

Committed to the future of rural communities.

### Building better communities throughout Rural Louisiana



Rural Development funding enabled the Town of Woodworth to construct a new Town Hall with centralized access to municipal facilities to improve the quality of living in this rural community. USDA Rural Development provided a Community Facility Direct Loan in the amount of \$2,725,000 for this project. For more information, see page 13.

Contact the Area Office near you: Monroe Area Office 318.343.4467 Natchitoches Area Office 318.352.7100 Lafayette Area Office 337.262.6601 Amite Area Office 985.748.8751

From front cover top picture, Hardtner Medical Center received over \$3 million in Community Facility Direct and Guaranteed Loans from USDA Rural Development to construct a new medical office complex in LaSalle Parish.

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South St. Landry Community Library received a grant for \$27,500 to help with needed improvements to enhance computer training and workforce opportunities in Sunset, Louisiana.

## United States Department of Agriculture



"Through Rural Development programs USDA continues to work alongside farmers, ranchers, homeowners, businesses, non-profits, cooperatives, Tribes and local governments to effectively enhance the country's economic climate. These partnerships allow us to leverage private and public funding to promote local and regional business development, infrastructure build-out and access to affordable credit in rural areas. During the last fiscal year, the cumulative results of these efforts have helped save or create thousands of jobs in rural America and beyond."

**Tom Vilsack** Secretary United States Department of Agriculture



"Our Rural Development programs help create and sustain good paying jobs, and will have a lasting impact across the country. In addition to the investments of countless businesses, non-profits, cooperatives, Tribes and local governments that partner with us, much credit is due to our talented, efficient and dedicated workforce of USDA employees who deliver Rural Development assistance in small communities and remote areas across all 50 states of the United States. Their continued commitment to rebuilding and revitalizing rural America is shared by myself, Secretary Vilsack and President Obama."

#### **Dallas Tonsager** Under Secretary USDA Rural Development

## State Director's Message



Clarence W. Hawkins State Director USDA Rural Development

"At USDA Rural Development our mission is to increase economic opportunity and improve the quality of life for all rural Americans."



USDA Rural Development is committed to improving the quality of living in rural areas by creating and saving jobs in rural Louisiana. In light of the funding challenges we faced this year, we continued to build on the progress that has been reshaping our rural towns and communities to assist with needed infrastructure, jobs, housing, and financial support to create vibrant communities throughout our state.

Through our programs and services, we provide direct and guaranteed loans and grants to assist, improve, and stimulate our rural economy. USDA Rural Development loans are available for single and multi-family housing, business, and economic development ventures, renewable energy initiatives, and water and wastewater system improvements.

You can see some of the successes of our programs highlighted in this report. In 2011, Rural Development expended in excess of \$975 million in loans and grants that assisted with job creation, retention, and community growth.

Families throughout our state are enjoying becoming new homeowners and acquiring a decent, affordable, and safe place to live. Our Business and Cooperative Programs have assisted small business owners by providing necessary financial and technical assistance. Additionally, the Community Programs provide critical infrastructure to develop or improve essential services such as medical clinics, schools, emergency services, police stations, and public buildings. Rural Development also plays a vital role in providing safe water, utilities, broadband, and distance learning services to our rural areas. With the "Know Your Farmer, Know Your Food Initiative," we are helping with the development of local and regional food systems.

Our programs are critical for the survival of rural communities in Louisiana. The impact of USDA Rural Development in rural Louisiana is great and our successes will go on as we look at ways to continue job creation by assisting small businesses, farmers, and homeowners. We will continue to partner with communities, organizations, businesses, foundations, and others to leverage our support to build our rural communities and keep them vibrant and sustainable across Louisiana.

**Clarence W. Hawkins** State Director USDA Rural Development - Louisiana

# Single Family Housing Programs

#### \$776,805,348 invested in FY 2011

**Rural** Development Single Family Housing Programs provide homeownership opportunities for very low- to moderate-income rural Americans through several loan, grant, and loan guarantee programs. The programs also make funding available to finance vital improvements to make homes decent, safe, and sanitary. Generally, they require no down payment and are available to a homebuyer with modest income. Buyers can work with approved lenders of their choice with the Guaranteed Rural Housing (GRH) Program and with Rural Development for the Direct Home Loan Program. The dwelling must be located in an eligible area. *The 502 Direct Loan Program* 

#### Single Family Home Ownership

**Direct Loans (502)** provide safe, well-built, affordable homes for families and individuals. You can buy, build, or rehabilitate a home as your permanent residence in an eligible rural area not to exceed the area loan limit.

# Single Family Home Ownership

**Guaranteed Loans (502)** assist moderate income applicants in buying a home by guaranteeing loans by private lenders. You can purchase a new or existing home or refinance an existing Rural Development loan. The term is a 30year fixed rate. The interest rate is negotiated between lender and borrower. You must have a good credit history.

## Single Family Direct Repair Loans

and Grants (504) help very low-income applicants remove health and safety hazards or repair homes such as replacing a roof, winterizing, structural repair, etc. Loans can be up to \$20,000 and grants may be available for applicants 62 years or older based on need. The maximum lifetime assistance for grants is \$7,500. The 502 Direct Loan Program offers 100% financing, no origination fee, and no mortgage insurance requirement for low income people to buy a modest home in which to live and raise a family.



In Denham Springs, the applicant went through a prequalification process until she was eligible to purchase this new home in Livingston Parish for \$134,570.

# **AFFORDABLE HOUSING OPPORTUNITIES**



## the joy of homeownership

Brandii Landry and her family were living in an apartment. Determined to purchase a home to call her own that was affordable and with a yard for her children to play in, she turned to Rural Development.

Rural Development assisted Brandii with a 502 direct subsidized

loan for \$155,000 to build a home in Carencro. A first time homeowner, she was guided through the process of purchasing the lot, choosing floor plans, and obtaining a state licensed contractor to construct the dwelling.

Rural Development's Single Family Housing Program allowed this mother of three the opportunity to move into a decent and safe home to raise her family in Lafayette Parish.





Julie Smith and her two children were in desperate need of saving their home in St. Tammany Parish. Her aunt referred her to Rural Development. She was provided help with the 502 Direct Program.

Rural Development processed her application to refinance her mortgage loan. This single mother of two was able to keep her home with an affordable monthly payment in Mandeville.

> Contact the Area Office near you: Monroe Area Office 318.343.4467 Natchitoches Area Office 318.352.7100 Lafayette Area Office 337.262.6601 Amite Area Office 985.748.8751

# Multi-Family Housing Programs

\$31,063,726 invested in FY 2011

**Rural D**evelopment Multi-Family Housing Programs provide funding for rural rental housing loans for affordable rental housing for very low-, lowand moderate-income families, the elderly, and persons with disabilities. Guaranteed loans are available for construction, acquisition, or rehabilitation of rural multi-family housing. Deep subsidy rental assistance is available for eligible families.

#### **Rural Rental Housing Direct Program**

(515) loans are direct, competitive mortgage loans for low income families, the elderly, and persons with disabilities. Loans are amortized for up to 50 years at an effective one percent interest rate.

Rural Rental Housing Guaranteed Loan Program (538) is intended to fund construction, acquisition, or rehabilitation of rural multi-family housing for low-income occupants. Residents must be very low-to-moderate income households; or elderly, handicapped, or disabled with income not in excess of 115% of the median income. Terms of the loans guaranteed may be up to 40 years, and the loans must be fully amortized. Rates must be fixed, as negotiated between lender and borrower.

#### Housing Preservation Grants (533)

support repair and rehab programs that correct safety and health hazards, comply with standards or codes needed to improve housing owned or occupied by very low-and low-income rural families based on grant agreement conditions.

**Farm Labor Housing (514)** loan funds may be used to buy, build, improve, or repair housing for farm laborers. Funds can be used to purchase a site or a leasehold interest in a site, to construct housing, daycare facilities, or community rooms, to pay fees, and pay construction loan interest. Loans can be used to build complexes such as apartments, assisted living centers, and multifamily housing in non-metropolitan rural areas of 20,000 or less populations for individuals, trusts, partnerships, developers, profit or non-profit corporations, etc.



Louisiana State Director and Multi-Family Housing Program Director inspecting unit at newly remodeled Hardwood Apartment Complex in St. Francisville. Rural Development provided \$1,381,240 to assist with renovations to this property in West Feliciana Parish.

## **BUILDING NEW HOUSING UNITS**



## funding provided for special need group

USDA Rural Development helped to transform an open pasture of grass in Marksville into an affordable housing complex. The developer of Richardson Place used Low Income Housing Tax Credits (LIHTC), which are credits administered by the Louisiana Housing Finance Agency, private investments, and a Rural Development Section 538 guaranteed loan in the amount of \$560,000, through Bonneville Mortgage Company, to construct the 30-unit family complex in Avoyelles Parish.



As a result of Rural Development providing a guarantee on the loan, this lowers the lender's rate of interest and offers longer terms of repayment over the conventional rates and terms used in financing this apartment complex.

Each unit has central air, refrigerator, stove, mini-blinds, washer, dryer, and carpet. The apartments are equipped with all necessary hardware for cable, DSL, or wireless Internet access and energy efficient appliances.



# Business and Cooperative Programs

#### \$129,795,961 invested in 2011

Rural Development Business and Cooperative Programs help create jobs and stimulate rural economies by providing financial backing and technical assistance for businesses. Loans, grants, and loan guarantees are available to public bodies, businesses, profit or nonprofit entities, partnerships, farmers, Indian tribes or federally-recognized tribal groups, and cooperatives to finance business ventures.

#### **Business and Industry Loan**

**Guarantees** create jobs and stimulate rural economies by providing financial backing for rural businesses. Lender and borrower negotiate terms and interest rate. This can be used for real estate, buildings, equipment, supplies, working capital, and debt refinancing.

#### **Rural Business Opportunity Grants**

(**RBOG**) finance technical assistance for business development planning in rural areas. This can be used for technical assistance, leadership training, establishment of business support centers, and economic development plans.

#### **Rural Business Enterprise Grants**

(**RBEG**) finance and facilitate the development of small and emerging private business enterprises to buy and develop land, construct buildings, plants, equipment, access streets, and roads, parking areas, utility and service extensions, and rural distance learning networks. Recipients make loans to third parties.

#### **Rural Economic Development Loans** and Grants (REDLG) finance economic

development and job creation in rural communities and can be used for business startup or expansion projects that create jobs. Funds may be used for construction of business and assistance for facilities and equipment. Rural Development assists business owners with securing financial support for creating new jobs and creating economic development opportunities for all rural areas, except cities of more than 50,000 and their adjacent urban areas.



Consolidated Energy Holdings, LLC in Pollock received over \$10.4 million to assist rural small businesses in developing renewable energy systems and making improvements to their operations in Rapides Parish.

Contact the Louisiana State Office Business and Cooperative Department 318.473.7960 for more information

## **CAPITAL BUILDING**



local grocer moves to food desert area with help from Rural Development

The City of Winnsboro is in Franklin Parish and had two grocery stores located on the north side of the city. There was a need for a grocery store on the south side of the city, which has been designated as a "Food Desert."

Rural Development provided a Business and Industry Guaranteed loan for \$5 million to refinance debt on existing facilities owned by Ford Holdings, LLC, to construct a new 19,500 square foot grocery store, purchase machinery, equipment, inventory, and other costs associated with the project.



Mr. Ford established his first rural retail grocery store in 1974. Since that time, he operated three retail locations: Jonesville, Colfax, and Wisner, Louisiana. His decision to build the new grocery store on the south side of Winnsboro was based on the needs of the community. The area chosen to construct the facility is designated as a "Food Desert." Food Desert areas are predominantly residential and under-served. The newly constructed grocery store is accessible for outlying rural areas and surrounding small towns and communities, providing needed jobs, and adding an additional market.

"This loan from Rural Development created 15 quality jobs and retained 86 in parishes that are located in the Delta Region. The new construction also provided indirect jobs for twenty plus contractors, laborers, and other workers during the development phase," said Clarence W. Hawkins, State Director USDA Rural Development.

# Rural Development Energy Programs

#### \$583,161 invested in FY 2011

Rural Development offers a wide array of programs that will help ensure America's energy independence. Our programs have funds available to complete energy efficiency improvements, install renewable energy systems, and defray the costs of energy audits and feasibility studies. Our energy programs can help convert older heating and cooling systems to cleaner and efficient technologies, produce advanced biofuels, install solar panels, install flexible fuel pumps, build biorefineries, and much more.

#### **Biorefinery Assistance Program**

provides loan guarantees for the development, construction, and retrofitting of commercial-scale biorefineries.

#### **Repowering Assistance Program**

provides payments to eligible biorefineries to replace fossil fuel used to produce heat or power to operate the biorefineries with renewable biomass.

#### **Advanced Biofuel Payment Program**

provides payments to producers to support and expand production of advanced biofuels refined from sources other than corn kernel starch.

#### **Rural Energy for America Program**

(REAP) provides assistance to agricultural producers and rural small businesses to complete a variety of projects, including renewable energy systems, energy efficiency improvements, audits, feasibility studies, and energy efficiency improvements. USDA Rural Development is at the forefront of renewable energy financing, with options including grants, guaranteed loans, and advanced biofuel production payments.



Energy-efficient rack system and refrigeration and freezer units

## **ENERGY IMPROVEMENTS**



## local and regional food systems



USDA Rural Development awarded Mark Hebert of Henderson a Rural Energy for America (REAP) Grant in the amount of \$42,294 to fund 25% of the cost to install a new energy-efficient rack system to replace the 18-year-old refrigeration and freezer unit (which required frequent, expensive repairs).

With Rural Development funding, improvements included electrical site prep and the installation of a heat reclaim tank to reduce hot water cost and internal air heating cost. Fifteen stand alone refrigeration compressors with seven energy efficient compressors for

freezing of food stock were replaced at his store in St Martin Parish.

These units will enable Hebert's to have more of their frozen specialty items prepared to sell locally or ship such as: crawfish, etouffee, bisque, gumbo, and other Cajun dishes. Cajun can best be described as cuisine using local ingredients prepared with whatever fresh vegetable is plentiful or available.

The efficiency of the project is measured in substantial energy savings and reduction in greenhouse gas emissions. The energy calculations for the new equipment compared to the existing equipment shows an estimated annual reduction in energy consumption of 70,703 kWh and an estimated savings of \$4,965 in annual utility cost.

> Contact Kevin Boone, Renewable Energy Coordinator at 337.262.6601 ext. 133 for more information on Rural Development Energy Programs in Louisiana

# **Community Programs**

#### \$37,346,372 invested in FY 2011

**Rural D**evelopment Community Programs offer direct and guaranteed loans to improve or develop essential community facilities and services for public use in rural areas. Public bodies and nonprofit organizations can use community facilities funds to construct, expand, or improve facilities that provide health care, education, fire protection, and safety as well as other community-based initiatives in areas up to 20,000 in population. Water and Waste Disposal (WW) loans and grants provide environmentally safe infrastructure crucial for economic growth. Water and environmental projects include water systems, waste systems, solid waste, and storm drainage facilities. Eligible areas are rural towns and cities with a population of 10,000 or less.

Water and Waste Disposal Direct and Guaranteed Loans and Grants

provide infrastructure for rural communities, develop and repair water supply and distribution systems, storm drainage, and waste collection and treatment systems. Repayment is a maximum of 40 years. Eligible lenders obtain up to a 90% guarantee on loans they make and service. Grant funds may be available.

#### Community Facilities Direct and Guarantee Loans and Grants

improve, develop, or finance essential community facilities for rural communities to build facilities, purchase equipment, fund operating costs, fire and rescue stations, public safety, telecommunications for schools, libraries, and health care facilities, etc., up to 100% of market value and 40 years amortization or life of security. These funds cannot be used for recreation activities. Applicants can be public bodies, non-profit organizations, and federally recognized Indian tribes.



Community leaders in Richland Parish discussing plans for new sewer system improvements. The Town of Rayville received over \$6 million for this project.

## **INFRASTRUCTURE IMPROVEMENTS**



## building our rural towns and cities

The Community of Woodworth is in Rapides Parish and accessible to major metropolitan areas where most of the residents work. The residents needed a new municipal facility that would allow quick access in a growing community and space to centralize services.

Rural Development financed the new Town Hall through issuance of municipal revenue bonds that enabled the town to erect a new multipurpose municipal building with accessibility standards.

The newly constructed complex houses the office of the mayor, town

clerk, police department, council chambers, and utilities office. The facility also includes a meeting room and two holding cells. The new facility meets handicap accessibility regulations and requirements. The project has brought this rural community into the 21st century with current communication access.

Community leaders worked together to encase the history of Woodworth in a time capsule to be opened in 50 years.



Contact the Area Office near you: Monroe Area Office 318.343.4467 Natchitoches Area Office 318.352.7100 Lafayette Area Office 337.262.6601 Amite Area Office 985.748.8751



## Other Rural Development Funding Opportunities

### creating jobs and strengthening the economy

Rural Development funds are used to assist rural small businesses and producers improve their bottom line. The Rural Economic Development Loan and Grant program provides interest free loans and grants that re-lend money to local businesses for projects that will create and retain jobs in rural areas. Agricultural producers can apply for Value Added Producer Grants (VAPG) to help them add value to their commodities. The availability of funds for other programs are announced in the Federal Register, through Notices of Funds Availability (NOFA).

#### Value-Added Producer Grants (VAPG)

assist independent agricultural producers to enter into activities that add value to their crops with help for feasibility studies, business plans, and working capital. Grants are awarded on a competitive basis. Funds cannot be used to build facilities or purchase equipment. Funds must be matched on a dollar-for dollar basis.

**Intermediary Relending Program Loans (IRP)** establish revolving funds for business facilities and community development projects. Direct loan funds can be used for community development projects, expansion of businesses, and creation or saving of rural jobs with populations of less than 25,000.

#### **Distance Learning and Telemedicine Loans and Grants (DLT)** are for

development of advanced telecommunication services throughout rural areas to improve education and health care. Funds can be used for equipment for classrooms, cameras, video monitors, computers, physician consultation, radiology, x-ray scanners, and more.

**Rural Broadband Access Loans and Loan Guarantees** are used to expand and improve broadband access for rural areas of Louisiana to construct, lease or acquire facilities, and equipment to provide broadband services to eligible rural communities with a 20,000 population or less.

#### **Rural Cooperative Development Grants**

finance technical assistance for business development planning in rural areas to establish operating centers for development of rural cooperatives. For a list of funding notices, visit http://www.rurdev.usda.gov



Nubian goat on WesMar Farm in Moreauville

# **ADDING VALUE TO A LOCAL PRODUCT**



## creating and retaining jobs



Rural Development came to the aid of WesMar Farms by providing the owners a Value-Added Producer Grant in the amount of \$20,000 for assistance in developing a marketing plan, business plan, financial plan, risk management plan, and a feasibility study to increase awareness of locally produced food.

As a result of working with USDA Rural Development's Business and Cooperative staff, West and Marguerite Constantine

who own WesMar Farms, are able to market their home-grown dairy products, produced from their Nubian Dairy Goats, right on their small family farm in Avoyelles Parish. They can increase their current valueadded agricultural commodities market such as fresh goat milk, feta cheese, and soap throughout Central Louisiana, and expand not only locally, but also regionally and nationally.

Every Thursday, they set up a farmers market at their farm in Moreauville for local farmers to network and sell their produce to the community. Their mission is to teach about the future of agricultural opportunities to students, provide the local community with an avenue to learn, market, sell, and connect their products to restaurant owners and residents. The farm is available for educational tours so that the students can get to "Know Your Farmer, Know Your Food."





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	Invest	ment	Louisiana

Business & Industry Guaranteed Loans	\$126,976,800
Rural Business Enterprise Grant Program	631,000
Rural Business Opportunity Grant Program	50,000
Rural Energy for America Program	583,161
Value-Added Producer/Small Socially-Disadvantaged Producer Grant	200,000
Intermediary Relending Program and Rural Microentrepreneur Assistance Program	1,355,000
Water and Waste Disposal Loan and Grant Program	30,535,448
Community Facility Loan and Grant Program	6,312,500
Distance Learning Program	498,424
Section 515 Rural Rental Program	550,183
Section 521 Rental Assistance Program	29,264,256
Section 533 Housing Preservation Grant Program	260,987
Section 538 Guaranteed Rural Rental Program	988,300
Section 502 Direct Single Family Housing Program	33,613,014
Guaranteed Single Family Housing Program	741,463,244
Section 504 Home Repair Loan and Grant Program	1,729,090
TOTAL	\$975,011,407

The Town of Bernice received over \$2 million from Rural Development to rehabilitate the existing wastewater treatment plant and collection system in Union Parish.





In Vermilion Parish, Waterworks District #1 received over \$9 million from Rural Development to construct a new water treatment and production plant in Kaplan.

## **Request For Information**

Name		
Company		
Street Address		
City	State	Zip
Telephone	<u>F</u> ax	
e-mail address		
I am familiar with USDA Rural Deve	elopment programs.	
I just learned about USDA Rural De If you just learned about USDA Rur	al Development programs, where did yo	ou hear about our programs?
I prefer to receive information by: telephone call I would like to receive more infor		mail
Single Family Housing         Eligible Applicants: Individuals         Direct Homeownership Loans	Eligible Applicants: Public Entities, Indian Tribes, and Non-Profit Organizations Direct Loans and Grants for Water and Waste Disposal	Organizations, Indian Tribes; Public Bodies, or Individuals Guaranteed Loans for Business and Industry
<ul> <li>Guaranteed Homeownership Loans</li> <li>Home Repair Loans and Grants</li> </ul>	<ul> <li>Guaranteed Loans for Water and Waste Disposal</li> <li>Direct Loans and Grants for Community Facilities</li> <li>Guaranteed Loans for Community Facilities</li> </ul>	<ul> <li>Eligible Applicants: Public Bodies, Non Profits, Indian Tribes, and Cooperatives</li> <li>Rural Business Opportunity Grants</li> <li>Eligible Applicants: Public Bodies and Non- Profits</li> <li>Rural Business Enterprise Grants</li> </ul>
	Facilities	Intermediary Relending Program

Cut along this line to mail or fax.

# **Contact Us**

Alexandria State Office 3727 Government Street Alexandria, Louisiana 71302 Telephone: (318) 473-7920 Fax: (318) 473-7829

Monroe Area Office 2410 Old Sterlington Road, Suite C Monroe, Louisiana 71203 Telephone: (318) 343-4467

Parishes Served: Caldwell, Catahoula, Claiborne, Concordia, East Carroll, Franklin, Jackson, LaSalle, Lincoln, Madison, Morehouse, Ouachita, Richland, Tensas, Union, and West Carroll

Natchitoches Area Office 6949 Louisiana Hwy 1 Bypass, Suite 103 Natchitoches, Louisiana 71457 Telephone: (318) 352-7100

**Parishes Served:** Avoyelles, Bienville, Bossier, Caddo, DeSoto, Grant, Natchitoches, Rapides, Red River, Sabine, Vernon, Webster, and Winn

> Lafayette Area Office Whitney National Bank Building 905 Jefferson Street, Suite 320 Lafayette, Louisiana 70501-7913 Telephone: (337) 262-6601

**Parishes Served:** Acadia, Allen, Beauregard, Calcasieu, Cameron, Evangeline, Iberia, Jefferson Davis, Lafayette, Pointe Coupee, St. Landry, St. Martin, St. Mary, and Vermilion

> Amite Area Office 805 West Oak Street, Room 3 Amite, Louisiana 70422 Telephone: (985) 748-8751

Parishes Served: Ascension, Assumption, East Baton Rouge, East Feliciana, Jefferson, Iberville, Lafourche, Livingston, Orleans, Plaquemines, St. Bernard, St. Charles, St. Helena, St. James, St. John, St. Tammany, Tangipahoa, Terrebonne, Washington, West Baton Rouge, and West Feliciana



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