USDA Rural Development

# Program Summary Guide

## and FY 2015 Indiana Activity

# Committed to the future of rural communities

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(1) mail: U.S. Department of Agriculture,
Office of the Assistant Secretary for Civil Rights,
1400 Independence Avenue, SW, Washington, D.C. 20250-9410;

(2) fax: (202) 690-7442; or

(3) email: program.intake@usda.gov (link sends e-mail).

USDA is an equal opportunity provider, employer and lender.
Contact us to learn more at:
USDA Rural Development National Office
Mail Stop 0107
1400 Independence Avenue SW Washington, DC 20250-0107
1 (800) 670-6553 (toll free)
**www.rd.usda.gov**

# Committed to the future of rural communities

**Tom Vilsack**
**Secretary of Agriculture**

This has been a year of historic accomplishment for the United States Department of Agriculture (USDA), particularly in the area of rural economic and community development. In 2015, USDA's Rural Development (RD) employees across the nation have continued to work closely with partners to drive investment in rural small businesses and entrepreneurs; help rural families achieve the dream of homeownership; grow the biobased economy; support renewable energy and efficiency; make critical upgrades to electric, water and telecommunications infrastructure; and expand opportunity in rural communities.

The Fiscal Year 2015 Rural Development Progress Report outlines our work on behalf of hundreds of thousands of projects for individuals, families, farmers and ranchers, rural entrepreneurs and small business owners, municipalities, developers, and utility providers in 2015. Since passage of the American Recovery and Reinvestment Act in 2009, which infused billions of dollars into infrastructure and other essential community development projects in small towns across the country, and continuing today through innovative programs authorized by the 2014 Farm Bill and executed in collaboration with partners across the public and private sectors, RD has targeted much-needed investment to rural businesses, projects and communities. I am pleased to say that in fiscal year 2015, USDA Rural Development invested $29.75 billion in nearly 171,000 projects across the nation. Taken with investments made since fiscal year 2009, USDA Rural Development has now invested more than $224 billion in more than 1.2 million projects in rural communities across the country over the course of the Administration, including 1.1 million direct loans, guaranteed loans and grants to support housing, 11,931 loans and grants to support community facilities, 10,623 loans and grants to support rural water and wastewater services, 2,491 projects to support broadband and rural electric services, and nearly 24,000 projects to support rural businesses and entrepreneurship.

The stories in this year's report illustrate how USDA programs make meaningful, lasting investments in rural communities. For instance, Manning, Iowa — population 1,500 —was named Iowa's small business community of the year by the Small Business Administration in 2015, thanks, in part, to RD investments in entrepreneurs and businesses in the community. In Pennsylvania, Rural Development Business and Industry investments helped a business move its manufacturing back to the United States from China, supporting jobs in the local community. And RD investments in broadband have opened up a world of educational, cultural and commercial opportunities to rural Americans who had been on the wrong side of the digital divide.

These are just a few examples of what investments in rural America can mean in real terms for families and businesses across the country. USDA is proud to lead the Administration's effort to drive investment in rural people and places. This work truly makes a difference in the lives of the proud men and women who live, work and raise families in rural America.

Sincerely,

Thomas J. Vilsack
Secretary of Agriculture

# Committed to the future of rural communities

USDA Rural Development transformed lives in small-town rural America in 2015, as we have done throughout our 80-year history.

**Lisa Mensah**
**Under Secretary for**
**Rural Development**

Our employees work hard each day to support the needs of the 46 million rural Americans who provide the food, fiber, fuel and durable goods the rest of the nation, and the world, depend upon. In Fiscal Year (FY) 2015, Rural Development invested more than $29.7 billion nationwide in loans, loan guarantees, and grants for a diverse range of worthwhile projects in rural communities.

For example, we:

-Helped grow approximately 12,500 rural businesses through about $1.5 billion in targeted investments.

-Awarded $900 million in direct single-family housing loans and made more than $18.6 billion in guaranteed loans to provide homes to more than 141,000 families in rural America.

-Celebrated a major milestone in partnership with many of you – 50 years of USDA's Mutual Self-Help Housing Program and 50,000 homes built through it.

-Provided a record level of support – $1.8 billion – to support the needs of rural communities through our Community Facilities program, helping to build more than 970 essential healthcare centers, schools, libraries, public safety facilities and more across rural America.

-Improved rural electric infrastructure for 5.5 million customers, protected the health of about 2.3 million people through water and wastewater system improvements, and provided more than $343 million in guaranteed loans and grants to support renewable energy and energy efficiency.

-Invested nearly $3 billion in 254 projects through the Recovery Act to provide high-speed broadband access to nearly six million rural residents, workers, and businesses.

Each of these investments in rural communities is an investment in our country's future. More importantly, however, each investment has a direct and lasting impact on the quality of life of the rural people living and working in the American heartland. USDA Rural Development is a lending agency that cares deeply about the rural people and communities we serve. I am proud of the difference we make in the lives of rural Americans, and delighted to share Indiana's successes with you.

Sincerely,

Lisa Mensah
Under Secretary for Rural Development

USDA Rural Development

Committed to the future of rural communities.

# Fiscal Year 2015 Investments in Indiana

| Business Programs | Community/Utility Programs | Housing Programs | Total |
|---|---|---|---|
| $18,722,647 | $119,586,125 | $642,477,861 | $780,786,633 |

**Philip Lehmkuhler**
**Indiana State Director**
**Rural Development**

Welcome,

I am pleased to present our Fiscal Year 2015 Annual Report and Program Summary highlighting the accomplishments of USDA Rural Development throughout Indiana. I hope you find this report useful and informative and that it provides a better understanding of USDA Rural Development. Through our programs, we touch rural America in many ways.

Rural Development is the only Federal agency that can essentially build a community from the ground up. Through investments in infrastructure, homeownership, and job creation, Rural Development helps rural Americans achieve the American Dream, particularly the 60 million rural residents across the United States. Primarily, Rural Development operates three distinct programs - Business Programs, Community/Utility Programs, and Housing Programs.

During this past Fiscal Year in Indiana, USDA Rural Development delivered over $780 million of investment throughout Indiana's 92 counties. Rural Development programs and services are provided to Indiana through the State Office in Indianapolis and seven Area Offices throughout the state. Indiana's RD team of dedicated professionals are capable and ready to work with you to improve rural Indiana. I encourage you to contact your Area or State Office to learn more about how USDA Rural Development can help improve the quality of life and increase the economic opportunity in your community.

During the past seven years, USDA Rural Development has contributed economically to each of Indiana's 92 counties. Over $5 billion has been injected in projects!

Philip Lehmkuhler, State Director
(317) 295-5760
phil.lehmkuhler@in.usda.gov

Sincerely,

Phil Lehmkuhler
Indiana State Director

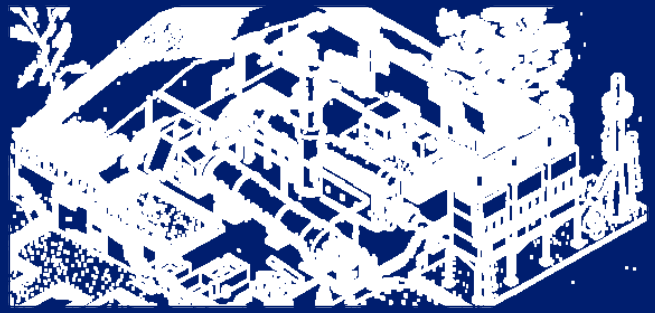
# USDA Rural Development
## Business Programs

USDA Rural Development strives to create new jobs, new businesses, and new economic opportunities in rural Indiana.

USDA Rural Development Business Programs help create jobs and stimulate rural economies by providing financial backing for rural businesses. Loans, grants, and loan guarantees are available to any legally-organized entity, including cooperatives, partnerships, profit or non-profit entities, Indian tribes or federally-recognized tribal groups, and municipalities. Additionally, a wide range of technical assistance is provided to cooperatives and people interested in forming new cooperatives. Our programs have funds available to complete energy audits and feasibility studies, complete energy efficiency improvements, install renewable energy systems. We have programs that help convert older heating sources to cleaner technologies, produce advanced biofuels, install flexible fuel pumps, install solar panels, build biorefineries, and much more. USDA Rural Development is at the forefront of renewable energy financing, with options including grants, guaranteed loans and payments.

**Business Programs 2015 Indiana Investments**

| | | |
|---|---|---|
| Business and Industry Guaranteed Loan | 5 | $12,778,000 |
| Rural Business Development Grants | 9 | $501,000 |
| Rural Economic Development Loans and Grants | 3 | $2,628,540 |
| Value Added Producer Grants | 3 | $395,750 |
| Renewable Energy Loans and Grants | 51 | $1,852,393 |
| Rural Cooperative Development Grant | 1 | $200,000 |
| Biofuel Production Assistance | 7 | $366,964 |
| Totals: | 79 | $18,722,647 |



**Robert Hill**, Business Programs Director
(317) 295-5780
r.hill@in.usda.gov

| Program | Objective | Applicant | Uses | Population | Loan/Grant | Terms/Conditions |
|---|---|---|---|---|---|---|
| Business and Industry Loan Guarantees | Create jobs and stimulate rural economies by providing financial backing for rural businesses. | Business applies through federal or state-chartered banks, credit unions or savings & loan associations. | Most legal business purposes except production agriculture. Uses include acquisition, start-up and expansion of businesses that create rural employment. | All areas except cities of more than 50,000 and their immediately adjacent urban or urbanizing areas. | Loan guarantee | Lender and borrower negotiate terms. Interest rate tied to published rate that may change no more often than quarterly |
| Rural Business Opportunity Grants | Promote sustainable economic development. | Public bodies, non-profit corporations, and cooperatives, apply to Rural Development. | Pay costs of providing economic planning for rural communities, technical assistance for rural businesses, or training for rural entrepreneurs or economic development officials. | All areas except cities of more than 50,000 and their immediately adjacent urban or urbanizing areas. | Grant | Maximum amount of $50,000 |
| Rural Business Enterprise Grants | Finance and facilitate the development of small and emerging private businesses. | Public bodies; nonprofit corporations apply to Rural Development. | Buy and develop land, construct buildings, plants, equipment, access streets and roads, parking areas, utility and service extensions and rural distance learning networks. Recipients can make loans to third parties. | All areas except cities of more than 50,000 and their immediately adjacent urban or urbanizing areas. | Grant | When grant funds are used for revolving loan fund (RLF) the intermediary makes loans to businesses with terms consistent with security offered. |
| Intermediary Re-lending Program Loans | Finance business facilities and community development projects in rural areas. | Public bodies, nonprofit corporations, tribes and cooperatives apply to Rural Development. | Community development projects, establishment or expansion of businesses, creation or saving of rural jobs. | Rural areas and places with populations of less than 25,000. | Direct loan | The intermediary makes loans to businesses from its revolving loan fund on terms consistent with security offered. Intermediary pays 1% for 30 years. |
| Rural Economic Development Loans and Grants | Finance economic development and job creation in rural areas. | RUS financed electric and telephone cooperatives apply to Rural Development. | Business startup or expansion projects that create rural jobs. | Rural areas with populations of 50,000 or less | Direct loan | The intermediary, electric or telephone cooperatives make loans or grants to profit or non-profit business and public bodies for rural economic development and/or job creation projects. Loans are 0% for 10 years. |
| Renewable Energy & Efficiency Grants | Matching grant program for renewable energy systems or energy efficiency improvements. | Small businesses, farmers and ranchers | Pay up to 25% of project costs including wind, solar, biomass, geothermal, or other renewable energy sources. Also can be used to make energy efficiency improvements. | All areas except cities of more than 50,000 and their immediately adjacent urban or urbanizing areas. | Grant | Availability of grant funds is announced annually in the Federal Register. Contact the state office for more information. |
| Value-Added Producer Grants | Matching grant program for value-added ventures. | Agricultural producers and producer organizations. | Used to conduct feasibility analyses, develop business and marketing plans and conduct other types of studies to help establish a viable value-added business venture. Can also be used to establish working capital accounts | Not applicable | Grant | Feasibility studies, business plans, and possibly other studies will be required before grant funds can be used as working capital. |

*Direct Loans and Grants - Apply to Rural Development; Loan Guarantees - Apply to Intermediary (approved banks, credit unions, etc.)*

# USDA Rural Development
# Community Programs

Many rural communities across the state struggle to provide clean drinking water, safe sanitation, and adequate water services to residents.

Community Programs administers programs designed to develop essential community facilities for public use in rural areas. These facilities include schools, libraries, childcare, hospitals, medical clinics, assisted living facilities, fire and rescue stations, police stations, community centers, public buildings and transportation. Through its Community Programs, the Department of Agriculture is striving to ensure that such facilities are readily available to all rural communities. Community Programs utilizes three flexible financial tools to achieve this goal: the Community Facilities Guaranteed Loan Program, the Community Facilities Direct Loan Program, and the Community Facilities Grant Program.

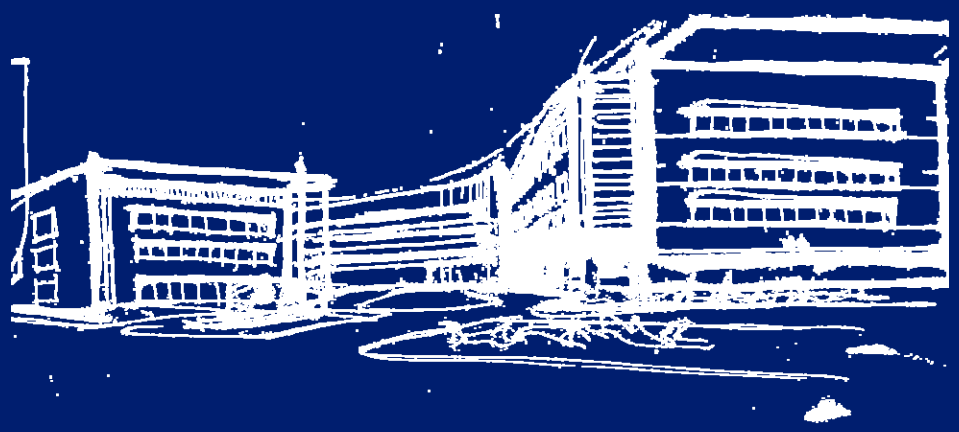
Utility Programs provide assistance, such as building, repairing, or improving rural water and wastewater systems, and provide technical assistance and training to solid waste facilities. Programs also exist for telecommunications equipment for classrooms and healthcare facilities and broadband equipment for rural facilities and communities.

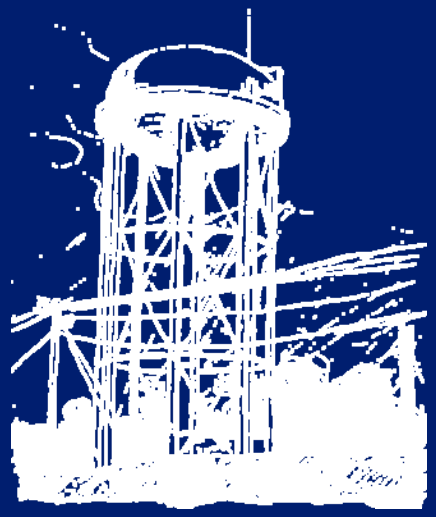
**Community Programs 2015 Indiana Investments**

| | | |
|---|---|---|
| Community Facility Loans and Grants | 15 | $1,761,300 |
| Water and Waste Loans and Grants | 16 | $15,824,825 |
| Totals: | 31 | $17,586,125 |

**Utility Programs 2015 Indiana Investments**

| | | |
|---|---|---|
| Electric Loans | 3 | $102,000,000 |
| Totals: | 3 | $102,000,000 |





**Rochelle Owen**, Community Programs Director
(317) 295-5767
rochelle.owen@in.usda.gov

| Program | Objective | Applicant | Uses | Population | Loan/Grant | Terms/Conditions |
|---|---|---|---|---|---|---|
| Water and Waste Disposal Loans and Grants | Providing infrastructure for rural areas. | Public entities, tribes and non-profit corporations apply to RD. | Construct, repair, modify, expand or improve water supply and distribution systems, waste collection and treatment systems and other related costs. | Rural areas and places with up to 10,000 population. | Direct loan and grant. Guarantees available | Interest rates are set quarterly based on an index of current market yields for municipal obligations. Repayment maximum 40 years. Grant funds may be available. |
| Water and Waste Predevelopment Planning Grants | Pay costs associated with developing a water or sewer application for funding. | Public entities, tribes and non-profit corporations apply to RD. The applicant must demonstrate that they do not have the funds available to pay for the preliminary costs. | Pay for items needed for an application such as a Preliminary Engineering Report, Environmental Report, etc. No payment for costs incurred before grant award. | Rural areas and places with up to 10,000 population. MHI below 80% of the State Non – Metro MHI. | Grant | Grant cannot exceed 75% of the planning costs or $15,000 whichever is less. |
| Solid Waste Management Grants | Provide technical assistance and/or training to help communities reduce the solid waste stream. | Non-profit organizations and public bodies contact RD State Office. | Provide technical assistance and training to reduce pollution of water resources and improve management of solid waste facilities, reduction of solid waste streams. | Rural areas and places with up to 10,000 population. | Grant | Projects funded based on selection at National Level. |
| Community Facilities Program | Provide essential community facilities for rural communities. | Public bodies and non-profit groups. Guaranteed apply to intermediary, direct and grant apply to Rural Development. | Build facilities, buy essential equipment. Fire and rescue, telecommunications for schools, libraries, hospitals. Not for recreation activities | Rural areas and communities of 20,000 or less population. | Direct loan, loan guarantee and grant | Up to 40 years amortization or life of security. |
| Electric and Telecommunication | Provide financial aid through direct and guaranteed loans. | Non-profit and cooperative associations, public bodies and other utilities. | Generation, bulk transmission facilities and distribution of electric power. Enhance 911 emergency service, digital switching equipment, fiber optic cable. | Rural areas | Direct loan or loan guarantee. | Interest rates are established in accordance with 7CFR 17145. |
| Distance Learning and Telemedicine | Development and deployment of advanced telecommunication services throughout rural America. | An incorporated entity, including a municipal corporation which operates, or will operate an educational institution, including a regional educational laboratory, library, hospital, medical center, medical clinic or any rural community facility. Rural schools, libraries, health care clinics and other organizations that operate educational or health care facilities. Application submitted to the RD National Office, Washington, DC. | Equipment for classrooms: cameras, video monitors computers and LAN; and for physician consultation, radiology, x-ray scanners and digital microscopes. | Rural areas | Direct loan and/ or grant. | Matching funds are required. |
| Broadband | Facilitate deployment of new and innovative technologies to provide two-way data transmission of 200 kbps or more. | Legally organized entities providing or proposing to provide broadband service in eligible rural communities. Other criteria apply. | Construction, improvement and acquisition of facilities and equipment to provide broadband service | Rural communities with populations up to 20,000 | Grant, direct loan or loan guarantee | Minimum direct or guaranteed loan is $100,000. |

# USDA Rural Development
# Housing Programs

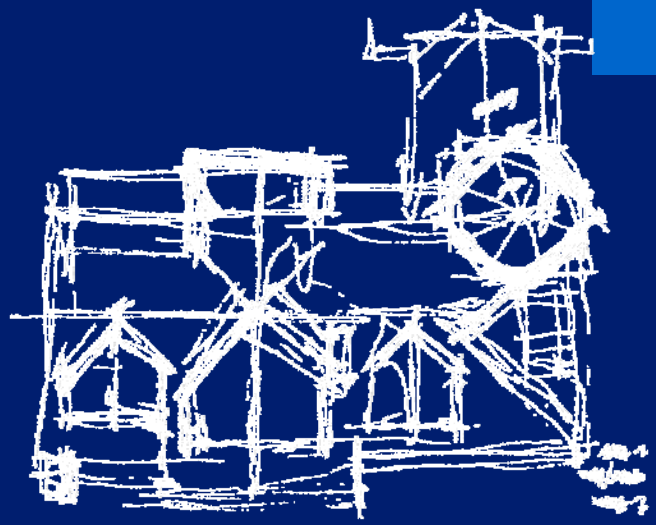
Homeownership builds economic strength in families, economic stability for communities and encourages personal responsibility.

USDA Rural Development Single Family Housing Programs provide homeownership opportunities to low and moderate-income rural Americans through several loan, grant, and loan guarantee programs. The programs also make funding available to individuals to finance vital improvements necessary to make their homes decent, safe, and sanitary.

USDA Rural Development Multi-Family Housing Programs offer Rural Rental Housing Loans to provide affordable multi-family rental housing for very low-, low-, and moderate-income families; the elderly; and persons with disabilities. This is primarily a direct mortgage program, but funds may also be used to buy and improve land and to provide necessary facilities such as water and waste disposal systems. Additionally, subsidy rental assistance is available to eligible families.

**Housing Programs 2015 Indiana Investments**

| | | |
|---|---|---|
| Single Family Housing Direct Loans | 179 | $22,181,479 |
| Single Family Housing Guaranteed Loans | 5,424 | $594,828,396 |
| Home Repair Loans and Grants | 179 | $1,603,722 |
| Housing Preservation Grants | 5 | $52,702 |
| Multi Family Preservation & Revitalization Loans and Grants | 3 | $984,641 |
| Multi Family Housing 515 Deferrals | 2 | $928,277 |
| Multi Family Housing Guaranteed Rural Rental Housing | 4 | $3,158,000 |
| Multi-Family Housing Vouchers | - | $733,732 |
| Rental Assistance | 363 | $18,006,912 |
| Totals: | 5,796 | $642,477,861 |



**Vince Maloney**, Single-Family Housing Programs Director
(317) 295-5774
vincent.maloney@in.usda.gov

**Douglas Wright**, Multi-Family Housing Programs Director
(317) 295-5785
douglas.wright@in.usda.gov

| Program | Objective | Applicant | Uses | Population | Loan/Grant | Terms/Conditions |
|---|---|---|---|---|---|---|
| Single Family Home Ownership Loans | To provide safe, well-built, affordable homes for rural Americans. | Families and individuals apply to Rural Development. | Buy, build, improve, repair or rehabilitate rural homes as the applicant's permanent residence. | Rural areas and communities of 20,000 or less population. | Direct loan | Up to 100% of market value or cost, whichever is less. Loan amortized for 33 years. Applicant may be eligible for payment assistance (subsidy) on the loan. |
| Single Family Home Repair Loans and Grants | To help very-low income applicants remove health and safety hazards, make essential repairs or make accessible for residents with disabilities. | Families and individuals that currently own their home apply to Rural Development. | Loan and grant purposes include: winterizing, purchase or repair of heating system, structural repair, water/sewage connect fees, and similar uses. | Rural areas and communities of 20,000 or less population. | Direct loan and grant | Terms to 20 years at 1%. Assistance to individual may not exceed $20,000. Grants available to applicants 62 years or older with limited income. Maximum grant is $7,500 |
| Mutual Self-Help Housing Loans/Grants | Individuals build homes as a group with construction guidance of a non-profit organization. | Families and individuals apply to participating non-profit agency. Grant funding available to non-profits for administration. | Loan applications are processed on an individual basis for each participating family. Loan is provided for site, material and skilled labor. | Rural areas and communities of 20,000 or less population. | Direct loan | The individual families receive a direct loan. The non-profit housing organization receives grant to hire a supervisor and pay other administrative expenses |
| Single Family Home Ownership Guaranteed Loans | Assist eligible applicants in buying homes by guaranteeing loans from private lenders. | Families and individuals apply to a private lender. | Loans may be made to purchase new or existing homes. | Rural areas and communities of 20,000 or less population. | Loan guarantee | 30 year, fixed rate interest negotiated between lender and borrower Loans to 100 percent of market. |
| Rental Housing for Families and Elderly Direct Loans and Loan Guarantees | Safe, well-built and affordable rental housing for rural Americans. | Individuals, profit and non-profit organizations. For guarantees, apply to intermediary; for direct apply to RD. | New construction or substantial rehabilitation of rental housing. | Rural areas and communities of 20,000 or less population. | Direct loan or loan guarantee | Up to 100% of market value (non-profits); 97% (for profit) 30 year term with up to 50 years amortization. |
| Housing Preservation Grants | Repair and rehabilitate housing owned or occupied by low-income rural people. | Public bodies and non-profit corporations apply to Rural Development. | Operate a program that finances the repair and rehabilitation activities for single family and small rental properties. | Rural areas and communities of 20,000 or less population. | Grant | Grant agreement conditions |
| Farm Labor Housing | Safe, well-built affordable housing for farm workers. | Individuals, profit and non-profit organizations apply to Rural Development. | New construction or substantial rehabilitation of farm labor housing. | No limit. | Direct loan and grant | Up to 100% of market value<br>Up to 33 years at 1% interest |

# USDA Rural Development Indiana Offices

**AREA 1**
Columbia City Area Office
788 W. Connexion Way, Suite E
Columbia City, IN 46725-0699
260-244-6266 Ext. 4

**AREA 2**
North Vernon Area Office
2600 Highway 7 North
North Vernon, IN 47265
812-346-3411 Ext. 4

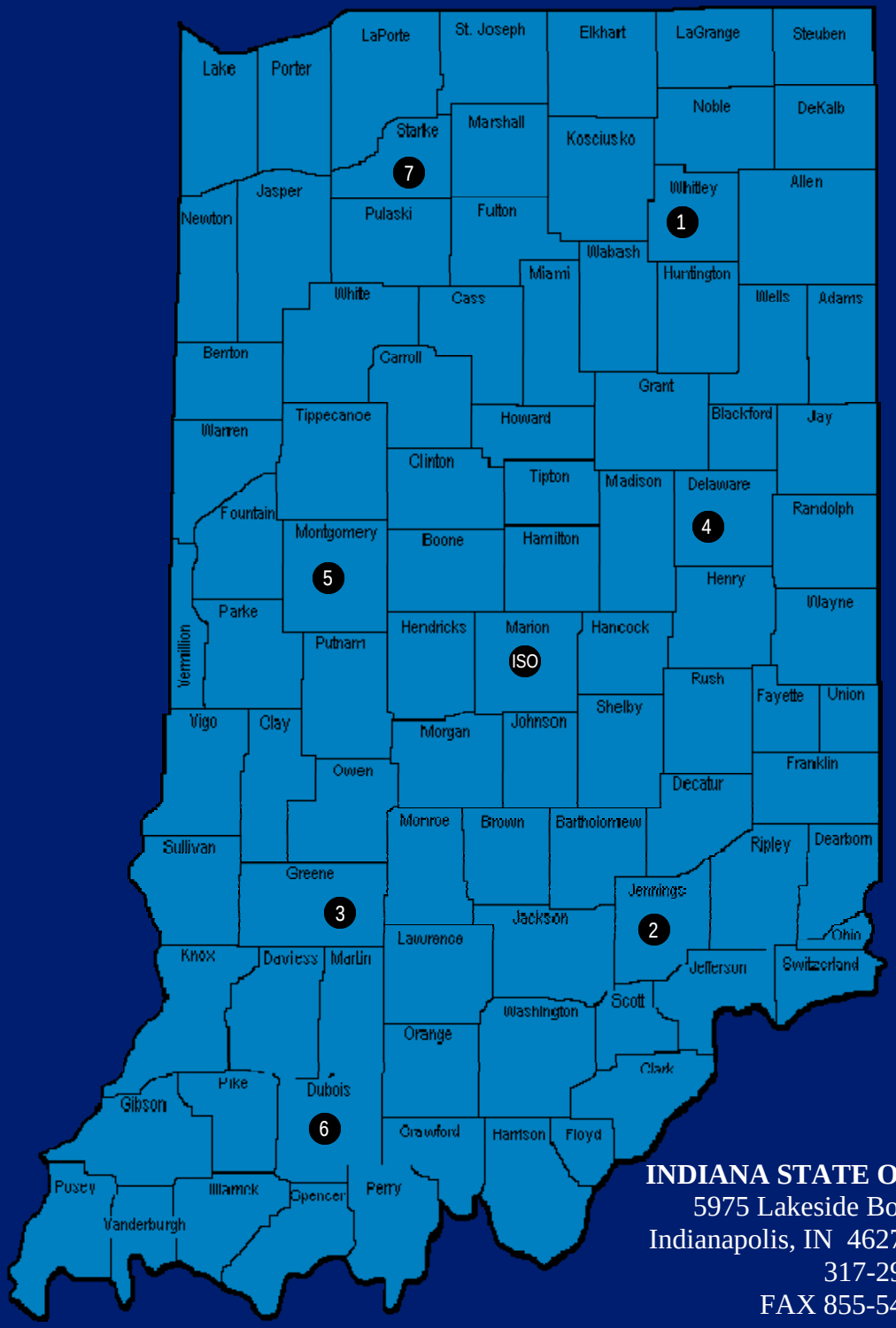
**AREA 3**
Bloomfield Area Office
104 CR 70 E Suite C
Bloomfield, IN 47424-8730
812-384-4634 Ext. 4

**AREA 4**
Muncie Area Office
3641 N Briarwood Lane
Muncie, IN 47304
765-747-5531 Ext. 4

**AREA 5**
Crawfordsville Area Office
2032 Lebanon Road
Crawfordsville, IN 47933-2143
765-362-0405 Ext. 4

**AREA 6**
Jasper Area Office
1484 Executive Boulevard
Jasper, IN 47546-9300
812-482-1171 Ext. 4

**AREA 7**
Knox Area Office
1410 South Heaton Street, Suite B
Knox, IN 46534-2314
574-772-3066 Ext. 4




**INDIANA STATE OFFICE**
5975 Lakeside Boulevard
Indianapolis, IN 46278-1996
317-290-3100
FAX 855-541-9018

www.rd.usda.gov

# FY 2015 RD Indiana Investments

| | Business Programs | Community Programs | Water & Waste | Single Family Housing | Multi-Family Housing | TOTAL |
|---|---|---|---|---|---|---|
| Adams | $0 | $50,000 | $0 | $5,264,246 | $0 | $5,314,246 |
| Allen | $0 | $0 | $0 | $18,030,387 | $0 | $18,030,387 |
| Bartholomew | $0 | $18,100 | $0 | $7,060,129 | $0 | $7,078,229 |
| Benton | $62,279 | $0 | $0 | $1,191,625 | $0 | $1,253,904 |
| Blackford | $115,480 | $0 | $0 | $1,845,295 | $0 | $1,960,775 |
| Boone | $0 | $0 | $0 | $19,875,051 | $0 | $19,875,051 |
| Brown | $75,000 | $0 | $26,625 | $2,663,453 | $0 | $2,765,078 |
| Carroll | $59,750 | $0 | $22,000 | $4,368,141 | $0 | $4,449,891 |
| Cass | $13,414 | $0 | $0 | $4,505,799 | $0 | $4,519,213 |
| Clark | $0 | $0 | $0 | $24,807,871 | $0 | $24,807,871 |
| Clay | $0 | $0 | $550,000 | $4,543,257 | $0 | $5,093,257 |
| Clinton | $19,945 | $0 | $0 | $6,273,145 | $0 | $6,293,090 |
| Crawford | $0 | $0 | $30,000 | $432,551 | $0 | $462,551 |
| Daviess | $0 | $11,500 | $0 | $2,963,315 | $0 | $2,974,815 |
| Dearborn | $0 | $0 | $0 | $15,166,080 | $0 | $15,166,080 |
| Decatur | $9,643 | $0 | $0 | $7,587,292 | $0 | $7,596,935 |
| DeKalb | $0 | $0 | $0 | $16,423,934 | $0 | $16,423,934 |
| Delaware | $0 | $0 | $30,000 | $4,957,835 | $0 | $4,987,835 |
| Dubois | $55,575 | $0 | $0 | $10,551,142 | $0 | $10,606,717 |
| Elkhart | $0 | $0 | $0 | $22,225,465 | $0 | $22,225,465 |
| Fayette | $19,984 | $0 | $0 | $3,051,252 | $0 | $3,071,236 |
| Floyd | $0 | $0 | $0 | $7,645,635 | $0 | $7,645,635 |
| Fountain | $0 | $0 | $0 | $1,820,058 | $0 | $1,820,058 |
| Franklin | $0 | $37,500 | $0 | $3,393,573 | $13,175 | $3,444,248 |
| Fulton | $129,210 | $0 | $0 | $2,614,055 | $0 | $2,743,265 |
| Gibson | $0 | $1,400,000 | $0 | $5,137,852 | $0 | $6,537,852 |
| Grant | $0 | $0 | $0 | $5,032,433 | $0 | $5,032,433 |
| Greene | $0 | $97,300 | $0 | $3,352,474 | $8,784 | $3,458,558 |
| Hamilton | $18,360 | $0 | $0 | $10,400,017 | $0 | $10,418,377 |
| Hancock | $0 | $0 | $0 | $9,676,796 | $0 | $9,676,796 |
| Harrison | $0 | $0 | $0 | $9,728,230 | $0 | $9,728,230 |
| Hendricks | $0 | $0 | $0 | $11,179,223 | $0 | $11,179,223 |
| Henry | $0 | $0 | $0 | $8,628,517 | $0 | $8,628,517 |
| Howard | $130,149 | $0 | $0 | $3,525,326 | $0 | $3,655,475 |
| Huntington | $0 | $0 | $0 | $9,125,687 | $0 | $9,125,687 |
| Jackson | $0 | $0 | $0 | $16,750,294 | $0 | $16,750,294 |
| Jasper | $0 | $0 | $0 | $12,217,987 | $0 | $12,217,987 |
| Jay | $1,852,000 | $0 | $15,000 | $3,084,591 | $0 | $4,951,591 |
| Jefferson | $0 | $23,300 | $0 | $4,816,730 | $0 | $4,840,030 |
| Jennings | $0 | $0 | $1,563,000 | $5,088,330 | $0 | $6,651,330 |
| Johnson | $0 | $0 | $0 | $5,691,615 | $0 | $5,691,615 |
| Knox | $0 | $0 | $0 | $3,709,864 | $8,784 | $3,718,648 |
| Kosciusko | $25,638 | $24,700 | $8,629,000 | $20,723,687 | $0 | $29,403,025 |
| Lagrange | $0 | $0 | $0 | $4,164,092 | $0 | $4,164,092 |
| Lake | $0 | $0 | $0 | $4,779,770 | $0 | $4,779,770 |
| LaPorte | $49,975 | $0 | $0 | $2,939,412 | $0 | $2,989,387 |
| Lawrence | $0 | $0 | $0 | $11,170,914 | $0 | $11,170,914 |

| | Business Programs | Community Programs | Water & Waste | Single Family Housing | Multi-Family Housing | TOTAL |
|---|---|---|---|---|---|---|
| Madison | $0 | $0 | $0 | $12,335,789 | $0 | $12,335,789 |
| Marion | $200,000 | $0 | $0 | $528,571 | $0 | $728,571 |
| Marshall | $101,033 | $0 | $0 | $9,787,599 | $0 | $9,888,632 |
| Martin | $0 | $0 | $0 | $877,482 | $864,651 | $1,742,133 |
| Miami | $103,000 | $0 | $0 | $2,786,994 | $0 | $2,889,994 |
| Monroe | $16,268 | $0 | $0 | $12,899,760 | $0 | $12,916,028 |
| Montgomery | $305,276 | $0 | $0 | $10,869,419 | $0 | $11,174,695 |
| Morgan | $0 | $0 | $0 | $23,175,912 | $0 | $23,175,912 |
| Newton | $86,955 | $0 | $0 | $3,496,718 | $0 | $3,583,673 |
| Noble | $16,250 | $0 | $1,204,000 | $13,009,449 | $0 | $14,229,699 |
| Ohio | $0 | $0 | $0 | $1,093,319 | $0 | $1,093,319 |
| Orange | $0 | $0 | $0 | $2,495,428 | $0 | $2,495,428 |
| Owen | $0 | $0 | $0 | $3,105,004 | $0 | $3,105,004 |
| Parke | $40,346 | $79,100 | $0 | $595,820 | $0 | $715,266 |
| Perry | $1,270,082 | $0 | $525,500 | $5,110,656 | $0 | $6,906,238 |
| Pike | $0 | $0 | $28,500 | $2,005,214 | $0 | $2,033,714 |
| Porter | $0 | $0 | $0 | $3,771,490 | $0 | $3,771,490 |
| Posey | $15,507 | $0 | $0 | $5,038,669 | $0 | $5,054,176 |
| Pulaski | $16,800 | $0 | $0 | $2,267,106 | $0 | $2,283,906 |
| Putnam | $10,000,000 | $0 | $0 | $7,938,668 | $0 | $17,938,668 |
| Randolph | $43,459 | $0 | $0 | $4,203,386 | $0 | $4,246,845 |
| Ripley | $0 | $0 | $0 | $4,433,343 | $13,175 | $4,446,518 |
| Rush | $80,148 | $0 | $0 | $2,870,063 | $0 | $2,950,211 |
| Scott | $250,000 | $0 | $0 | $5,035,542 | $0 | $5,285,542 |
| Shelby | $109,041 | $1,200 | $0 | $5,786,363 | $0 | $5,896,604 |
| Spencer | $705,243 | $0 | $0 | $5,473,205 | $0 | $6,178,448 |
| St. Joseph | $0 | $0 | $0 | $4,280,906 | $435,000 | $4,715,906 |
| Starke | $7,870 | $0 | $0 | $3,925,613 | $0 | $3,933,483 |
| Steuben | $0 | $0 | $0 | $10,194,381 | $0 | $10,194,381 |
| Sullivan | $0 | $0 | $0 | $1,293,972 | $0 | $1,293,972 |
| Switzerland | $0 | $0 | $0 | $1,037,753 | $0 | $1,037,753 |
| Tippecanoe | $142,575 | $0 | $0 | $12,260,173 | $0 | $12,402,748 |
| Tipton | $146,036 | $0 | $0 | $2,780,027 | $0 | $2,926,063 |
| Union | $39,349 | $0 | $0 | $1,088,191 | $845,000 | $1,972,540 |
| Vanderburgh | $20,000 | $0 | $0 | $7,180,189 | $0 | $7,200,189 |
| Vermillion | $60,000 | $0 | $0 | $1,654,881 | $0 | $1,714,881 |
| Vigo | $0 | $0 | $1,873,200 | $2,146,709 | $0 | $4,019,909 |
| Wabash | $85,515 | $18,600 | $0 | $3,653,008 | $0 | $3,757,123 |
| Warren | $17,978 | $0 | $1,328,000 | $1,117,852 | $0 | $2,463,830 |
| Warrick | $167,294 | $0 | $0 | $8,026,217 | $0 | $8,193,511 |
| Washington | $0 | $0 | $0 | $4,117,429 | $0 | $4,117,429 |
| Wayne | $0 | $0 | $0 | $5,169,661 | $2,935,051 | $8,104,712 |
| Wells | $162,330 | $0 | $0 | $7,715,536 | $0 | $7,877,866 |
| White | $92,468 | $0 | $0 | $6,386,345 | $0 | $6,478,813 |
| Whitley | $1,418,458 | $0 | $0 | $13,409,358 | $0 | $14,827,816 |
| | | | | | | |
| Indiana | $18,355,683 | $1,761,300 | $15,824,825 | $618,613,597 | $5,123,620 | $659,679,025 |

*Figures do not include Utility, Voucher Payments, Rental Assistance, or Biofuel Production Assistance dollars.*

# Family Business Grows into Success

Little did PJ Jonas know when she began making goat milk soap in 2006 that her project would develop into a career that she, husband Jim, and their eight children would soon share.

Because of her desire to not use chemicals on the children's skin, PJ wanted a natural soap that would moisturize their skin and last a long time.

After making her first batch of soap, she put a bar into the shower. Jim's fingers soon stopped cracking and splitting. As this was a problem he had suffered with for years, she knew she had something special.

Turning it into a family business, Goat Milk Stuff was born in 2008 and the entire family joined in the effort. The Jonas' all agree that getting to work together as a family (despite occasional squabbles) is the best part of the business. And they do work hard. From the initial milking of the goats, to the final bagging of the soap, each member of the family participates in producing the handmade goat milk soaps.

"We believe these values come through in the goodness of our products and the excellence of our customer service and we hope you will agree," PJ states.

Even with the success of their soap products, the Jonas' had a goal of selling food products made from goat milk. In 2012, Goat Milk Stuff left the three acre homestead it originated on and expanded to a 36 acre farm in Scottsburg, Indiana. The new farm has a 6,000 square foot soap facility with a retail store and a 3,000 square foot barn to house the milking goats.

The newest addition to the business property is a 6,000 square foot building that houses two certified kitchens, bathrooms for visitors, and a 2,000 square foot open space for events and retail. One of the kitchens in the new building is the "Candy Kitchen."

With the help of a USDA Rural Development Value Added Producer Grant Program, the kitchen will be used to turn goat milk into value-added candies. The flagship product for this candy is goat milk caramels. Eventually, products such as fudge, caramel chocolates, goat milk chocolate and many others will be added.

The Value-Added Producer Grants may be used for feasibility studies or business plans, working capital for marketing value-added agricultural products and for farm-based renewable energy projects. Eligible applicants include independent producers, farmer and rancher cooperatives, agricultural producer groups, and majority-controlled producer-based business ventures. Value-added products are created when a producer increases the consumer value of an agricultural commodity in the production or processing stage.

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## Before and After

USDA Rural Development is proud to assist Indiana resident Pauline Ruhl-Cain who was awarded a grant from USDA's 504 Loan/Grant Program.

Living by herself Pauline had been without water in her kitchen for three years; the 75 year-old kitchen plumbing having failed. With no water available in her bathroom sink either, she had been forced to rely on her bathtub for water. Doing her dishes in the bathtub had become the norm.

With the help of RD, Pauline now has a new and beautiful kitchen sink and cabinets. Her bathroom has a new vanity, bathtub, and shower.

A wonderful upgrade for a wonderful woman!

## RD Funds Laurel Police Cars

The Laurel Police Department had a very low operating budget. When their 2002 and 2003 Crown Victoria's mileage hit 165,000 and 110,000 respectfully, the department found itself hindered to purchase new vehicles. Fortunately, the department successfully applied for a USDA Rural Development Community Facilities Grant and received $37,500 to put towards the new vehicles.

USDA Rural Development's Community Programs can provide funding assistance for Indiana's rural law enforcement agencies to purchase police gear such as body worn cameras. Additionally, the program can help fund construction of police stations, fire and rescue stations, police and fire vehicles, and first responder equipment and gear.

## Police Equipment may be Funded by RD

With President Obama's recent proposed goal of increasing the number of law enforcement body worn cameras by 50,000, USDA Rural Development is reminding Indiana rural police departments of its Community Programs resources.

"USDA Rural Development's Community Programs seek to improve the quality of life in rural Indiana. Rural Development appreciates the dangerous job done by those who serve as police officers. It is our hope that our funds will help make their jobs safer," said USDA Rural Development Indiana State Director Philip Lehmkuhler.

USDA