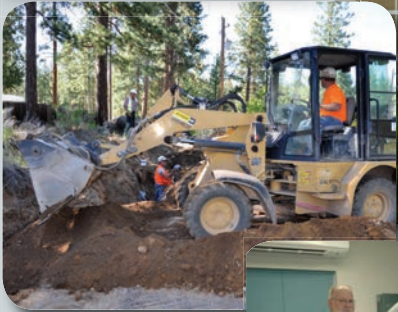




UNITED STATES DEPARTMENT OF AGRICULTURE RURAL DEVELOPMENT OREGON ANNUAL REPORT - 2011



JOB CREATION · BUSINESS DEVELOPMENT · CLEAN ENERGY
SECURE HOME LOANS · RURAL RENTAL HOUSING
SAFE DRINKING WATER · BROADBAND · PUBLIC FACILITIES



A Message from...

VICKI L. WALKER, OREGON STATE DIRECTOR FOR USDA RURAL DEVELOPMENT

USDA Rural Development programs provide critical support that may otherwise be unavailable for families, businesses and communities to grow and thrive in Oregon. Last year, we successfully:

- Guaranteed nearly \$55 million in business loans to allow rural Oregon employers to save and create jobs across the state.
- Helped nearly 2,500 families access safe, affordable financing to purchase or repair their single family homes.
- Assisted rural hospitals, medical clinics and first responders with \$4.6 million in loans and grants to improve facilities and equipment.
- Helped 45 rural businesses increase production of renewable energy and implement energy efficiency measures.
- Provided rural libraries with \$118,000 in grant assistance for much-needed improvements and maintenance of quality operations.
- Provided rental assistance to keep housing costs within reach for nearly 4,200 low-income households.

We accomplished this through the delivery of affordable, long-term loans, loan guarantees, grants and technical assistance to individuals, businesses, nonprofits, Native American tribes, cooperatives and others. Our programs leverage and maximize the investments of private industries, commercial lenders, small businesses, nongovernment organizations, and other state and federal agencies. What USDA Rural Development brings to the table is often the missing piece needed to complete local economic development, infrastructure and housing projects in rural Oregon.

If you live in a rural community, USDA Rural Development funding may very well be a contributing factor in the opening of a new business in town or a renewable energy project that uses domestic resources and generates local jobs. It may be a critical component in your town's new hospital construction, community center development, or sewer system improvement. Or, when your neighbor had an emergency, the ambulance or fire truck that responded may have been purchased with the help of a Rural Development grant. We may have financed the housing facility that enables seniors to safely and affordably remain in the local community. In addition, you probably know several families that were able to purchase their first home with the help of our homeownership programs.

As you review the Oregon funding levels provided in this document, remember these programs have helped families, communities and businesses that you may know!

Clean Water and Healthy Habitats

The city of Athena, in northeastern Oregon, celebrated Earth Day 2011 with a ribbon-cutting ceremony at its new, eco-friendly, wetland-based water treatment installation. Attendees planted trees and installed bat nesting boxes around the area, which is quickly becoming an oasis for migratory birds and other wildlife.

Athena embarked on the project when the old system reached capacity and needed to find an affordable, effective way to continue meeting State water quality standards. USDA Rural Development loaned the city nearly \$1.6 million for the project's construction.

"We're seeing more swans, geese, and ducks here," said Public Works Director Kim King. "And the local high school is using the area as an outdoor classroom."

The new wetland areas were installed to provide an extra level of purification in conjunction with the wastewater treatment system. As treated water moves through the series of four elevated wetlands, physical, chemical and biological processes remove remaining contaminants. "Established wetlands, like the ones we are developing, demonstrate a wonderful ability to remove nitrates, bacteria, sediment, and other common constituents of municipal wastewater," King explained.

"This is an environmentally friendly and cost-effective alternative to building a whole new treatment system," said Rural Development Oregon State Director Vicki Walker. "Infrastructure projects like this are absolutely critical, but small towns often need assistance to get them going. That's where USDA comes in."



Affordable Homeownership for a Young Family With Special Needs



Casey Griffith and Krysti Layman dreamed of finding a starter home for their young family, but they had very specific requirements to accommodate their son. “Noah is severely handicapped, and we need a home that is ADA (Americans With Disabilities Act) accessible,” Griffith explained.

They also wanted to live close to extended family members who help care for seven-year-old Noah. Limited options in their rural community, however, made it nearly impossible to find an affordable, accessible home.

Things changed for the family last year when they learned about plans for the Willoria Estates development, a nine-home community planned by the local nonprofit, Community Home Builders (CHB). Through USDA Rural Development’s Mutual Self-Help Program, CHB was able to help them and eight other families construct their own homes. By completing about 65 percent of the work themselves, the families were able to reduce their overall costs. Participants were then able to secure USDA Rural Development low-interest direct home loans for the remainder of the balance.

Each family selected floor plans, features and fixtures to suit their needs. For nine months, they worked during evenings and weekends under the supervision of CHB’s professional staff. In addition to ensuring the overall quality of the homes, CHB and the contractor made certain the homes were built to Energy Star efficiency standards, which will significantly reduce their energy costs for years to come.

Even with Griffith’s full-time job and Layman’s college class load, they spent more than 35 hours a week doing everything from duct work to finish carpentry. They completed construction and moved in last summer. “I had to learn a lot,” said Layman, “but without this program, we wouldn’t be homeowners and we wouldn’t have a house that’s ADA accessible.”

The Sun Shines on Oregon Main Street Businesses and Farmers



In 2011, as in previous years, solar photovoltaic projects accounted for the majority of Rural Energy for America Program (REAP) funding in Oregon. In fact, REAP has funded more solar installations in Oregon than in any other state.

Eco Solar and Electric in Klamath Falls is one of the small businesses generating renewable energy through REAP. A \$14,850 REAP grant offset part of the installation cost for solar panels at the business headquarters. The company expects to save an estimated \$6,800 in annual energy costs and generate 15,840 kilowatt hours per year. “We want to walk the walk,” said owner Eric Andrews.

In addition to full-service electrical contracting, Eco Solar and Electric offers energy assessments and solar panel installation. Over the past three years, Eco Solar and Electric grew from 2 to 12 employees, in part because of the increased availability of solar technology through incentives like REAP. According to Andrews, “There is a great solar resource here in Eastern Oregon. We have a lot of sunshine, and the high altitude and cooler temperatures are ideal for solar energy production.”





OREGON FUNDING FY 2010-2011

The following is a summary of the USDA Rural Development program investments made in Oregon over the last two fiscal years.

Please note the 2010 levels for the Oregon-administered programs include additional funding made available through the American Reinvestment and Recovery Act of 2009 (also known as the Recovery Act or ARRA). In Fiscal Years 2009 and 2010, USDA Rural Development directed more than \$421 million in Recovery Act funding to assist 1,521 businesses and 52,533 residents across the State of Oregon.

	— FY 2010 —		— FY 2011 —	
	# funded	\$ obligated	# funded	\$ obligated
HOUSING PROGRAMS		\$498,181,498		\$395,633,274
Single Family Housing (SFH)	3,056	\$466,312,266	2,478	\$369,987,581
SFH 502 Guaranteed Loans	2,498	\$396,389,466	2,263	\$354,135,760
ARRA SFH 502 Guaranteed Loans	180	27,944,506	--	--
SFH 502 Direct Loans	126	\$17,539,887	99	\$14,351,000
ARRA SFH 502 Direct Loans	154	\$23,815,250	--	--
SFH 504 Repair Loans	20	\$131,429	39	\$222,992
SFH 504 Repair Grants	39	\$224,288	73	\$455,623
Self-Help 523 Technical Assist. Grants	--	\$137,490	1	\$655,050
533 Housing Preservation Grants	39	\$129,950	3	\$167,156
Multi-Family Housing (MFH)		\$31,869,232		\$25,645,693
Rural Rental Housing 538 Guaranteed Loans	--	--	--	--
Rural Rental Housing 515 New Construction Loans	--	\$1,000,000	--	--
Rental Housing 515 Subsequent Loans	--	\$938,626	--	\$2,125,000
Rental Housing 515 Deferral Loans	--	\$3,312,432	--	\$462,934
Rental Housing 515 Prepayment Equity Loan	--	\$354,607	--	\$1,169,372
Rural Rental Housing 515 Assumptions	--	\$4,563,655	--	\$1,047,998
Farm Labor Housing 514 Loans	--	\$2,986,723	--	\$1,962,934
Farm Labor Housing 516 Grants	--	\$2,278,055	--	\$1,405,623
Section 521 Rental Assistance	4,181	\$16,325,868	4,170	\$17,401,944
Voucher Program	29	\$109,266	19	\$69,888
RURAL UTILITIES SERVICE <i>(Administered through the Washington, D.C., office)</i>	9	\$43,670,356	9	\$45,188,369
Electric Loans & Grants	1	\$10,000,000	2	\$21,244,000
Telecommunication Loans & Grants <i>(includes Recovery Act)</i>	8	\$33,670,356	7	\$23,944,369

	— FY 2010 —		— FY 2011 —	
	# funded	\$ obligated	# funded	\$ obligated
COMMUNITY PROGRAMS		\$45,700,330		\$13,494,016
Water & Environmental Programs (WEP)	6	\$43,609,730	3	\$10,342,382
Water & Waste Disposal Guaranteed Loans	--	--	--	--
Water & Waste Disposal Direct Loans	5	\$15,321,000	3	\$8,018,242
ARRA Water & Waste Disposal Direct Loans	2	\$17,634,000	--	--
Water & Waste Disposal Grants	5	\$5,241,640	3	\$2,024,140
ARRA Water & Waste Disposal Grants	2	\$5,388,450	--	--
Household Water Well System Grants	--	--	--	\$300,000
306C Water & Waste Disposal Grants	--	--	--	--
Emergency Community Water Assistance Grants (ECWAG)	--	--	--	--
Predevelopment Planning Grants	2	\$24,640	--	--
Community Facilities (CF)	9	\$2,090,600	7	\$3,151,634
CF Guaranteed Loans	--	--	--	--
CF Direct Loans	1	\$1,726,600	3	\$2,898,334
CF Direct Grants	4	\$205,000	5	\$151,800
CF Economic Impact Initiative Grants	4	\$159,000	3	\$101,500
BUSINESS & COOPERATIVE PROGRAMS		\$69,889,233		\$58,720,237
Business & Industry (B&I)	30	\$63,059,617	24	\$43,845,108
B&I Guaranteed Loans	13	\$22,961,083	24	\$43,845,108
ARRA B&I Guaranteed Loans	17	\$40,098,534	--	--
Specialty Programs	56	\$3,142,893	36	\$1,844,392
Intermediary Relending Program (IRP) Loans	--	--	3	\$677,000
Rural Business Enterprise Grants (RBEG)	46	\$1,018,896	32	\$867,392
ARRA RBEG	4	\$398,997	--	--
Rural Economic Development (RED) Loans	2	\$1,100,000	--	--
RED Grants	--	--	1	\$300,000
Rural Microentrepreneur Assistance Program (RMAP) Loans	2	\$500,000	--	--
RMAP Lender Grants	2	\$125,000	--	--
Energy Programs	48	\$1,722,695	50	\$12,922,437
Rural Energy for America (REAP) Guaranteed Loans	1	\$81,093	3	\$10,850,000
REAP Grants	44	\$1,621,523	39	\$1,499,561
9005 Advanced Biofuel Producer Payments	3	\$20,079	8	\$572,876
Cooperative Programs	12	\$1,964,028	2	\$108,300
Rural Business Opportunity Grants (RBOG)	2	\$299,340	2	\$108,300
Value-Added Producer Grants (VAPG)	10	\$1,664,688	--	--
TOTAL INVESTMENTS		\$657,441,417		\$513,035,896



OREGON FUNDING HISTORY* — FY 2004-2011

Provided below is a snapshot of the funding obligations recorded in the USDA Rural Development national database at the close of each fiscal year (midnight, September 30) for selected programs, to illustrate funding trends. Actual program investments in the state vary somewhat as not all programs are included. In addition, de-obligations or other adjustments made after this date affect actual funding. Recovery Act investments are included in the following totals for FY 2009 and FY 2010.

**Selected Programs*

Program	2004	2005	2006	2007	2008	2009	2010	2011	FY 2004-2011 Total
502 Direct	\$30,611,824	\$24,848,515	\$19,154,129	\$19,027,149	\$25,589,533	\$33,183,902	\$41,343,180	\$14,351,000	\$208,109,232
502 Guar	\$58,409,652	\$53,903,538	\$44,524,084	\$50,976,109	\$109,721,926	\$349,173,225	\$424,333,972	\$354,135,760	\$1,445,178,266
515 Direct	\$2,811,218	\$4,580,829	\$2,201,324	\$755,545	\$3,922,873	\$1,527,732	\$1,000,000	\$1,169,372	\$17,968,893
RA	\$7,914,904	\$7,951,980	\$6,557,827	\$6,230,163	\$7,199,946	\$15,233,328	\$16,127,200	\$17,401,944	\$84,617,292
CF Direct	\$12,942,977	\$8,250,000	\$3,726,000	\$1,922,000	\$2,966,500	\$9,085,000	\$1,726,600	\$2,898,334	\$43,517,411
CF Guar	\$6,000,000	\$4,000,000	\$0	\$4,323,000	\$1,525,000	\$12,389,000	\$0	\$0	\$28,237,000
CF Grants	\$530,391	\$433,375	\$869,426	\$644,470	\$586,353	\$127,690	\$364,000	\$253,300	\$3,809,005
W&W Dir	\$15,910,200	\$15,825,295	\$10,849,000	\$15,708,000	\$11,575,000	\$29,666,900	\$32,955,000	\$8,018,242	\$140,507,637
W&W Grant	\$8,731,042	\$6,447,325	\$5,223,000	\$6,813,000	\$7,613,844	\$22,537,926	\$10,630,090	\$2,324,140	\$70,320,367
B&I Guar	\$0	\$0	\$21,104,055	\$57,114,434	\$61,561,125	\$35,277,116	\$63,059,617	\$43,845,108	\$281,961,455
RBEG	\$726,000	\$281,000	\$849,990	\$589,000	\$1,549,284	\$1,866,669	\$1,417,893	\$867,392	\$8,147,228
IRP	\$1,350,000	\$400,000	\$500,000	\$1,750,000	\$1,145,000	\$1,050,000	\$0	\$677,000	\$6,872,000
MFH Guar	\$0	\$0	\$0	\$0	\$6,470,000	\$0	\$0	\$0	\$6,470,000
504 Lns & Grts	\$1,152,632	\$918,070	\$644,886	\$683,221	\$583,556	\$765,924	\$355,717	\$678,614	\$5,782,620
514 & 516	\$2,195,518	\$2,529,735	\$400,000	\$2,500,610	\$0	\$0	\$5,264,778	\$3,728,283	\$16,618,924
Electric	\$7,279,000	\$0	\$0	\$12,635,000	\$18,749,000	\$23,490,000	\$10,000,000	\$21,244,000	\$93,397,000
Telecom	\$11,585,767	\$4,165,400	\$1,100,295	\$35,583,000	\$25,423,300	\$7,439,916	\$32,513,724	\$23,944,369	\$141,755,771
VAPG	\$382,451	\$0	\$1,790,597	\$1,677,499	\$1,038,562	\$0	\$1,664,688	\$0	\$6,553,797
RnwEnergy	\$500,000	\$49,335	\$2,964,000	\$1,682,758	\$847,177	\$3,897,683	\$1,540,018	\$14,919,751	\$26,400,722
523 SelfHelp	\$844,700	\$1,084,515	\$0	\$832,223	\$792,301	\$762,127	\$137,490	\$655,050	\$5,108,406
REDLG	\$0	\$0	\$0	\$300,000	\$0	\$0	\$1,100,000	\$300,000	\$1,700,000
TOTALS	\$169,878,276	\$135,668,912	\$122,458,613	\$221,747,181	\$288,860,280	\$547,474,138	\$645,533,967	\$511,411,659	\$2,643,033,026

Abbreviations

502 Direct	Single Family Housing Direct Loans	W&W Grant	Water & Waste Disposal Grants	Telecom	Telecommunications Loans & Grants
502 Guar	Single Family Housing Loan Guarantees	B&I Guar	Business & Industry Guaranteed Loans	VAPG	Value-Added Producer Grants
515 Direct	Rural Rental Housing Direct Loans	RBEG	Rural Business Enterprise Grants	RnwEnergy	Renewable Energy Grants & Loans
RA	Rental Assistance	IRP	Intermediary Relending Program	523 SelfHelp	Housing Self-Help Technical Assistance Grants
CF Direct	Community Facilities Direct Loans	MFH Guar	Multi-Family Housing Guaranteed Loans	REDLG	Rural Economic Development Loans and Grants
CF Guar	Community Facilities Guaranteed Loans	504 Lns & Grts	Rural Home Repair Loans & Grants		
CF Grants	Community Facilities Grants	514 & 516	Farm Labor Housing Loans & Grants		
W&W Dir	Water & Waste Disposal Direct Loans	Electric	Electric Direct Loans & Loan Guarantees		



USDA RURAL DEVELOPMENT – OREGON SINGLE FAMILY HOUSING PROGRAMS

USDA Program	Purpose <i>What is the program's goal?</i>	Program Type <i>How does it work?</i>	Eligible Applicants <i>Who may apply?</i>	Eligible Areas <i>What is rural?</i>	Authorized Purposes <i>How may funds be used?</i>	Typical Amount of Assistance	Rates & Terms <i>Subject to change</i>	Key to Success	When to Apply
Single Family Home Ownership Direct Loans Section 502	Help rural residents purchase safe, well-built, affordable homes	Direct loan from USDA; payment assistance available; insurance and real estate taxes included with the monthly payments	Both families and individuals can apply at their Rural Development Area Office	Rural areas with populations of 25,000 or less	Buy, build, improve, repair or rehabilitate a rural home as the applicant's permanent residence	Up to 100% of market value or cost, whichever is less; loan amortized for 33/38 years; applicant may be eligible for payment assistance (subsidy) on the loan	Loans written at current RD rate for 33 or 38 years; eligible applicants can qualify for payment assistance to reduce interest rate and monthly payment	Applicant(s) should attend a Home Buyer Education Class before looking for a home	Year-round
Single Family Home Ownership Guaranteed Loans Section 502	Assist eligible applicants in buying their homes by guaranteeing loans made by private lenders	Loan from conventional lender with a guarantee by USDA	Families or individuals can apply with a lender	Same as above	Purchase a new or existing home or refinance an existing 502 Direct loan	Area market value, no ceiling on loan amount	30-year fixed rate; interest rate negotiated between lender and borrower; can finance 102% market value to cover closing costs, necessary repairs and 2% guarantee fee	Lender-driven; have a bank willing to make the loan; USDA only guarantees the loan	Year-round
Single Family Home Ownership Direct Repair Grants Section 504	Help very-low-income homeowners remove health and safety hazards	Grant	Applicants must be 62 or older and can apply at their Rural Development Area Office	Same as above	Repair or replace a failing roof; heating system; structure; or water and sewage disposal, including connect fees and similar uses	Lifetime grant limit of \$7,500	Only available to very-low income applicants 62 years or older who cannot afford to repay a loan	Write a good repair list, have contractors bid on that same repair list	Year-round
Mutual Self-Help Housing Technical Assistance Grants Section 523	Assist lower income families in building their own homes	Technical assistance grant for an entity to oversee a self help construction project	Nonprofits and public bodies can apply to the National Rural Development Office	Same as above	Identify and supervise small groups of families to build each other's homes	Grant agreement	Grant	Grantees must work hand in hand with the Area Office to qualify and supervise applicants	Quarterly

More information on all of these programs is available online at www.rurdev.usda.gov/or/. Or, contact a local specialist directly:

Roseburg Area	Jennifer Bacigalupo	Area Specialist	541-673-0136 x102	Jennifer.Bacigalupo@or.usda.gov
Corvallis Area*	Corey Johnson	Area Specialist	541-753-4080	Corey.Johnson@or.usda.gov
	Sheila Raber	Area Specialist	541-753-4080	Sheila.Raber @or.usda.gov
	Faith Harris	Area Specialist	503-414-3337	Faith.Harris@or.usda.gov
Redmond Area	Todd Woolery	Area Specialist	541-923-4358 x134	Todd.Woolery@or.usda.gov
Pendleton Area	Patty Good	Area Specialist	541-963-4178 x102	Patty.Good@or.usda.gov
Portland State Office	General Assistance		503-414-3300 x1	
	Rod Hansen	Program Director	503-414-3353	Rod.Hansen@or.usda.gov
	Kate Bateman	SFH Specialist	503.414.3393	Kate.Bateman@or.usda.gov

*The Corvallis Area Office is moving to Tangent, OR, in April of 2012. The address, telephone and fax numbers will change at that time and will be posted online at http://www.rurdev.usda.gov/OR_Home.html



MULTI-FAMILY HOUSING PROGRAMS

USDA Program	Purpose <i>What is the program's goal?</i>	Program Type <i>How does it work?</i>	Eligible Applicants <i>Who may apply?</i>	Eligible Areas <i>What is rural?</i>	Authorized Purposes <i>How may funds be used?</i>	Typical Amount of Assistance	Rates & Terms <i>Subject to change</i>	Key to Success	When to Apply
Rural Rental Housing Direct Loans Section 515	Provide safe, well-built, affordable rental housing for very low- and low-income individuals and families	Beneficiaries are the very low-, low-, and moderate-income tenants who reside in a rental facility owned and operated by Rural Development borrowers	Individuals, nonprofits, public bodies, corporations, trust partnerships, LPs, and LLCs may apply	Rural area with population of 25,000 or less	New construction or rehabilitation of rural rental housing	Up to 100% of the total development cost (nonprofits); 97% (for-profits); 30-year term w/ up to 50-year amortization; loans to for-profit groups with Low-Income Housing Tax Credits cannot exceed 95% of total development cost	Loan made at note rate; Interest Credit Agreement reduces this to an effective rate of 1% for the life of the loan; 30-year term; amortization is 50 years or the remaining economic life of the security, whichever is less	Application requirements can be complex, so consult with USDA well in advance of the application deadline	Annual competition at the state level for new construction; National competition for preservation
Rural Rental Housing Guaranteed Loans Section 538	Develop, acquire, and/or rehabilitate affordable rural rental housing; revitalize-repair-transfer of existing direct section 515 facilities	USDA guarantees multi-family loans made by banks	Individuals, partnerships, LLCs, trusts, state and local agencies and federally recognized Native American tribes may apply	Same as above	New construction or substantial rehabilitation of rural rental housing	Up to 90% loan-to-value (for-profit entities); up to 97% loan-to-value (nonprofits); repayment terms are 25 to 40 year amortization	Negotiated by applicant and lender; fixed rates, typically near prime	Lender-driven; a bank must be willing to make the loan; applicants must demonstrate market and financial feasibility	After NOFA publication until all funds are expended
Housing Preservation Grants Section 533	Repair and rehabilitate housing owned or occupied by very low- and low-income rural families	Grant to non-profits to repair, rehab or replace owner-occupied homes and/or repair/rehab rental units	Public bodies and nonprofit organizations may apply to the Rural Development State Office	Same as above	Operation of a program to finance the repair and rehab of single family or rental properties	Grant agreement	Grant	Applicants should be familiar with the criteria, ranking and scoring information in the NOFA	After NOFA publication
Farm Labor Housing Loans & Grants Sections 514 & 516	Provide capital financing for the development of housing for domestic farm laborers	USDA loan for the development of farm labor housing	Individuals; public, private nonprofit organizations; broad-based nonprofit organization limited partnership with nonprofit general partner (not eligible for grants); nonprofit organization of farm workers; or federally recognized Native American tribes may apply	No population restriction	New construction or substantial rehabilitation of rental housing	Combined loan/grant funding of up to 102% of total development cost; maximum grant portion is 90% of total development cost	514 Loan 1% for 33 years 516 Grant As long as there is a need for the housing; subject to restrictive use provisions	Application requirements can be complex, so consult with USDA well in advance of application deadline	Annual competition at the national level

More information on all of these programs is available online at www.rurdev.usda.gov/or/. Or, contact a specialist directly:

Roseburg Area	Jay DeLapp	Area Specialist	541-776-4267 x113	Jay.DeLapp@or.usda.gov
	Raquel O'Connor	Area Specialist	541-673-0136 x 112	Raquel.Oconnor@or.usda.gov
Corvallis Area*	Ester Salinas	Area Specialist	541-753-4080	Ester.Salinas@or.usda.gov
Redmond Area	Preston Hiatt	Area Specialist	541-923-4358 x124	Preston.Hiatt@or.usda.gov
Pendleton Area	Tina Campbell	Area Specialist	541-278-8049 x125	Tina.Campbell@or.usda.gov
Portland State Office	Rod Hansen	Program Director	503-414-3353	Rod.Hansen@or.usda.gov
	Diana Chappell	MFH Specialist	503-414-3351	Diana.Chappell@or.usda.gov
	Sherryl Gleason	MFH Specialist	503-414-3352	Sherryl.Gleason@or.usda.gov
	Ramona Mitchell	MFH Specialist	503-414-3310	Ramona.Mitchell@or.usda.gov
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WATER & ENVIRONMENTAL PROGRAMS

USDA Program Administered in OREGON	Purpose <i>What is the program's goal?</i>	Type <i>How does it work?</i>	Eligible Applicants <i>Who may apply?</i>	Eligible Areas <i>What is rural?</i>	Authorized Purposes <i>How may funds be used?</i>	Typical Amount of Assistance	Rates & Terms <i>Subject to change</i>	Key to Success	When to Apply
WWD Direct Loans Water and Waste Disposal	To develop or improve water and waste disposal projects	USDA makes direct loans for projects modest in size, design and cost	Public bodies, e.g., municipalities, counties, districts or authorities; nonprofits, federally recognized Native American tribes	Incorporated and unincorporated areas with service area populations of <10,000	Water, sewer, solid waste or storm wastewater disposal facilities; professional service fees; interest during construction; initial operating costs	\$250,000 to \$5 million	Terms up to 40 years; interest rates at or below market on a sliding scale for low-income communities	Comply with NEPA; submit complete preliminary engineering and environmental reports	Year-round
WWD Loan Guarantees Water and Waste Disposal	To develop or improve water and waste disposal projects	USDA guarantees a bank loan; work through a lender to apply	Same as above	Same as above	Same as above	\$250,000 to \$5 million	Rate negotiated with a private lender; terms to 40 years; no balloon	Same as above	Year-round
WWD Grants Water and Waste Disposal	To finance water and waste projects in financially needy communities in rural areas	Grant to reduce end-user costs for services of comparable systems	Same as above	Incorporated and unincorporated areas with service area populations of <10,000; MHI ≤ \$41,230 (based on the 2000 Census)	Water, sewer, solid waste or storm wastewater disposal facilities; professional service fees	\$50,000 to \$2 million; used in combination with the direct loan	Grant	Same as above	Year-round
ECWAG Emergency Community Water Assistance Grants	To assist rural areas that have a significant decline in water quality or quantity	Grant of up to 100% of project cost	Same as above	Incorporated and unincorporated areas with service area populations of <10,000	Water system improvements to alleviate unanticipated source or distribution problems and restore safe drinking water	\$150,000 for distribution; \$500,000 for source	Grant	Priority is given to rural areas < 5,000 and very low-income communities; submit preliminary engineering and environmental reports	Year-round
Section 306 C WW Grant Native American Water and Waste Disposal Grant	To finance water and waste disposal facilities in low-income rural communities with high unemployment and health risks	Grant of up to 100% of project cost	Federally recognized Native American tribes and service areas	Rural area with population of < 10,000; per capita income of < 70% of national average; ≥ 125% of national unemployment rate	Construct, enlarge, or otherwise improve community water or sewer disposal systems in which the design has a residential component	\$1 million maximum	Grant	Priority is given to rural areas < 5,500 and very low-income communities; submit preliminary engineering and environmental reports	Year-round
PP Grant Predevelopment Planning Grant	To assist in developing applications for RD financial assistance	Planning grant of up to 75% of project cost	Public bodies, nonprofits, federally recognized Native American tribes	Small communities with MHI < 80% of statewide non-rural average	Costs associated with developing complete applications for RD loans/grants	\$10,000 to \$15,000	Grant; requires > 50% non-federal financing	Priority is given to rural areas with populations of < 1,000	Year-round
WW SEARCH Grant Water and Waste	To assist in developing applications for RD financial assistance	Grant of up to 100% of project cost	Same as above	Rural area with population of < 2,500	Costs associated with developing complete applications for RD loans/grants	\$30,000	Grant	Priority is given to financially distressed areas	Year-round

Related programs (Administered by USDA Rural Development/Rural Utilities Service in Washington, D.C.) - http://www.rurdev.usda.gov/UWEP_HomePage.html

Individual Household Water Well Program: Grants to private nonprofits to establish lending programs that provide low-cost loans to individuals living in eligible rural areas for the construction of water wells

Solid Waste Management Grant: For nonprofit organizations to provide technical assistance to help communities protect water resources from contamination associated with landfills serving rural areas

Water and Waste Revolving Fund Program: For nonprofit organizations to establish lending programs to help eligible entities finance pre-development costs of water and wastewater projects or short-term small capital improvement projects that are not part of the regular operations and maintenance of the current water and wastewater system

Water and Waste Technical Assistance and Training Grant: For nonprofit organizations to provide technical assistance and/or training to associations on a wide range of issues relating to delivery of water and waste disposal services

Circuit Rider-Technical Assistance for Rural Water Systems: To provide technical assistance for the operation of rural water systems (terms established in service contract issued through RD Procurement)



USDA RURAL DEVELOPMENT – OREGON COMMUNITY FACILITY PROGRAMS

USDA Program Administered in OREGON	Purpose <i>What is the program's goal?</i>	Type <i>How does it work?</i>	Eligible Applicants <i>Who may apply?</i>	Eligible Areas <i>What is rural?</i>	Authorized Purposes <i>How may funds be used?</i>	Typical Amount of Assistance	Rates & Terms <i>Subject to change</i>	Key to Success	When to Apply
Community Facility Direct Loans	To assist in the development of essential community facility projects in rural areas	USDA makes a direct loan to an eligible applicant	Public bodies (e.g., cities, towns, districts, authorities, the State), nonprofits, federally-recognized Native American tribes	Cities, towns and rural areas with populations of < 20,000	Fire, rescue, public safety, health services, and other facilities deemed necessary for the beneficial and orderly development of a rural community	No limit, but loans are usually less than \$5 million	Long-term fixed rate at or below market rate for public bodies; sliding scale for low-income communities	Priority is given to critical access hospitals and other health services, public safety, child care and day care; may be combined w/ a loan guarantee	Year-round
Community Facility Loan Guarantees	To assist in the development of essential community facility projects in rural areas	USDA guarantees up to 90% of the loan made by a rural lender for essential community facilities; a 1% loan guarantee fee applies; the community works through a lender to apply	Banks and other lenders who make loans to rural communities and nonprofit or faith based organizations	Cities, towns and rural areas with populations of < 20,000	Critical access hospitals and other health services, fire and rescue, public safety, recreational facilities, and other essential community facilities benefiting rural residents	No limit, but loans are usually less than \$5 million	Negotiated by applicant and lender; fixed or variable rates; up to 40 years (no balloon) to repay	Locate a bank willing to make the loan (USDA guarantees the bank loan); may be combined with a direct loan	Year-round
Community Facility Grants	To assist in the development of essential community facility projects in rural areas	USDA makes a grant to a low-income community on a sliding scale for up to 75% of the project's cost	Public bodies (e.g., cities, towns, districts, authorities, the State), nonprofits or federally recognized tribes	Cities, towns and rural areas with populations of < 20,000	Fire, rescue, public safety, health services, and other facilities necessary for beneficial and orderly development of a rural community	Usually under \$50,000	Grant	Priority is given to fire, rescue, public safety, health services, renewable energy projects, and very low-income rural areas	Year-round
Economic Impact Initiative Grants (EII)	To assist in the development of essential community facility projects in rural areas	USDA makes a grant for up to 75% of the project's cost	Public bodies (e.g., cities, towns, districts, authorities, the State), nonprofits or federally recognized tribes	Cities, towns and rural areas < 20,000 population; "not employed" rates > 19.5%	Fire, rescue, public safety, health services, and other facilities necessary for beneficial and orderly development of a rural community	Usually under \$50,000	Grant	Priority is given to fire, rescue, public safety, health services, and renewable energy; also for very low-income, very rural areas	Year-round
Rural Community Development Initiative (RCDI)	To develop the capacity of rural communities to conduct housing, community facility, or community economic development projects	USDA makes a grant to an intermediary for up to 50% of the project's cost; the intermediary provides financial and technical assistance to recipients	Private nonprofits, including faith-based or community organizations, and public intermediaries, including federally recognized tribes	Cities, towns and rural areas with populations of <50,000	Grants/matching funds are used to provide new or expand existing programs to undertake housing, community facilities, or community and economic development projects	\$50,000 to ≤\$300,000	Grant	Funding is limited; highest priority projects are areas with populations of < 10,000 and median household incomes of < \$30,000	Once a year; announced in the Federal Register and on grants.gov

More information on the **Community Facility** and **Water and Environmental** programs is available online at www.rurdev.usda.gov/or/. Or, contact a specialist directly:

Roseburg Area	Deanna Quimby	Area Specialist	541-673-0136 x 120	Deanna.Quimby@or.usda.gov
Corvallis Area*	Rosanne Volker-Bronson	Area Specialist	541-750-7019	Rosanne.Volker@or.usda.gov
	Drew Davis	Area Specialist	541-750-7033	Drew.Davis@or.usda.gov
Redmond Area	Pam Swires	Area Specialist	541-923-4358 x137	Pam.Swires@or.usda.gov
Pendleton Area	LaDonn McElligott	Area Specialist	541-963-4178 x 103	LaDonn.McElligott@or.usda.gov
Portland State Office	Sam Goldstein	Program Director	503-414-3300 x3	Sam.Goldstein@or.usda.gov
	Rachel Reister	Program Specialist	503-414-3330	Rachel.Reister@or.usda.gov

*The Corvallis Area Office is moving to Tangent, OR, in April of 2012. The address, telephone and fax numbers will change at that time and will be posted online at http://www.rurdev.usda.gov/OR_Home.html



BUSINESS & COOPERATIVE PROGRAMS

USDA Program	Purpose <i>What is the program's goal?</i>	Program Type <i>How does it work?</i>	Eligible Applicants <i>Who may apply?</i>	Eligible Areas <i>What is rural?</i>	Authorized Purposes <i>How may funds be used?</i>	Typical Amount of Assistance	Rates & Terms <i>Subject to change</i>	Key to Success	When to Apply
B&I Guarantee Business & Industry Guaranteed Loan	Provide an incentive for business lending that will save and create jobs (typically for larger businesses)	USDA guarantees business loans made by commercial lenders	Banks, credit unions and other commercial lenders who make loans to rural businesses	Unincorporated areas and cities with populations of <50,000; not in the urbanized edge of larger cities	Real estate, equipment, working capital and refinancing for nonfarm businesses	80% guarantees for loans of \$200,000 to \$5 million; 70% on loans ≤ \$10 million	Negotiated by business and lender; fixed or variable rates, usu. near prime; no balloons	Lender-driven; have a bank willing to make the loan; USDA only guarantees it; business with strong equity and collateral	Year-round
IRP Intermediary Relending Program	Capitalize locally-run revolving loan programs for small businesses unable to qualify for bank financing	USDA loans money to a local revolving loan fund for relending to nonfarm businesses	Nonprofit groups, tribes and public bodies who will make loans to rural businesses	Unincorporated areas and cities with populations of ≤25,000	To set up a loan program that makes business loans for nonfarm, rural businesses	\$200,000 to \$750,000 loans to re-lenders to make loans up to \$150,000 to businesses	1%, 30 years to re-lender to make loans at near-prime to rural businesses	Limited funding; these loans tend to go only to loan funds that will serve the neediest areas	Year-round with a quarterly competition at the national level
RBEG Rural Business Enterprise Grant	Support economic development projects that will assist specific small and emerging private businesses	USDA makes grants to local economic development groups to assist private business development	Nonprofit economic development groups, tribes, and public bodies (cities/counties)	Unincorporated areas and cities with populations of <50,000; not in the urbanized edge of larger cities	To do a feasibility study, provide technical assistance to businesses, provide job training, set up a revolving loan fund, or develop infrastructure	In fiscal year 2012, grants between \$20,000 and \$30,000 will be emphasized	Grant	Limited funding; grants tend to go only to the neediest areas; cannot be used for regional planning or business attraction	Once-a-year competition at state level
RBOG Rural Business Opportunity Grant	Support economic development planning	USDA makes grants to support general economic growth and planning	Nonprofit economic development groups, tribes, and public bodies	Same as above	Regional planning, area economic strategy development, technical assistance for businesses and local leadership development	<\$50,000	Grant	Limited funding; grants tend to go only to projects helping the neediest areas	Once-a-year competition at national level
VAPG Value-Added Producer Grant	Support producers in ventures that will increase the return on their agricultural commodities	USDA provides matching grants for value-added ventures	Farmers, ranchers, foresters, fishers, co-ops, producer groups, joint ventures	No rural area requirement	Grants for planning or working capital to operate value-added ventures; minimum 1:1 match required	≤\$100,000 (planning); ≤\$300,000 (working capital)	Grant	Application requirements are complex; consult with USDA well in advance of the deadline	Same as above
SSDPG Small Socially Disadvantaged Producer Grant	Foster the business success of co-ops of small-scale, minority agricultural producers	USDA makes grants for technical assistance projects	Co-ops with ≥75% small-scale, women- or minority-owned operations	Unincorporated areas and cities with populations of <50,000; not in the urbanized edge of larger cities	Feasibility or market studies, product improvement, training or legal advice	≤\$175,000	Grant	Preference for experience and projects that help the most farmers and smaller, poorer communities	Same as above
RCDG Rural Cooperative Development Grant	Support centers to assist cooperatives	USDA makes grants to centers for rural cooperative development	Universities and nonprofit economic development groups	Same as above	To operate centers that assist rural cooperatives	\$250,000 to ≤\$300,000	Grant	Limited funding; grants tend to go to projects helping the neediest areas	Same as above
RED Loan Rural Economic Development	Promote community or business development projects to improve the local economy	USDA loans money to certain utilities that are in turn re-loaned for local community or business projects	Electric and telephone utilities financed by USDA's Rural Utilities Service	Same as above	The RED Loan is re-loaned by the co-op to a nonfarm business for real estate and equipment	\$1 million loan maximum	Loan is 0%, 10 years; re-loaned at 0%, 10 years	Requires a community-oriented utility co-op willing to borrow and re-lend on the project's behalf	Year-round with a quarterly competition at national level
RED Grant Rural Economic Development	Promote specific community development projects to improve the rural economy	USDA makes grants to certain utilities to capitalize a revolving loan fund for community projects	Electric and telephone utilities financed by USDA's Rural Utilities Service	Same as above	To set up a revolving loan fund; at first, loans must be for community, education or health care projects	\$300,000 grant maximum	Grant	Requires a community-oriented utility co-op willing to oversee a loan fund; requires 20% match	Year-round with a quarterly competition at national level

USDA Program	Purpose <i>What is the program's goal?</i>	Program Type <i>How does it work?</i>	Eligible Applicants <i>Who may apply?</i>	Eligible Areas <i>What is rural?</i>	Authorized Purposes <i>How may funds be used?</i>	Typical Amount of Assistance	Rates & Terms <i>Subject to change</i>	Key to Success	When to Apply
REAP Grants for Renewables and Energy Efficiency Renewable Energy for America Program	Finance renewable energy generation systems or energy efficiency improvements	USDA makes grants to small, rural businesses and farmers	Rural small businesses (using SBA definition) and agricultural producers	Unincorporated areas and cities with populations of <50,000; not in the urbanized edge of larger cities	Renewable energy systems (wind, solar, biomass, biofuel, digesters, geothermal and micro-hydro) or energy efficiency installations	< \$20,000 for renewable or efficiency (25% of project cost or less)	Grant	Application requirements are complex, so consult with USDA well in advance of the deadline; grants ≤ \$20,000 are strongly favored	Applications invited annually in the spring; award via national competition
REAP Loan Guarantees Renewable Energy for America Program	Provide an incentive for business lending for renewable energy or efficiency improvements	USDA guarantees business loans made by banks to small businesses and agricultural producers	Banks and other commercial lenders who make loans to rural businesses	Same as above	The guaranteed loans may be used for the purchase and installation of renewable energy systems or efficiency improvements	60% to 85% loan guarantees on \$5,000 to \$25 million loans	Negotiated by business and lender; fixed or variable rates, usu. near prime (no balloons)	The program is lender-driven; must have a bank loan that USDA guarantees; may be combined with a REAP grant	Year-round
REAP Grants Feasibility Studies Renewable Energy for America Program	Pay part of the cost of a feasibility study for a renewable energy project	USDA makes grants to small rural businesses and farmers	Rural small businesses (using SBA definition) and agricultural producers	Same as above	Grants to help cover the cost of obtaining a feasibility study from an independent consultant	≤ \$50,000	Grant	Competitive national awards	Once-a-year competition at national level
REAP Grants Energy Audit or Renewable Energy Assistance Renewable Energy for America Program	Offset the cost of providing energy project technical assistance to farmers and small, rural businesses	USDA makes grants to programs providing rural businesses with energy audits or other energy technical help	State or local governments, tribes, colleges, or electric coops and publicly owned utilities	Same as above	To defray part of the cost of conducting detailed energy studies for rural businesses (the business is expected to pay 25% of cost)	≤\$100,000	Grant	Very competitive; experienced multi-county or statewide programs favored; cost per audit of ≤\$2,000	Once-a-year competition at national level
\$9005 Advanced Biofuel Payment	Provide an incentive payment to producers of advanced biofuels	USDA makes a payment based on the production level of the producer	Rural producers of non-cornstarch ethanol or biodiesel	Producers in unincorporated areas and cities with populations of <50,000; not in the urbanized edge of larger cities	Incentive payment may be used by the producer as desired	Funds are shared among all enrolled producers per BTU	Incentive payment	Enroll in the program during the annual sign-up period	Once-a-year sign-up at the State Office

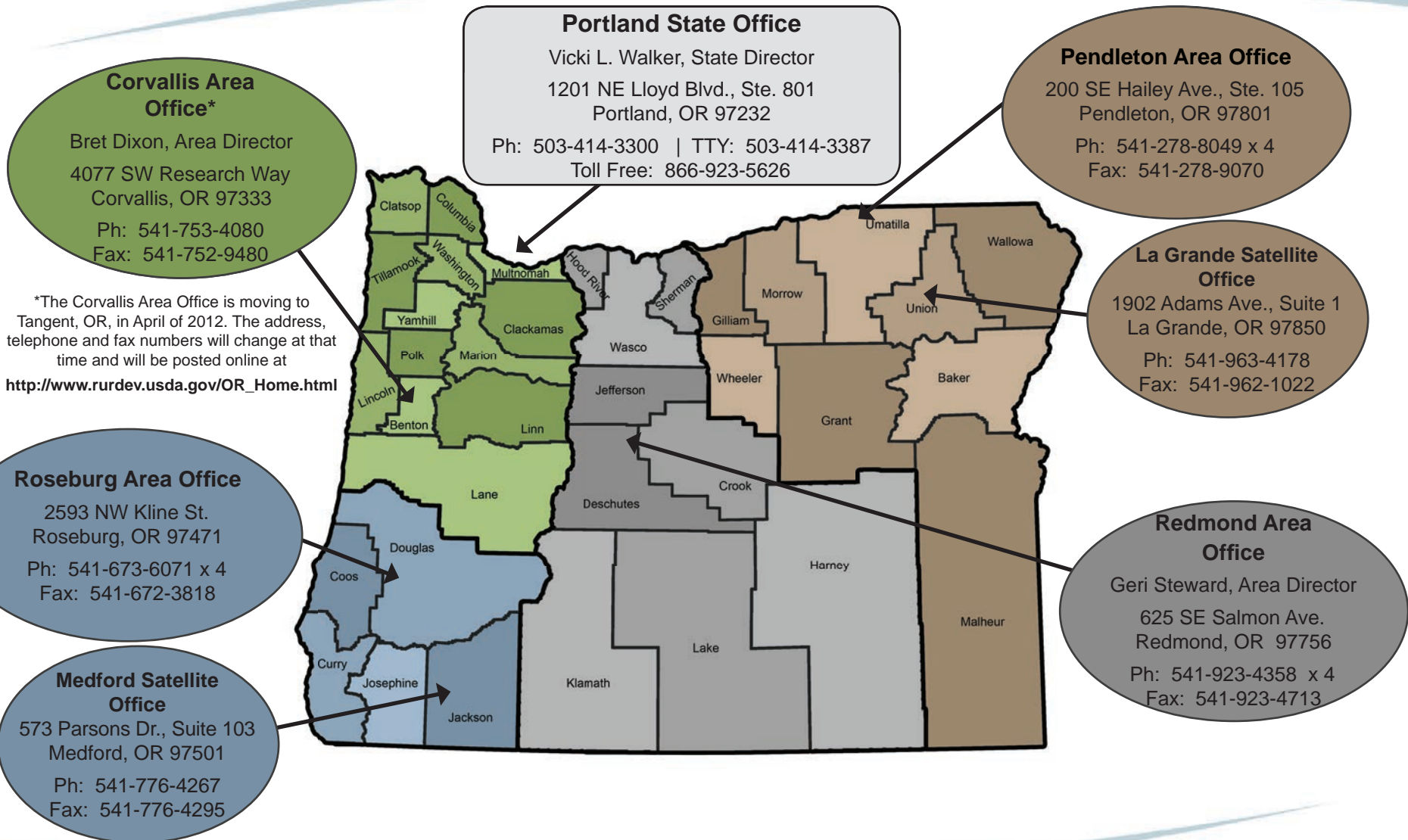
More information on all of these programs is online at: www.RuralOregon.biz. Or, contact a specialist directly:

VAPG, Co-ops, RCDG	Martin Zone	Program Specialist	503-414-3361	Martin.Zone@or.usda.gov
Energy Programs	Don Hollis	Energy Coordinator	541-278-8049 x129	Don.Hollis@or.usda.gov
IRP, RBEG	Paul Cormier	Program Specialist	503-414-3365	Paul.Cormier@or.usda.gov
Business Programs	John Holman	Program Technician	503-414-3369	John.Holman@or.usda.gov
B&I, REDLG, Redmond Area	Curt Dixon	Area Specialist	541-923-4358 x125	Curt.Dixon@or.usda.gov
Roseburg Area	Deanna Quimby	Area Specialist	541-673-0136 x120	Deanna.Quimby@or.usda.gov
Corvallis Area*	Tom Simonson	Area Specialist	541-753-4080	Tom.Simonson@or.usda.gov
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OREGON OFFICES



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