# USDA RURAL DEVELOPMENT 2012 CALENDAR

INCLUDES PROGRESS REPORT INFORMATION FOR FISCAL YEAR 2011



## **MESSAGES**

"Through Rural Development programs USDA continues to work alongside farmers, ranchers, homeowners, businesses, nonprofits, 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.

Our employees understand the prosperity challenges of rural America and how each community's needs are unique. Our dedicated Rural Development staff, who live and work in the communities they serve, are able to hear and respond quickly to local issues. Through a variety of business, economic development, utility and housing programs, our Rural Development specialists are doing more for rural communities than ever before."

-Thomas Vilsack, Secretary of Agriculture -

"In Fiscal Year 2011, USDA Rural Development delivered programs to the American people that created jobs and new economic opportunities in rural communities. I am proud to report that our three mission areas, Housing, Utilities and Business and Cooperative Programs, have collectively helped save or create thousands of jobs in rural America.

By encouraging both public and private investment, local businesses enjoy spillover economic benefits that come with people being put to work and having money to spend.

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, nonprofits, 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 and the territories of the United States. Their continued commitment to rebuilding and revitalizing rural America is shared by myself, Secretary Vilsack and President Obama. In the upcoming year, we will continue to work with communities, residents and others to ensure that rural America continues to be a healthy, safe and prosperous place to live, work and raise a family."

- Dallas Tonsager, USDA Rural Development Under Secretary -





# JANUARY 2012

SDA Rural Development's mission is to increase economic opportunity and improve the quality of life for all rural Americans.

Rural Development Utilities Programs address rural residents' need for basic services such as clean running water, sewers and waste disposal, electricity, and telecommunications. Housing Programs address the need for single-family, multi-family and farm labor housing. Community Facilities Programs help rural communities build or expand vital community facilities, such as health clinics, fire and police stations, libraries, schools, and day care centers. Business Programs provide help to rural areas that need to

develop new job opportunities, allowing businesses and cooperatives to remain viable in a changing economy.

Additionally, Community Development Programs operate special initiatives to demonstrate effective community development techniques and address unique and pressing economic development issues.

USDA Rural Development is committed to the future of rural communities.

Photo at right: Street sign to symbolize USDA is proud to invest in our small towns, to help create jobs, support economic growth and build thriving communities where folks want to live, work, and raise their families.



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## INVESTMENTS MADE IN SOUTH DAKOTA - FISCAL YEAR 2011

<u>Program</u>	FY 2011 Total	<u>Program</u>	FY 2011 Total
Rural Housing Direct Loans	\$12,426,546	Rural Business Enterprise Grants	\$622,327
Rural Housing Grants	\$187,223	Rural Business Opportunity Grants	\$150,000
Rural Housing Guaranteed Loans	\$143,044,468	Rural Cooperative Development Grants	\$225,000
Rural Rental Housing	\$1,030,227	Small Socially Disadvantaged Grant	\$200,000
Preservation Revolving Loan Fund	\$100,000	Rural Economic Development Loans	\$1,460,000
Rental Assistance	\$12,940,344	Rural Economic Development Grants	\$225,000
Self-Help Technical Assistance Grants & TSA Grants	\$438,806	Rural Microentrepreneur Assistance Program Loans	\$550,000
Community Facility Direct Loans	\$13,013,350	Rural Microentrepreneur Assistance Program Grants	\$135,647
Community Facility Guaranteed Loans	\$8,598,000	Rural Energy for America Program Grants	\$1,123,100
Community Facility Grants	\$370,650	Rural Energy for America Program Combo Loans	\$269,145
Community Facility Tribal College Grants	\$430,000	Advanced BioFuel Producer Payment Program	\$84,228
Rural Community Development Initiative	\$167,500	Intermediary Relending Program	\$1,661,000
Community Facility Economic Impact Initiative	\$79,800	Distance Learning & Telemedicine Grants	\$ 1,596,058
Water & Waste Direct Loans	\$20,632,000	Public TV Grant	\$750,000
Water and Waste Grants	\$23,204,000	Electric Program	\$34,557,000
<b>Business &amp; Industry Guaranteed Loans</b>	\$8,838,000	Grand Total	\$289,184,419

## FEBRUARY 2012

unding assistance is provided through direct or guaranteed loans, grants, technical assistance, research and educational materials for utilities, housing, business, and renewable energy programs.

Often, USDA Rural Development works in partnership with state, local, and tribal governments, as well as rural businesses, cooperatives, and non-profit agencies to leverage funding. USDA Rural Development programs create or preserve rural jobs, enable rural Americans to buy homes and help low-income rural residents rent apartments or other housing.

USDA Rural Development programs are provided across

the nation through 47 state offices and 800 area and local offices.

The South Dakota State Office is located in Huron, Beadle County, and maintains area offices in Aberdeen, Mitchell, Pierre, Rapid City, Sioux Falls, Watertown, and Yankton.

"Creating vibrant, economically sustainable communities is like solving a jigsaw puzzle. Success depends on interlocking pieces supplied by local residents, leaders, businesses and institutions. And where gaps exist, USDA programs can be an important tool to provide linkage and fill the gaps to make the picture complete," said State Director Elsie M. Meeks pictured at right.



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Cheyenne River Sioux Tribe (CRST) Telephone Authority was the first Native American owned company to utilize the loan process from the Rural Electric Administration (REA). Through 50 plus years of progression, the company has worked hard to provide the most modern state of the art telecommunications services that are currently available to its customers. The company has over 1,800 miles of buried underground copper cable that offers continuous and reliable service during the harsh winter weather of the South Dakota plains. The company service area today consists of 4,600 square miles, including 20 communities, and over 3,400 subscribers. Through 50 plus years of operation, the CRST Telephone Authority has proven itself to be an American Indian business leader in many areas. Photo left to right: Kevin Keckler - CRST Tribal Chairman, Ione Lee - Elder, USDA Rural Development State Director Elsie M. Meeks, Ivan Bruguier - CRST Telephone Authority Red Fox - Board Chairwoman and Elder.

## **MARCH 2012**

eliable, affordable electricity is essential to rural Americans for their economic well-being and quality of life. USDA Rural Development's Electric Program makes loans and loan guarantees to finance the construction of electric distribution, transmission and generation facilities, including systems improvements and replacements required to furnish and import electric service in rural areas.

USDA Rural Development continues to provide many programs for financing rural telecommunications infrastructure, which are administered by regional representatives. The Traditional Telephone Loan program consists of hardship, cost of money, and guaranteed loans that finance voice telephone service. The Broadband Access Loan and Loan Guarantee provides financing for the construction, improvement, and acquisition of facilities and equipment for broadband service in rural communities.

Broadband Community Connect Grants provide a critical link between essential community facilities in areas where no broadband service currently exists. The Distance Learning and Telemedicine Grant and Loan program helps improve access to education and medical services enjoyed in urban areas.





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## **CELEBRATE THE EARTH**

## "A BILLION ACTS OF GREEN" - TOGETHER WE CAN CREATE A GREENER FUTURE



#### One Billion Acts of Green Begins With You And Me

By: Bridger Gordon
Sturgis Elementary 5th Grade
When you think of a billion, it's
overwhelming. You think that you could never
do a billion things. But if we all do 1,10, or 100
acts of green, they add up. Soon a billion acts of
green will have happened.

Acts of green can be simple, like recycling cans and newspapers or planting a tree. Or, they can be challenging, like planting 600 trees or walking everywhere instead of driving a car.

Being green is important because it helps save energy, keep our water and air clean, and protect our environment. We want future generations to be able to enjoy a clean, healthy earth.

My family and I do things like picking up and recycling cans in the ditch. Also, we've planted many trees on our farm.

Other acts of green I do are taking shorter showers, using less paper or napkins, and making sure lights and computers are off when not being used. We all can easily do 10 of these





Pictured above is Assistant Administrator for the Water and Environmental Program Jacqueline M. Ponti-Lazaruk (Washington, DC), Sierre Fisher – 5<sup>th</sup> grade essay winner, Bridger Gordon – 5<sup>th</sup> grade essay winner, and Rural Development State Director Elsie M. Meeks.

Sierra Fischer



#### A Billion Acts of Green

I Think that we should be green because so many people litter. In the ocean a plastic bag is commonly mistaken to be a jellyfish, which is a sea turtles favorite snack. Littering puts a thousand of species in danger including us. Littering pollutes the air that we breath. Oxygen is made by trees, and paper is also made by trees. If we keep cutting down tree by tree for paper there won't be any trees left to provide us with oxygen. Which means we won't be able to breathe. Recycling is so important because we can make thousands of things with recycled paper such as: more paper, pencils, plastic bags and so on. If we reuse we would need lease paper which means we will have more trees. We could reduce by turning off lights and water when there not being used. Doing these things will prevent thousands of species from being harmed. That's why I thinks it's important to reduce reuse and recycle.

ELITON ACTS

## **APRIL 2012**

arth Day is observed annually across the country on April 22 to inspire awareness of and appreciation for the environment.

Through its Utilities Programs, USDA Rural Development recognizes Earth Day by awarding funding through loans, grants, and technical expertise, to help rural communities deliver safe, clean drinking water and environmentally sound wastewater disposal to rural residents.

Planning for, developing, and maintaining a community's physical infrastructure is

essential both for service to current residents and for future economic growth.

Public entities and non-profit organizations can receive funding to build, repair, and improve these various public systems, which are essential to the quality of life and economic well-being of residents in rural areas and towns with a population of 10,000 or less.

Photo at right shows the shovels that were used during the City of Piedmont's ground breaking event for the development of a community central water system.



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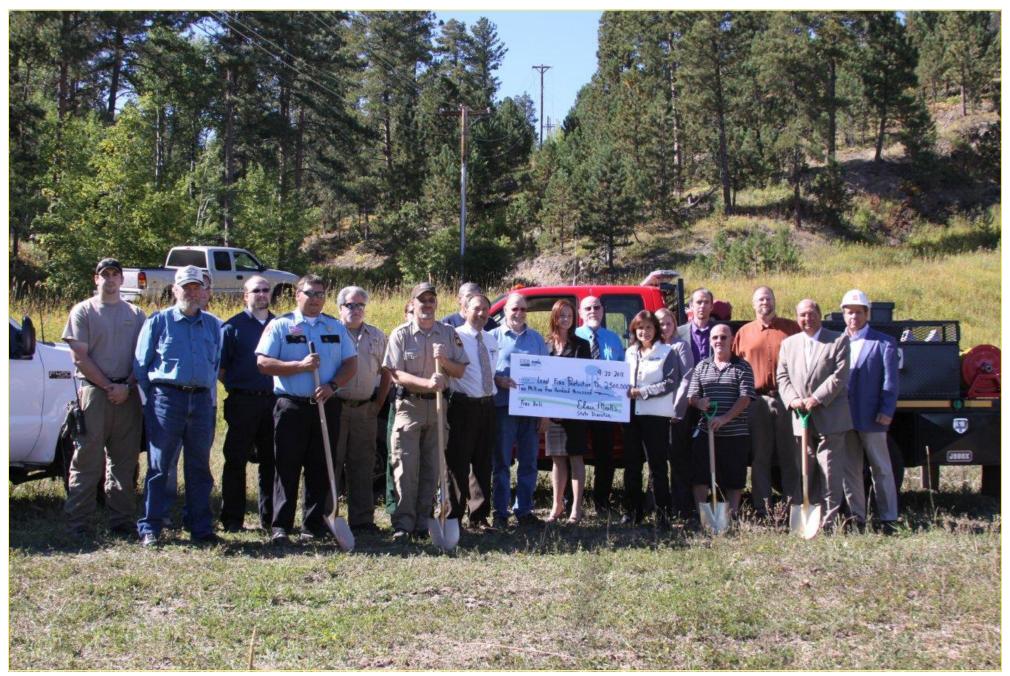


Photo: Lead Fire Protection District....pictured left to right Mitchell Hove- fire fighter, Sid Anderson- First Dakota, project engineer Josh Helm, First Dakota Contractor Joseph Roberts, Staff Assistant Ray Black, Police Officer Ray Bubb, SD Division of Wildland & Fire Tim Eggers, Melanie Bond-Cross -fire fighter, Tim Potts - USDA Rural Development Area Director, Dennis Schumacher – fireman, Jerry Apa- President of Fire Protection, Dusty Pinske - First Interstate Bank, Rick Wisser – Secretary/Treasurer for Lead Fire Protection District, Elsie Meeks - State Director USDA Rural Development, Samantha Childress - First Interstate Bank, Mark Haugen – Senator John Thune's Field Representative, John Tridle - fire protection board, Mike Stahl-City Administrator, Tom Nelson – Mayor, and Ron Green.

## MAY 2012

ssential community infrastructure is key to ensuring that rural areas enjoy the same basic quality of life services enjoyed by those in urban areas. USDA Rural Development's Community Facilities Program offers grants, direct loans and loan guarantees to develop or improve essential community services and facilities in rural areas.

Public bodies and non-profit organizations can use the funds to construct, expand or improve facilities in rural areas of up to 20,000 that provide health care, education, public safety, and public services, including

hospitals, clinics, senior care facilities, child care, fire and rescue stations, police stations, community centers, vocational and medical rehabilitation centers, group homes, schools, cultural facilities, and public transportation.

These facilities not only improve the basic quality of life, but also increase the competitiveness of rural communities in attracting and retaining businesses.

Photo: David Green - Custer County's Planning & Economic Development Director gave Assistant Administrator for the Water & Environmental Program Jacqueline M. Ponti-Lazaruk (Washington, DC) a transformation tour of the Custer County Courthouse.



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#### McDaniel Family Reach Home Ownership Goal

"We were a low income family looking for assistance on buying a home," said Janis McDaniel. "Rural Development provided courteous staff, friendly environment and an affordable home mortgage that was comparable to previous rental costs."

Pictured below front row left to right Sharon Stroschein – Senator Tim Johnson's Staff, Mark Lauseng – South Dakota Housing Development Authority, Jeff Mitchell – Homes Are Possible, Inc., new homeowners Janis, Teagan, and Tucker McDaniel, Rural Development State Director Elsie M. Meeks, and Lori Finnesand – Northeast South Dakota Community Action Program; back row left to right Dylan Kessler – Senator John Thune's Staff, Rural Development Area Director Bruce Jones, Rural Development Specialist Roxanne Woodring, and Paula Hier – First Premier Realty.



#### New Homeowners Enjoy Their Home

"We love our home!," exclaimed Tha Dah. "We talked to others who went through the process and they encouraged us to pursue our dream. The process was painless, we have a great location, the house is really nice, and we can call it our own." The Dah family are refuges from Burma and worked closely through James Valley Housing and Lutheran Social Services to make their home in Huron, SD.

Pictured at left - left to right back row Rural Development Housing Director Roger Hazuka, Rural Development Area Specialist Shannon Kleinsasser, James Valley Housing Board Member Barry Cranston; middle row homeowners Tha Dah and Kyu Klu along with their son, and bottom row James Valley Housing Executive Director Larry Koral and Rural Development State Director Elsie Meeks.



#### <u>Success is an Option</u> Home Accommodates Family's Needs

Tonya Clyde stated that the biggest benefit of Rural Development's program was that "You were here when I needed someone to help at a difficult time in my life to get on my feet in order to support my family." She also said that she appreciated all the help and guidance Rural Development gave her.

Pictured above left to right Diane Byer - Specialist, Tonya Clyde's children and grandmother, and standing behind her family is new homeowner Tonya Clyde.

- 1,324 South Dakota families/individuals were assisted in obtaining the American dream of homeownership.
- 71 South Dakota families/individuals were assisted in making essential home repairs and energy efficient upgrades.
- 2,586 South Dakota families/individuals enjoyed quality rental housing.



Photo above is Tha Dah family home located in Huron, SD.

## **JUNE 2012**

ell-built, affordable housing is essential to the vitality of rural communities. USDA Rural Development's Rural Housing Programs give households and individuals the opportunity to buy, build, or repair their homes in rural areas under 20,000 in population. Eligibility for these loans, loan guarantees, and grants is based on family income and varies according to the median income for each county.

The Mutual Self-Help Housing Program enables low-income families to work together to

become homeowners by helping to build their own homes. Their 'sweat equity' becomes their down payment.

Home improvement loans and grants help lowincome families and individuals, often elderly, remove health and safety hazards from their homes or add safety features that will improve their quality of life.

Photo at right: Rural Development Specialist Roxanne Woodring listens to HAPI Executive Director Jeff Mitchell speak about the importance of partnerships.



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#### Parkview Apartments, Inc. - Arlington, SD

USDA Rural Development provided Multi-Family Housing loan and grant funds for the repair/rehab of the 35-unit family designated complex.

Photo above shows a unit with a renovated kitchen area and the photo below shows another unit's newly remodeled bedroom.



#### Huron Associates - Huron Apartments - Huron, SD

USDA Rural Development provided Multi-Family Housing loan and Multi-Family Housing Revitalization funding for the repair/rehab of the 59-unit family designated complex.

Photo at top left shows work being done to the foundation and photo below shows one of the unit's bathroom undergoing rehab.

# JULY 2012

partment living is often an alternative for people who cannot afford the purchase price and maintenance costs of their own individual house.

Rural Rental Housing loans are made to finance building construction and site development of multi-family living quarters for people with low, very low and moderate incomes. Some units are reserved for people who are 62 and older.

Loans can be made in this program to construct housing that will be operated in cooperative form, but loan funds may not be used to finance individually owned units within the project.

For families and individuals with very low incomes, Rural Development can help subsidize monthly mortgage and rental payments, limiting these costs to no more than 30 percent of the adjusted monthly income of the applicant.

USDA Rural Development also serves as the only national source of construction funds for dedicated farm labor housing through its Farm Labor Housing loan and grant programs, which enable farmers, public or private non-profit organizations, and units of State and local governments to build, buy, or repair farm labor housing in either dormitory or multi-family apartment style.

Photo at right is a the United States flag behind a blossoming tree.



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Photos represent eligible purchase and installation of renewable energy system or energy efficiency improvements such as wind turbines, grain dryers or blender pumps.

## AUGUST 2012

o foster rural economic development and growth, Congress authorized the Rural Energy for America (REAP) Program as part of the 2008 Farm Bill.

This program provides financial assistance to agricultural producers and rural small businesses to purchase renewable energy systems or make energy efficiency improvements.

Renewable energy and energy efficiency systems provide a significant opportunity for rural economic development and growth. These opportunities include increasing local revenue, bolstering the local job market, and increasing the economic yield of land.

As many U.S. farmers have discovered, renewable energy is the new cash crop of the 21st century. Landowners are reaping long-term additional revenue from their land while continuing with their existing operations.

Energy efficiency improvements are a useful tool for increasing farm or business productivity while reducing costs.

By investing in energy efficient equipment, agricultural producers and rural small businesses can enjoy savings and increased sustainability for years to come.

Photo at right: a meter - residential real estate is ineligible for REAP funds and must be separately metered.



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Photo - Legend Air Suspension Owner Jesse Jurrens, with State Director Elsie M. Meeks, credits his refinance with the help of Rural Development's Business and Industry Guarantee, increased efficiencies, dedicated employees, and internal cost saving measures that made his business not only stabilize but grow.



Independent Cycle, Inc. dba Legend Air Suspensions - Sturgis, SD
Through passion, hard work, and support from USDA Rural Development,
Independent Cycle, Inc. dba Legend Air Suspensions has become a national and international success.

#### Maroney Commons - Howard, SD

The facility was made possible through USDA Rural Development funding. Howard, SD and the Maroney Commons have become a national resource for small communities seeking to survive and prosper across the country by duplicating the successful model employed by Howard. This is a great South Dakota success story!

## SEPTEMBER 2012

orking with private lenders throughout the state, USDA Rural Development is able to increase investment capital, helping communities and local organizations build a strong business infrastructure to development. nurture economic growth.

The Business and Industry (B&I) Guaranteed Loan Program quarantees loans made by eligible lenders to rural or renovation of buildings, machinery or equipment, businesses. The primary purpose of this program is to create and maintain employment and improve the economies of rural communities. This is achieved by expanding the existing private credit structure capability to make and service quality loans that provide lasting community benefits.

The Intermediary Relending Program (IRP) provides loans to intermediaries, which re-lend these funds to ultimate recipients for small business facilities or community

Rural Business Enterprise Grants (RBEG) can help fund for example acquisition or development of land, construction training and technical assistance.

Rural Business Opportunity Grants (RBOG) are technical assistance grants that help pay for business development and for conducting economic development planning in rural areas.



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"Our young children
and teenagers depend on us
to be open after school and
on Saturdays," states
Julie Garreau, Cheyenne River
Youth Project Executive Director.
"For so many of them, the
breakfasts and lunches they
have at school and the
afternoon snacks and
hot evening meals we provide
are their only reliable
sources of food."







Pictured at top left is Scott Moore, Oyate Omniciye | Oglala Lakota Planning Project Coordinator from the Thunder Valley CDC + BNIM planning team, with fresh produce from a Farmers Market provided by the Lakota Ranch Beginning Farmer/Rancher program. The Program's mission is to educate and share knowledge on agriculture and agriculture based issues throughout the Pine Ridge Indian Reservation in an effort to make the reservation self-sustaining and a healthier place for all residents; pictured at top center is a scarecrow in the Cheyenne River Youth Project garden; at bottom - far left is food grown from the garden; at bottom center is a bunch of organic radishes; and at bottom far right is a pumpkin grown in an employee's garden.

## OCTOBER 2012

ser-owned cooperatives process and sell products, provide housing, credit, or operate utilities. By working together for their mutual benefit in cooperatives, rural residents are often able to reduce costs, obtain services that might otherwise be unavailable, and achieve greater returns for their products.

USDA Rural Development helps rural residents form new cooperative businesses and improve the operations of existing cooperatives. To accomplish this, Rural Development provides technical assistance, conducts cooperative-related research, and produces information to help promote public understanding.

Rural Cooperative Development Grants (RCDG) are made for establishing and operating centers for cooperative development to improve the economic condition of rural areas by developing new cooperatives and improving operations of existing cooperatives.

The Small Socially-Disadvantaged Producer Grant (SSDPG) Program provides technical assistance to small, socially-disadvantaged agricultural producers through eligible cooperatives and associations of cooperatives.

Photo at right: USDA garden poster.



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"Our tribal communities face significant challenges, including inadequate housing and an unacceptably high level of unemployment. These major investments from the USDA and HUD will improve housing conditions and grow the economy on our reservations."

-Senator Tim Johnson, Chairman of the Senate Banking Committee and member of the Senate Indian Affairs Committee - - August 26, 2011-

# Inssiring a Sew Satisse America



Pictured at top left - left to right is Emma " Pinky" Iron Plume -Clifford, Executive Director for Oglala Sioux Tribe Partnership for Housing and USDA Rural Development Specialist Ruth O'Neill standing in front of a Oglala Sioux Tribe housing project.; at center is the logo from the South Dakota Indian Business Alliance Conference held in Rapid City on May 17 - 18, 2011; at bottom left is Senator Tim Johnson visiting with Tawney Brunsch, Executive Director of The Lakota Fund, Inc. during an event in Eagle Butte; and at bottom right - left to right is Rural Development State Director Elsie M. Meeks and Alisa F. Bartlett with Sinte Gleska University standing in front of the newly remodeled bookstore.



## NOVEMBER 2012

USDA Rural Development is committed to serving the 9 federally recognized Native American tribes in South Dakota.

USDA Rural Development staff in South Dakota makes it a priority to work with tribal governments and individual tribal members to ensure that members of these groups benefit fully from the numerous programs available to them. Accordingly, USDA Rural Development works with tribal leaders and members, planners, community leaders, producers, and others who wish to utilize USDA Rural Development programs for their respective communities.

USDA Rural Development programs support a wide range of projects, including housing, critical infrastructure, business, renewable energy, telecommunications and broadband. Some funding is specifically set-aside to benefit Native American tribes in utilities, community facilities, and housing.

USDA Rural Development has financed tribal water systems, housing, businesses, health clinics and other essential community facilities and modern telecommunications, including broadband and electric generation systems.

Photo at right is grass dancer Brandon Stabler performing in his regalia during the Sisseton Wahpeton Oyate Administration building ground breaking event.



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Kingbrook Rural Water System, Arlington, SD

USDA Rural Development Water and Waste Direct Loan and Grant program provided funding to Kingbrook Rural Water System, Inc. to construct a one million gallon elevated water storage tank, installation of a new filter media at the DeSmet Water Treatment Plant, and 150 miles of new water pipeline.

Photo at t left is a fire truck. A necessity in all communities and an eligible community facility project; at top is the Kingbrook Rural Water System signage; and at bottom Kingbrook's General Manager Randy Jencks talks about the upgrades to attendees at an event.

## DECEMBER 2012

n February 5, 2009, President Obama signed Amended Executive Order 13199, establishing the White House Office and President's Advisory Council of Faith-Based and Neighborhood Partnerships. The office is a resource for non-profits and community organizations, both secular and faith based. Its mission is to look for ways to make a bigger impact in communities, helping them learn their obligations under the law while cutting through red tape and making the most of what the federal government has to offer.

USDA Rural Development has 14 programs that can help faith-based and community organizations, including the Community Facilities Program, which provides grants, loans and loan guarantees to public entities, non-profit organizations and tribal governments to develop essential community facilities, like schools, clinics, community centers, and fire and rescue stations, in rural towns of up to 20,000 in population.

USDA Rural Development partners with faith-based and community organizations to assist families and individuals in finding or building safe and affordable housing. Additionally, some broadband and business grant programs are available to public bodies, private non-profit corporations and federally recognized Indian tribes.

Photo: Water tower in Ipswich, SD.



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## USDA RURAL DEVELOPMENT PROGRAMS

# **Committed to the Future** of Rural Communities

SDA Rural Development is committed to helping improve the economy and quality of life in all of rural America. Through our programs, we touch rural America in many ways.

Our financial programs support such essential public facilities and services as water and sewer systems, housing, health clinics, emergency service facilities and electric and telephone service.

We promote economic development by supporting loans to businesses through banks and community-managed lending pools. We offer technical assistance and information to help agricultural and other cooperatives get started and improve the effectiveness of their member services. And we provide technical assistance to help communities undertake community empowerment programs.

Following is a list of over 40 loan, grant and technical assistance programs used to help rural individuals, communities and businesses obtain the financial and technical assistance needed to address their diverse and unique needs.

#### **Single Family Housing**

Rural Housing Guaranteed Loan Rural Housing Direct Loan Housing Repair & Rehabilitation Loan Housing Repair & Rehabilitation Grant Self-Help Technical Assistance Grant Mutual Self-Help Housing Loan Rural Housing Site Loan Housing Application Packaging Grant

#### **Multi-Family Housing**

Farm Labor Housing Loan & Grant Rural Rental Housing Housing Preservation Grant Guaranteed Rental Housing Rental Assistance Program

#### **Community Facilities Program**

Community Facilities Direct Loan Community Facilities Guaranteed Loan Community Facilities Grant

## Water & Environmental Programs

Water and Waste Disposal Direct Loan
Water and Waste Disposal Loan Guarantee
Water and Waste Disposal Grant
Technical Assistance and Training Grant
Solid Waste Management Grant
Native American Set-Aside
Individual Water & Waste Grants

#### **Electric Program**

Rural Electrification Direct & Guaranteed Loan and Grant

#### **Telecommunications Program**

Expedited Telecommunications Loan Guarantee Loan Program Public Television Digital Transition Grant Weather Radio Grant Program

#### **Broadband Program**

Broadband Loan
Community Connect Grant
Distance Learning & Telemedicine Loan & Grant
Infrastructure Loan

### **Business Programs**

Business and Industry Guaranteed Loan (B&I) Intermediary Relending Program (IRP) Rural Business Enterprise Grant (RBEG) Rural Business Opportunity Grant (RBOG) Rural Economic Development Loan & Grant (REDLG) Rural Microentrepreneur Assistance Program (RMAP)

#### **Cooperative Programs**

Rural Cooperative Development Grant Cooperative Research Services Small Socially-Disadvantaged Producer Grant Value-Added Producer Grant Technical Assistance

## Rural Energy for America Program (REAP)

Renewable Energy Systems/Energy Efficiency Improvement Grants REAP Guaranteed Loan Program Biorefinery Assistance Program Biorefinery Assistance Loan Guarantees Bioenergy Program for Advanced Biofuels

## STATE CONTACTS



#### **Area Offices and Counties**

Aberdeen Area Office - (605) 226-3360 Ext. 4
Serving: Brown, Campbell, Day, Edmunds, Faulk, McPherson, Marshall, Roberts, Spink, and Walworth Counties.

Mitchell Area Office - (605) 996-1564 Ext. 4
Serving: Aurora, Beadle, Brule, Buffalo, Davison,
Douglas, Hand, Hanson, Jerauld, and Sanborn Countles.

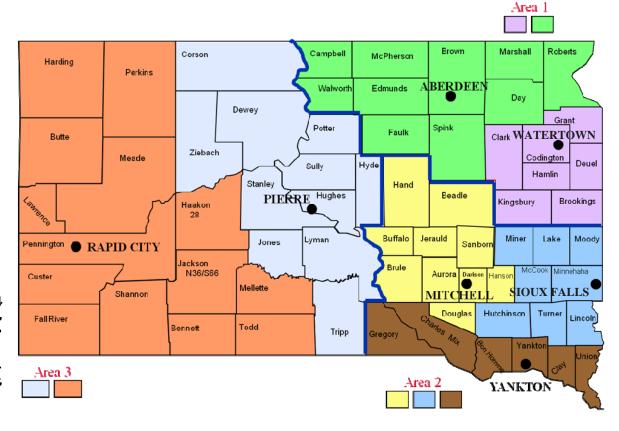
Pierre Area Office - (605) 224-8870 Ext. 4
Serving: Corson, Dewey, Hughes, Hyde, Jones, Lyman,
Potter. Stanley. Sully. Tripp, and Ziebach Counties.

Rapid City Area Office - (605) 342-0301 Ext. 4
Serving: Bennett, Butte, Custer, Fall River, Haakon,
Harding, Jackson, Lawrence, Meade, Mellette,
Pennington, Perkins, Shannon, and Todd Counties.

Sioux Falls Area Office - (605) 330-4515 Ext. 4
Serving: Hutchinson, Lake, Lincoln, McCook, Miner, Minnehaha, Moody, and Turner Counties.

Watertown Area Office - (605) 886-8202 Ext. 4
Serving: Brookings, Clark, Codington, Deuel, Grant,
Hamlin, and Kingsbury Counties.

Yankton Area Office - (605) 665-2662 Ext. 4 Serving: Bon Homme, Charles Mix, Clay, Gregory, Union, and Yankton Counties.



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