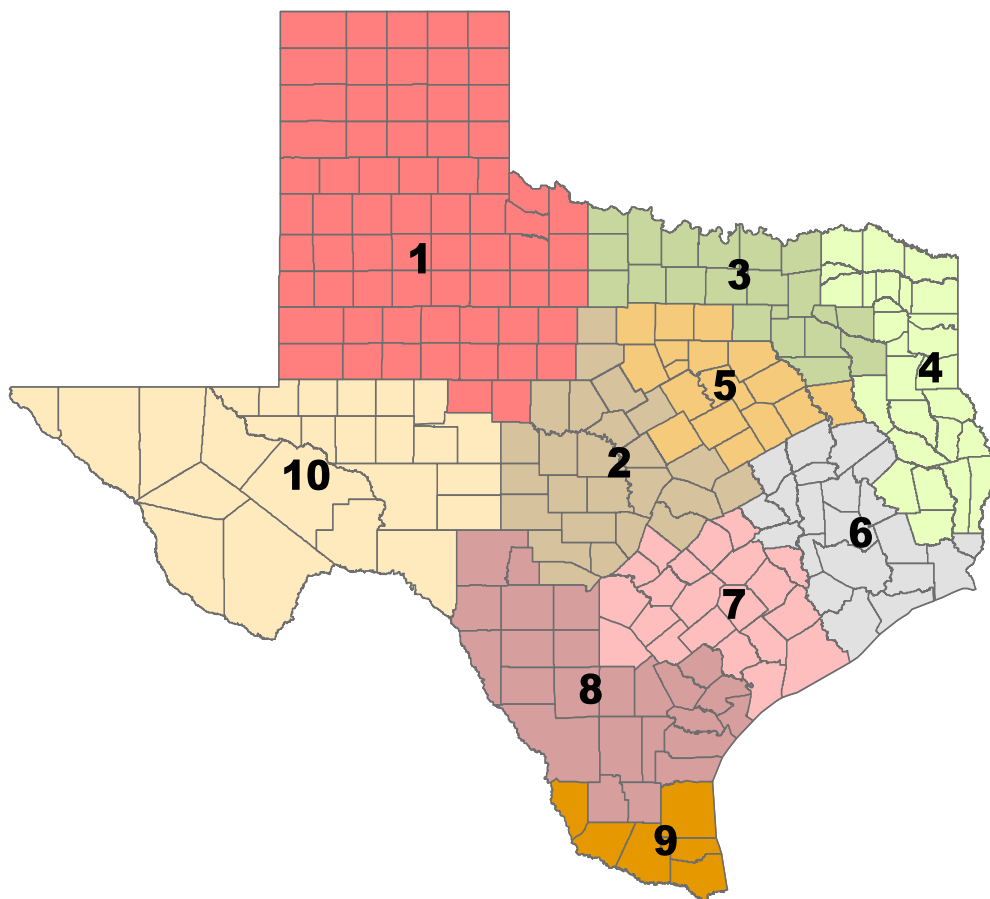
Community Programs  
(254) 742-9789  
Francisco.Valentin@tx.usda.gov

### **Daniel Torres**

Business & Cooperative Programs  
(254) 742-9780  
Daniel.Torres@tx.usda.gov

### **Sylvia Maedgen**

Administrative Programs  
(254) 742-9720  
Sylvia.Maedgen@tx.usda.gov



## **Area Directors:**

**Linda Brakebill, Area 1**  
(806) 785-5644  
Linda.Brakebill@tx.usda.gov

**Larry Jones, Area 2**  
(512) 863-6502  
Larry.Jones@tx.usda.gov

**Allen Lambright, Area 3**  
(972) 542-0081  
Allen.Lambright@tx.usda.gov

**Nancy Hendley, Area 4**  
(903) 572-5411  
Nancy.Hendley@tx.usda.gov

**Johnny Smith, Area 5**  
(817) 641-4481  
John.Smith@tx.usda.gov

**Russell Krueger, Area 6**  
(936) 291-1901  
Russell.Krueger@tx.usda.gov

**Richard Grams, Area 7**  
(830) 372-1043  
Richard.Grams@tx.usda.gov

**Jake Sheeran, Area 8**  
(361) 668-0453  
Jake.Sheeran@tx.usda.gov

**David Gonzalez, Area 9**  
(956) 487-5576  
David.Gonzalez@tx.usda.gov

**John Perkins, Area 10**  
(432) 336-7585  
John.Perkins@tx.usda.gov

# Texas USDA Rural

Fiscal Year 2001 - 2005



**\$81 MILLION**  
invested in  
**COMMUNITY FACILITIES**



**\$1.7 BILLION**  
invested in  
**RURAL UTILITIES**



# Development



**\$764 MILLION**  
invested in  
**HOUSING PROGRAMS**

**\$188 MILLION**  
invested in  
**BUSINESS &  
COOPERATIVE  
PROGRAMS**



# Business & Coopera

**USDA Rural Development Business & Cooperative Programs** increase rural job opportunities, facilitate the development of rural businesses, and improve economic development. Individuals, corporations, cooperatives, public bodies, non-profit corporations, Indian tribes and private companies effectively leverage these programs with other financial resources. In Fiscal Year 2005, nearly \$22 million helped to produce 800 jobs for rural Texans. Since 2001, \$188 million has been invested in rural Texas.

**Business and Industry (B & I) Guaranteed Loans** provide guarantees to lenders to finance private businesses located in rural areas. Loans of up to \$25 million may be used for working capital, machinery, equipment, buildings and real estate. In Fiscal Year 2005, more than \$15.2 million was invested in Texas through the Business and Industry Guaranteed Loan Program.



**Renewable Energy Systems and Energy Efficiency Improvements Loan Guarantees and Grants** provide eligible rural small businesses and agricultural producers grant funds to establish renewable energy projects

from biomass, solar, wind, hydrogen or geothermal energy sources. In Texas, more than \$1.5 million in grant funds have been invested in these projects.

**Rural Business Opportunity Grants (RBOG)** provide funds for training and economic planning for businesses, entrepreneurs and economic development officials in rural areas. In Fiscal Year 2005, more than \$30,000 in RBOG funds were awarded in Texas.



(Left to Right) Anthony and Leatine Fasano, owners of Leaning Oaks Vineyards, JV were presented a ceremonial check for a Value Added Producers Grant to develop and market wine grape jellies by Bryan Daniel, USDA Rural Development State Director, during the annual 2006 Texas Winegrowers Association Meeting.

**Value-Added Producer Grants (VAPG)** provide agricultural producers and rural businesses with funds to refine agricultural commodities, thereby increasing their value to consumers. The VAPG also provides capital to allow producers to market their products so they can better compete in domestic and international markets. In Fiscal Year 2005, USDA Rural Development awarded \$1,149,000 in VAPG funds to rural Texans.

# tive Programs

## Rural Business Enterprise Grants (RBEG)

provide resources to public bodies, private nonprofit corporations, and federally-recognized Indian Tribes for working capital, real estate, infrastructure, equipment, or revolving loan funds. In Fiscal Year 2005, \$1,351,000 in RBEG funds was awarded in Texas.

## Intermediary Relending Program (IRP)

provides low-interest loans to establish local revolving funds for business facilities and community development. Funds may be used to enlarge, improve, convert, construct, expand, or establish new businesses. In Fiscal Year 2005, USDA Rural Development awarded \$3,468,000 in IRP funds to rural Texans.

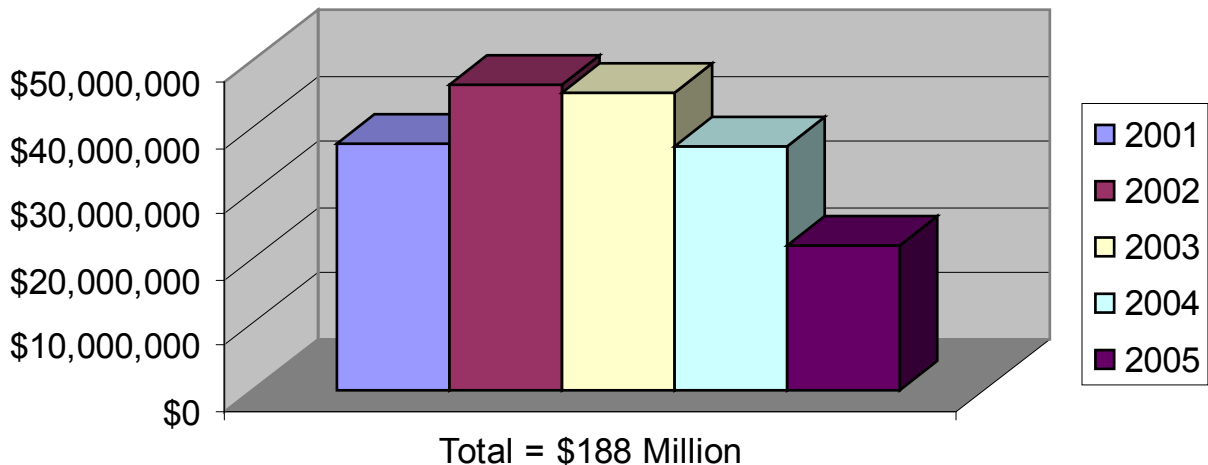
## Rural Economic Development Loans and Grants (REDLG)

are available to eligible electric and telephone cooperatives to promote rural economic development, including job creation, education, medical facilities, project feasibility studies, or to establish a revolving loan fund in rural communities with less than 2,500 residents.

## Rural Cooperative Development Grants (RCDG)

provide funds to nonprofit organizations and colleges to establish and operate cooperative development centers. The purpose of the grant is to promote rural economic development and facilitate the creation and retention of jobs. In Fiscal Year 2005, Texas Rural Development awarded \$526,000 in grant funds to Texas cooperatives.

**2001-05 USDA Rural Development Business & Cooperative Programs**



# Community Progra

**USDA Rural Development Community Programs** enhance economic opportunities and quality of life for rural Texans by funding programs that create or improve telecommunications, community facilities, and water and wastewater systems. In Fiscal Year 2005, nearly \$49 million in loans and \$42.5 million in grants were awarded throughout Texas. Since 2001, \$1.8 billion has been invested in rural Texas.



**Water and Wastewater Disposal Direct Loans and Grants** provide funds to build, maintain or expand fresh water supply or wastewater service. During Fiscal Year 2005, nearly \$81 million in Water and Wastewater Disposal Loans

and Grants were funded, including more than \$10 million in colonia projects.

**Water and Wastewater Disposal Guaranteed Loans** provide loan guarantees in partnership with other lenders to create safe and affordable drinking water and waste disposal facilities for rural communities.



The City of Jefferson conducts a groundbreaking ceremony in honor of a new \$1.9 million wastewater treatment facility.

**Emergency Community Water Assistance Grants** assist rural residents experiencing a significant decline in quantity or quality of water or failure to meet the Safe Drinking Water Act Standard.



The City of San Diego built a new city hall with USDA Rural Development funds.

*“USDA Rural Development plays a vital role in ensuring that the facilities funded are available to all who live in rural Texas and that these projects will continue to build strong, vibrant communities.”*

*Bryan Daniel*

*USDA Rural Development Texas State Director*





During 2005, USDA Rural Development provided more than \$1.2 million for first responder facilities and equipment to nearly 224,000 rural Texans.

**Distance Learning and Telemedicine (DLT) Loans and Grants** provide funds for advanced telecommunications services that provide distance learning opportunities and telemedicine services to areas where rural residents live and work. In Fiscal Year 2005, \$2,485,000 was awarded in DLT grants.

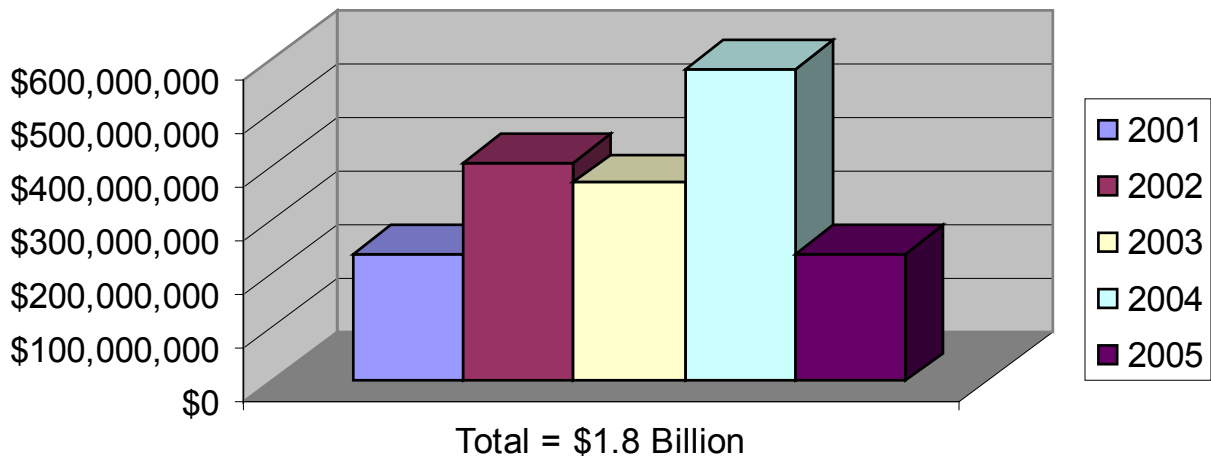
**Community Facilities Loans and Grants** provide funds to improve or construct schools, libraries, medical clinics, public buildings, and community centers, as well as support public safety. In Fiscal Year 2005, USDA Rural Development obligated \$32,966,000 for community facilities projects in Texas.

## USDA RURAL DEVELOPMENT VISION STATEMENT

“Partners in helping the people of rural American develop sustainable communities.”

**Solid Waste Management Grants** reduce or eliminate pollution of water resources and improve planning and management of solid waste sites. Current landfill conditions are evaluated to determine threats to water resources.

### 2001-05 USDA Rural Development Community Programs



# Housing Programs

## USDA Rural Development Housing

**Programs** ensure rural communities have access to safe, well-built, affordable homes. Funds can be used to build, renovate or repair a home. In Fiscal Year 2005, \$146 million was infused in Housing Programs. Since 2001, USDA Rural Development has invested nearly \$764 million in Housing Programs in rural Texas.

**Homeownership Loans** provide direct loans for eligible families to purchase or build a home. In Fiscal Year 2005, more than \$51 million in loans were provided for rural Texas residents.



## Rural Housing Guaranteed Loans

help eligible families purchase homes in rural areas by partnering with other lenders. Mortgages are 30-year fixed rate and may be for up to 102% of the appraised value. The

maximum amount of funds available to the applicant is based upon the applicant's repayment ability.

**Self-Help Housing Grants** to non-profit organizations help eligible families finance and build their homes. Each self-help housing grantee selects the family, provides economic counseling, purchases tools, building materials, and hires a construction supervisor. By doing at least 65% of the labor themselves, families can cut the cost of their home by as much as 30 percent.

**Housing Preservation Grants** provide funds to sponsoring organizations for the repair or rehabilitation of individual housing, rental properties, or coops owned or occupied by eligible families. During Fiscal Year 2005, more than \$600,000 was invested in the Housing Preservation Grant Program in Texas.

## USDA RURAL DEVELOPMENT MISSION STATEMENT

**“To increase economic opportunity and improve the quality of life for all rural Americans.”**

**Housing Repair Loans and Grants** provide eligible homeowners funds to improve or modernize a home, remove health and safety hazards and make the home accessible to persons with disabilities. Grants, for a maximum of \$7,500, are available to homeowners 62 years of age or older. Loans are 1% interest and may be repaid over a 20 year period.

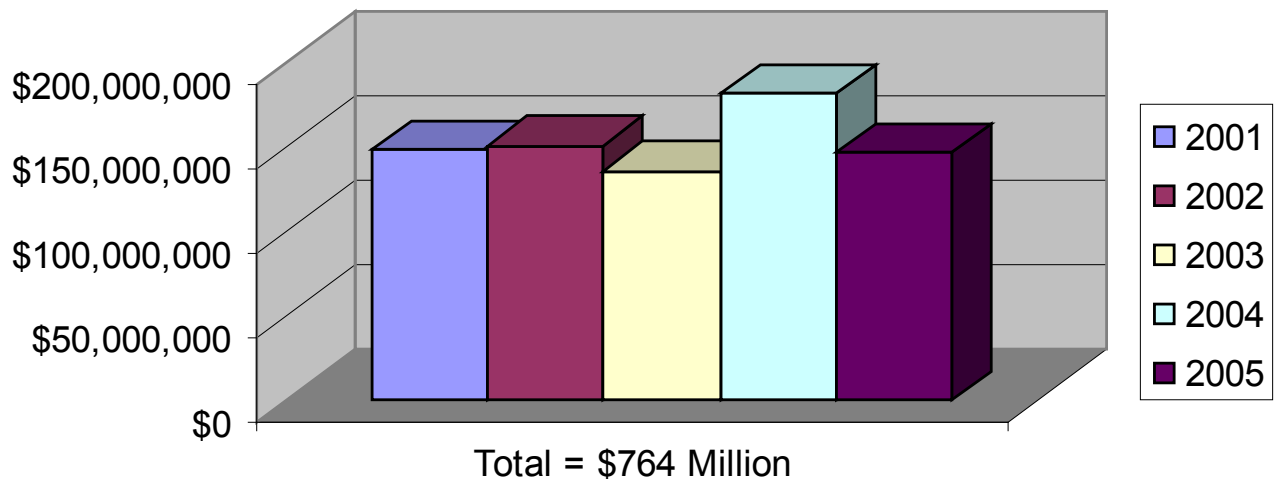
**Section 538 Multi-Family Rural Rental Housing Guaranteed Loans** provide loan guarantees to lenders for financing new affordable rural rental complexes. Funding is provided for the construction, acquisition, or rehabilitation of rural multi-family housing.

**Rural Rental Housing**, during Fiscal Year 2005, provided rural Texans with 26,149 apartments in 793 complexes.



The Housing Repair Loan and Grant Program assists eligible homeowners in making their homes safe and accessible.

### 2001-05 USDA Rural Development Housing Programs



# TEXAS LOCAL OFFICES

## **ABILENE**

4400 Buffalo Gap Rd., Ste. 4150  
Abilene, Texas 79606  
(325) 690-6162  
Fax: (325) 695-0528

## **ALICE**

2287 N. Texas Blvd, Ste. 1  
Alice, Texas 78332  
(361) 668-0453  
Fax: (361) 668-3947

## **AMARILLO**

6565 Amarillo Blvd. West, Ste. C  
Amarillo, Texas 79106  
(806) 468-8600  
Fax: (806) 468-7248

## **ANGLETON**

209 East Mulberry, Ste. 500  
Angleton, Texas 77515-4650  
(979) 849-5251  
Fax: (979) 849-7190

## **BASTROP**

507 Old Austin Hwy  
Bastrop, Texas 78602  
(512) 321-3428  
Fax: (512) 321-1842

## **BROWNWOOD**

2608 Highway 377 S, Ste. A  
Brownwood, Texas 76801  
(325) 643-1585  
Fax: (325) 646-8630

## **BRYAN**

3833 S. Texas Ave., Ste. 117  
Bryan, Texas 77802  
(979) 846-0548  
Fax: (979) 846-2363

## **CANTON**

700 Trade Days Blvd, Ste. 3  
Canton, Texas 75103  
(903) 567-6051  
Fax: (903) 567-4894

## **CLEBURNE**

105-C Poindexter Street  
Cleburne, Texas 76033-4400  
(817) 641-4481  
Fax: (817) 641-7629

## **DECATUR**

1604 West Business 380, Ste. 100  
Decatur, Texas 76234  
(940) 627-3531  
Fax: (940) 627-5228

## **EDINBURG**

2514 South I Road, Ste. 4  
Edinburg, Texas 78539  
(956) 383-4928  
Fax: (956) 383-6088

## **EDNA**

700 N. Wells, Rm. 101  
Edna, Texas 77957  
(361) 782-7151  
Fax: (361) 782-3680

## **EL PASO**

11930 Vista del Sol, Ste. C  
El Paso, Texas 79936  
(915) 855-1229  
Fax: (915) 857-3647

## **FORT STOCKTON**

2306 West Dickinson Blvd, Ste. 2  
Fort Stockton, Texas 79735  
(432) 336-7585  
Fax: (432) 336-2016

## **FREDERICKSBURG**

1906 North Llano, Rm. 102  
Fredericksburg, Texas 78624  
(830) 997-8902  
Fax: (830) 997-9096

## **GEORGETOWN**

505 West University Dr., Ste. G  
Georgetown, Texas 78627-0058  
(512) 863-6502  
Fax: (512) 869-0579

## **GROESBECK**

1213 East Yeagua  
Groesbeck, Texas 76642-0410  
(254) 729-2310  
Fax: (254) 729-3459

## **HEBBRONVILLE**

1700 N. Smith St., Suite A  
Hebbronville, Texas 78361  
(361) 527-3253  
Fax: (361) 527-5547

## **HENDERSON**

1305 South Main, Suite 103  
Henderson, Texas 75654  
(903) 657-8221  
Fax: (903) 657-2571

## **HILLSBORO**

1502 Highway 77 North  
Hillsboro, Texas 76645  
(254) 582-7328  
Fax: (254) 582-7622

## **HUNTSVILLE**

2 Financial Plaza, Ste. 745  
Huntsville, Texas 77340  
(936) 291-1901  
Fax: (936) 294-0533

## **LUBBOCK**

6113--43RD Street, Ste. B  
Lubbock, Texas 79407  
(806) 785-5644  
Fax: (806) 785-5974

## **LUFKIN**

1520 East Denman, Ste. 104  
Lufkin, Texas 75901-5817  
(936) 634-9900  
Fax: (936) 634-9905

## **McKINNEY**

1406-E N. McDonald Rd.  
McKinney, Texas 75071  
(972) 542-0081  
Fax: (972) 542-4028

## **MT. PLEASANT**

1809 Ferguson Road, Ste. E  
Mt. Pleasant, Texas 75455-1328  
(903) 577-5411  
Fax: (903) 572-8909

## **OZONA**

201 East 11th St.  
Ozona, Texas 76943  
(325) 392-2301  
Fax: (325) 392-9514

## **RIO GRANDE CITY**

4400 East Highway 83  
Rio Grande City, Texas 78582  
(956) 487-5576  
Fax: (956) 487-7882

## **SAN BENITO**

2315 W. Expwy. 83, Rm. 102  
San Benito, Texas 78586  
(956) 399-1551  
Fax: (956) 399-9648

## **SEGUIN**

3251 N. Highway 123 Bypass  
Seguin, Texas 78155-6115  
(830) 372-1043  
Fax: (830) 372-0020

## **UVALDE**

101 Weeping Willow  
Uvalde, Texas 78801  
(830) 278-9503  
Fax: (830) 278-9348