



United States
Department of
Agriculture

Rural Development



USDA Rural Development

OREGON 2015 PROGRESS REPORT

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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 Rural Development 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 stories in this year's report illustrate how USDA programs make meaningful, lasting investments in rural communities. 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,

A handwritten signature in black ink, appearing to read "Thomas J. Vilsack". The signature is fluid and cursive, with a long horizontal stroke at the end.

Thomas J. Vilsack
Secretary of Agriculture



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

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.

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 our successes in Oregon with you.

Sincerely,

A handwritten signature in black ink, appearing to read "Lisa Mensah". The signature is fluid and cursive, with a long horizontal stroke at the end.

Lisa Mensah
Under Secretary for Rural Development



USDA Rural Development provides critical support that may otherwise be unavailable for families, businesses, and towns in rural Oregon. We are helping our rural communities make the strategic investments that will allow them to grow and thrive. For example, in FY 2015, we successfully:

- Helped more than 2,600 rural Oregon residents achieve the dream of homeownership with nearly \$460 million in financial assistance.
 - Provided \$65 million in Business and Industry loan guarantees to support rural business development and expansion.
 - Protected the health of about 32,800 rural residents with water and waste disposal system improvements through \$37 million in loans and grants.
- Expanded Oregon's electric infrastructure with \$47 million in loans.
 - Ensured low-income working families, seniors, people with disabilities, and farm laborers have access to affordable rental housing with more than \$2.3 million for the construction or renovation of apartment complexes and more than \$18 million in rental assistance to ensure the 6,374 Oregon families living in Rural Development-financed apartments pay no more than 30 percent of their income on rent.
 - Awarded \$21 million in targeted investments for essential community facilities like schools and hospitals.

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. It may be a critical component of your community's new school or sewer system. When your neighbor had an emergency, the ambulance or fire truck that responded may have been purchased with a Rural Development grant. We may have financed the affordable rental housing that is helping seniors remain in your community, and you probably know several families that purchased their home with the help of our housing programs. Each of these investments is contributing to the long-term prosperity and vitality of rural Oregon.

Vicki L. Walker
Oregon State Director



Single Family Housing Programs

In FY 2015, USDA Rural Development improved rural homeownership in Oregon with \$457.64 million in loans, grants, and loan guarantees to help residents build, repair, rehabilitate, and purchase homes that ultimately improve the quality of life in rural Oregon. Rural Development provided 72 direct loans; 24 grants; and 2,516 guaranteed loans to finance homeownership for rural Oregon families.

Mending a Home and Helping a Neighborhood Rebound

In 2015, Rural Development celebrated the 50th anniversary of its Mutual Self-Help Housing Program and the 50,000th home constructed through it.

Jessica and Jason Smith know the value of this program first-hand. They were renting a 600-square-foot apartment in St. Helens, Oregon, but with the arrival of their second child, they were ready for more space, a yard, and a neighborhood setting. They signed up for a program offered by local nonprofit Community Action Team, which uses USDA Mutual Self-Help Housing grant funds to assist families in rehabilitating foreclosed homes using their own sweat equity to reduce the cost of the renovations. The nonprofit provides coordination and training and secures professional construction assistance. The families also receive an affordable Rural Development mortgage.

On top of their full-time jobs—Jessica is a veterinary technician and Jason works at a service station—the Smiths spent 30 hours a week over seven months giving new life to a foreclosed home that had fallen into disrepair and was subject to vandalism.

In St. Helens, like many rural small towns, the housing recovery is taking longer than in surrounding urban areas, with multiple vacant homes left to deteriorate, lowering everyone's property values. At the same time, rental housing is difficult to find with apartment vacancy rates at less than one percent and with multi-year wait lists for low-income rental housing.

By renovating a foreclosed home, the Smiths not only breathed new life into a neighborhood, but also freed up scarce rental housing. At the same time, these first-time homebuyers are building equity and personal assets through homeownership and home improvements.

With the purchase of their first home, the Smiths are also saving money. Their mortgage payment is projected to be \$200 less per month than their apartment rent even as the cozy home gives them more space with three bedrooms and a playroom for their children. For the first time, they will also have their own fenced yard. "Our son asks for a dog every year for Christmas—not a stuffed dog, but a real one," Jessica said. "Now we can get one!"



Jessica and Jason Smith in front of their St. Helens home midway through the renovation.

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Single Family Housing Direct Loans (including Self-Help Loans)	Safe, well-built, affordable homes for rural Americans	Families and individuals	Buy, build, improve, repair, or rehabilitate a rural home as the applicant's permanent residence	Rural areas with populations of up to 35,000	Direct loan	Up to 100% of market value or cost; loan term of 33/38 years; applicant may be eligible for payment assistance (subsidy) on the loan
Single Family Housing Loan Guarantees	Assist moderate-income applicants with buying their homes by guaranteeing loans made by private lenders	Families and individuals	Purchase new or existing homes and refinance existing Rural Development guaranteed or direct loans	Rural areas with populations of up to 35,000	Loan guarantee	30-year fixed rate; the interest rate is negotiated between lender and borrower; loans up to 100% of market value plus the amount of the up-front guarantee fee being financed
Single Family Repair Loans and Grants	Help very-low-income applicants remove health and safety hazards or repair their homes	Families and individuals who currently own their home	Repair/replace roof, winterize, purchase or repair heating system, structural repair, water/sewage connect fees, etc.	Rural areas with populations of up to 35,000	Direct loan and grant	Loans up to \$20,000 for up to 20 years at 1%; grants available to very-low-income applicants 62 years or older who are unable to repay 1% loan
Self-Help Technical Assistance Housing Grants	Assist low-income families in building their own homes	Nonprofits and public bodies	Technical assistance to help small groups of families build each other's homes	Rural areas with populations of up to 35,000	Grant	Grant agreement

**Direct Loans and Grants: Applicants apply directly to Rural Development.*

***Loan Guarantees: Applicants apply to participating lenders, such as approved banks, mortgage companies, etc.*

Housing Repair Grant Helps Tribal Elder Remain in Her Home of 50 Years

After half a century raising her children, grandchildren, and now great grandchildren in the same yellow house on the Confederated Tribes of the Warm Springs Reservation in central Oregon,

Marilyn Wagner's limited budget could no longer keep pace with the home's growing maintenance and repair needs.

Marilyn approached Warm Springs Tribal Credit Enterprise in the hope of securing a loan to cover the cost of her home's badly needed repairs. She was delighted to learn she qualified for a grant from Rural Development. Through a partnership with USDA, the tribal bank helped Marilyn complete her application for the Single Family Housing Repair Program, which provides grants to help low-income seniors make essential home repairs.

With the USDA grant, Marilyn was able to replace her kitchen plumbing, tile ceiling, entry door, bathroom flooring, and purchase a new up-to-code wood stove chimney. "I never imagined it could be so easy," said Marilyn. Today, she is helping raise her great grandson in the same home where she raised her own daughters.



Marilyn Wagner standing in front of her newly repaired home of 50 years.

Multi-Family Housing Programs

In FY 2015, USDA Rural Development improved rental housing in rural Oregon with \$2.34 million in loans and grants to build and rehabilitate apartments for low-income families, seniors, people with disabilities, and farmworkers. Rural Development also provided \$18.8 million in rental assistance, improving the lives of rural Oregonians by ensuring their rent payments did not exceed 30 percent of their income.

New Rural Oregon Apartment Provides Affordable Housing for Farmworkers

Twenty-two farmworker families moved into their new homes at Juniper Gardens II Apartments in



Juniper Gardens Apartments in Forest Grove, Oregon.

Forest Grove, Oregon, during FY 2015. The new multi-family housing project was developed by the nonprofit Bienestar with funding from USDA.

This apartment complex was the second phase of a housing construction project. Phase I was completed in 2012 and provides affordable farmworker housing for 24 families. The site offers almost two acres devoted to community gardens. This phase of the project consists of attractive townhomes and flats with open space, play areas for children, a community building, and laundry facilities. The project incorporated sustainable building practices, and is anticipated to receive LEED gold certification.

The project is close to several major agricultural employers, and residents will benefit from a Rural Development rental subsidy that ensures low-income residents pay no more than 30 percent of their income on rent.

Bienestar received a \$1.5 million grant and a \$1.5 million loan from Rural Development for this \$5.7 million project. The nonprofit currently owns and operates five other farmworker housing properties financed through Rural Development's Farm Labor Housing Program, which helps domestic farmworkers access good quality, affordable living conditions for their families. In rural Oregon, where the agriculture economy depends on the major contributions of farmworkers, this program helps promote an environment of success and prosperity.

RENTAL HOUSING IN OREGON

FISCAL YEAR 2015 RESULTS

Rental Assistance

More than **4,700** rural households received subsidies.

\$18.8 million in rental assistance provided.



Apartment Complexes

203 USDA-financed apartment complexes in rural Oregon.

More than **6,350** units of affordable rental housing.

\$2.34 million to upgrade or refinance four complexes.



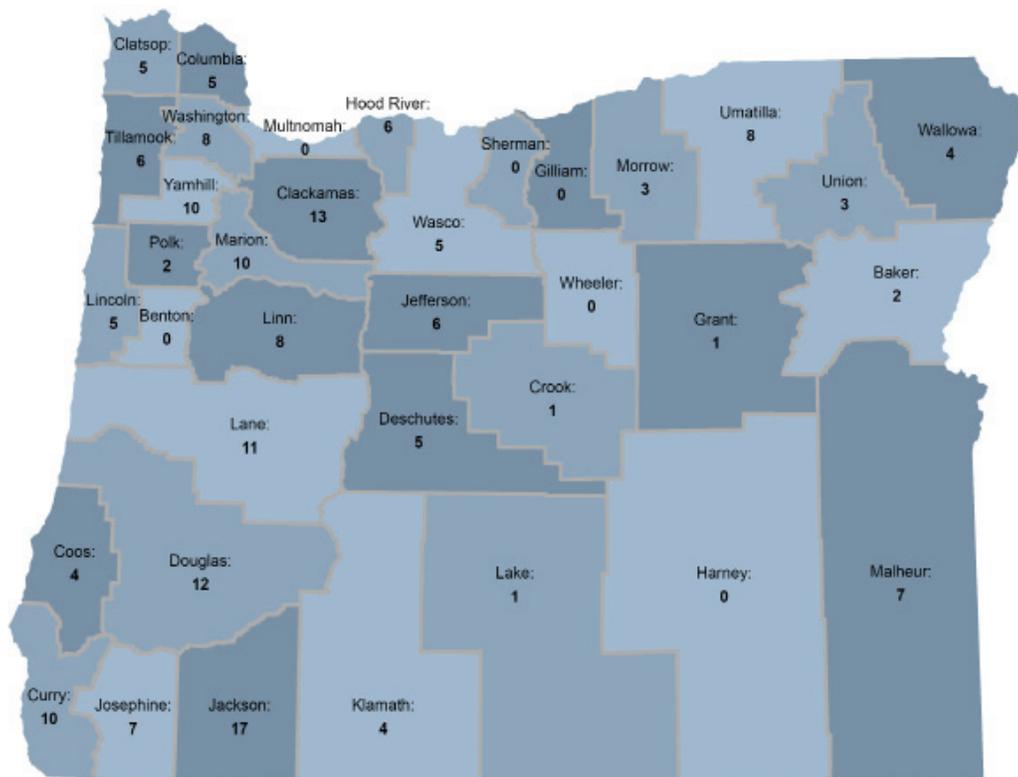
Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Rural Rental Housing Direct Loans	Safe, well-built, affordable rental housing for low-income, elderly, or disabled individuals and families	Individuals, trusts, associations, limited partnerships, for-profit and nonprofit entities, tribes, and public bodies	Purchase, new construction, or substantial rehabilitation of rental housing	Rural areas with populations of up to 35,000	Direct loan	Up to 100% of total development cost (nonprofits); 97% (for-profits); 95% (for-profits with Low-Income Housing Tax Credits); 30-year term with up to 50-year amortization
Rural Rental Housing Loan Guarantees	Build or preserve affordable rental housing for low- and moderate-income tenants	Approved for-profit and nonprofit lenders	Build or rehabilitate affordable rental housing	Rural areas with populations of up to 35,000	Loan guarantee	At least 25-year term with fixed interest rate; loan guarantees up to 90% of the principal
Housing Preservation Grants	Repair and rehabilitate housing owned or occupied by very-low- and low-income rural tenants	Public bodies, nonprofits, and Native American tribes	Operation of a program that finances repair and rehabilitation activities for single family and small rental properties	Rural areas with populations of up to 35,000	Grant	Grant agreement
Farm Labor Housing Loans and Grants	Safe, well-built, affordable rental housing for farmworkers	Individuals, public and private nonprofits	New construction or substantial rehabilitation of rental housing	Not applicable	Direct loan and grant	Up to 102% of total development cost; up to 33 years to repay at 1% interest
Housing Preservation and Revitalization Demonstration Loans and Grants	Restructure loans to improve or preserve safe, affordable rental housing for low-income residents	Current Rural Rental Housing or Farm Labor Housing property owners	Preserve and improve existing USDA rental housing properties to extend their use	Not applicable	Loans, grants (nonprofits only), and deferrals	Varies by project

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**Loan Guarantees: Applicants apply to participating lenders, such as approved banks, etc.

USDA Rental Housing Locations in Oregon

Number of Rural Development-financed Apartment Complexes per County



Business and Cooperative Programs

In Fiscal Year 2015, USDA Rural Development invested \$112.24 million in Oregon's rural businesses. The Business and Cooperative Programs serve Oregon communities by creating new businesses, expanding production, maintaining and creating jobs, conducting feasibility studies, and increasing revenue for rural business ventures.

Small Oregon Family Farm Achieves National Brand Recognition

Mike and Candy Seely, third generation mint farmers in northwest Oregon, saw their revenue



Mike and Candy Seely standing in one of their mint fields.

begin to dry up when gum, toothpaste, and candy manufacturers turned to synthetic flavoring. As

this small family operation began searching for new markets, they discovered the popularity of confections made from their essential mint oils.

Through the Value Added Producer Grant Program, Rural Development provided Seely Family Farm with a grant to market and expand manufacturing of their specialty mint confections.

Since receiving the grant, Seely Family Farm has increased its sales, received national media exposure, hired 20 employees from the local unemployment rolls, and reached an agreement with Whole Foods Markets to stock Seely Mints in all of its 360 stores nationwide. "We would not be here today without the grant from USDA Rural Development," said Mike Seely.

Rural Oregon Business Rebounds and Creates Jobs

North River Boats has produced recreational and commercial boats and provided high-wage jobs to the residents of Roseburg, Oregon, since 1974. During the height of the recession in 2009, however, the company was placed into receivership with a high likelihood the business would be sold to an out-of-state strategic buyer and relocated, resulting in the loss of local jobs.

In 2014, entrepreneur Brent Hutchings purchased the company with a loan from Beneficial State Bank that was guaranteed through Rural Development's Business and Industry Program.

The company was able to retain its staff, hire back many who had lost their jobs, and add 16 high-wage positions. Revenue tripled, and as the company prospered, Hutchings provided raises



North River Boats CEO Brent Hutchings with a newly painted boat in the company's Roseburg facility.

and introduced a suite of employee benefits. It is now the fastest growing heavy gauge aluminum boat manufacturing company in the western U.S. with both a local and international customer base.

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	Lenders and businesses	Real estate, buildings, equipment, supplies, working capital, and some debt refinancing	All areas except cities with population over 50,000 and their contiguous urbanized areas; local/regional food projects are exempt	Loan guarantee	Lender and borrower negotiate terms; up to 30 years for real estate, 15 years for machinery and equipment, 7 years for working capital
Rural Business Development Grants <i>(Note: This program combines the former Rural Business Enterprise Grant and Rural Business Opportunity Grant programs.)</i>	Assist the startup or expansion of small and emerging private businesses and/or nonprofits in rural communities	Public bodies, government entities, nonprofits, and Native American tribes	Acquire or develop land, buildings, plants and equipment; build or improve access roads, parking areas, utility extensions, and water and waste disposal facilities; provide technical assistance; establish revolving loan funds; support rural distance learning programs	All areas rural in character except cities with population over 50,000 and their contiguous urbanized areas	Grant	Grants are awarded on a competitive basis
Intermediary Relending Program	Establish revolving funds for business facilities and community development projects	Public bodies, nonprofits, Native American tribes, and cooperatives	Community development projects, establishment or expansion of businesses, creation or saving of rural jobs	Rural areas and incorporated places with populations of less than 50,000	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 Microentrepreneur Assistance Program	Establish revolving funds to target assistance to small, rural enterprises	Microenterprise Development Organizations (MDOs)	Loans and technical/capacity-building assistance to businesses with 10 or fewer employees and sole proprietorships	All areas except cities with population over 50,000 and their contiguous urbanized areas	Loan and grant	Rural microenterprises apply directly to the intermediary
Rural Economic Development Loans and Grants	Finance economic development and job creation in rural areas	Rural Utilities Service-financed electric and telephone utilities	Business startups or expansion projects that create rural jobs	All areas except cities with population over 50,000 and their contiguous urbanized areas	Direct loan or grant to establish revolving loan fund	Intermediary makes loans to for-profit or nonprofit businesses and public bodies; loans are 0% for 10 years
Rural Cooperative Development Grants	Establish and operate centers for cooperative development	Nonprofits and institutions of higher education	Establish centers to provide technical assistance, training, applied research, and collection and interpretation of data for the purpose of cooperative development	All areas except cities with population over 50,000 and their contiguous urbanized areas	Grant	Minimum 25% fund match (5% for 1994 Institutions); grants awarded competitively
Socially Disadvantaged Groups Grants <i>(Note: formerly called Small, Socially Disadvantaged Producer Grants Program)</i>	Through eligible cooperatives or an association of cooperatives, provide technical assistance to small, socially disadvantaged producers in rural areas	Cooperatives and associations of cooperatives whose membership and board of directors is comprised of at least 75% socially disadvantaged agricultural producers	Technical assistance	All areas except cities with population over 50,000 and their contiguous urbanized areas	Grant	Grants are awarded on a competitive basis; there is no matching requirement
Value Added Producer Grants	Help independent agricultural producers enter into activities that add value to their crops	Independent producers, farmer and rancher cooperatives, producer groups, majority-controlled producer-based business ventures	Feasibility studies, business plans, working capital	All areas	Grant	Grants are awarded on a competitive basis; funds cannot be used to build facilities or purchase equipment; funds must be matched on a dollar-for-dollar basis

*Direct Loans and Grants: Applicants apply directly to Rural Development.

**Loan Guarantees: Applicants apply to participating lenders, such as eligible banks, etc.

***Revolving Funds (IRP, REDLG, RMAP): Intermediaries apply to Rural Development, ultimate borrowers apply to the intermediaries.

Investing in Renewable Energy and Biobased Products

In Fiscal Year 2015, USDA Rural Development invested \$3.83 million in renewable energy systems, energy efficiency improvements, and biobased products in rural Oregon, supporting 89 projects. Renewable energy programs serve rural Oregon by reducing costs for businesses and agricultural producers, reducing their carbon footprint, helping to retain and create jobs, and sustaining economically vibrant rural communities.

Commercial Machinery Shop Reduces Expenses with Solar Energy

Norton Welding, a commercial machinery repair and maintenance shop located northeast of La Grande in rural eastern Oregon, received an \$11,875 grant in 2015 through Rural Development's Renewable Energy for America Program (REAP). The grant will be used to install a 10-kilowatt solar photovoltaic system at Norton Welding's facility. The company expects to save \$3,907 annually on their energy bill by adopting this renewable energy system.

Winery Installs Solar and Thermal Renewable Energy System

Bjorn Farm, a winery in rural western Oregon east of Salem, received a \$20,000 grant in 2015 to install a hybrid solar and thermal energy system.

The solar photovoltaic portion of the system is expected to generate 19,679 kilowatt hours (kWhs) of energy annually, enough to power two homes. The thermal portion of the system should generate approximately 5,890 British thermal units (BTUs) of energy per year.

The new renewable energy system will enable the winery to heat the water it uses to clean its wine barrels and to sanitize the processing equipment. At the same time, the winery will achieve a lower energy bill each month and reduce its carbon footprint.



Learn more about using REAP guarantees for solar projects by watching a video at <https://youtu.be/2dzq1Xno3j8>.

RENEWABLE ENERGY IN OREGON

FISCAL YEAR 2015 RESULTS

Energy Efficiency

More than **\$100,000**

for energy efficiency improvements.

2.2 billion BTUs and **135,148 kWhs** in energy saved.



Renewable Energy

55 rural small businesses and agricultural producers served.

More than **\$2.2** million for renewable energy systems.

1.8 million kWhs in energy generated.



Biobased Products

More than **\$1.4 million**

for biofuel production.

84,897 BTUs in energy produced.

10 biofuel producers assisted.



Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Rural Energy for America Program (REAP) Loan Guarantees and Grants	Energy efficiency improvements or purchase of a renewable energy system for rural business or agriculture operation	Rural small businesses and agricultural producers; eligible lenders	Energy efficiency improvements, renewable energy systems, land acquisition, and working capital	Cities, towns, unincorporated areas with population less than 50,000 (population limits do not apply to agricultural producers)	Loan guarantee and/or grant	Grants up to 25% of project costs not to exceed \$250,000 for energy efficiency projects and \$500,000 for renewable energy; loan guarantees up to 75% of project cost not to exceed \$25 million
REAP Energy Audits & Renewable Energy Development Grants	Provide grant to entity to pass through to small businesses or agricultural producers for 75% of the cost of an energy audit or renewable energy development assistance	State, tribal, or local government institutions of higher education; rural electric cooperatives; or public power entities	\$100,000 grant to entities to provide smaller grants to small business and agricultural producers for 75% of the cost of energy audit or renewable energy development assistance	Cities, towns, unincorporated areas with population less than 50,000	Grant	\$100,000 to entities and up to 75% of the cost of energy audit for renewable energy development assistance
Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Loan Guarantees <i>(Note: formerly called Biorefinery Assistance Program)</i>	Development and construction of commercial-scale biorefineries or retrofit of facilities using eligible technology for the development of advanced biofuels	Individuals, Native American tribes, state or local governments, corporations, farm cooperatives, associations of agricultural producers, national laboratories, higher learning institutions, rural electric cooperatives, public power entities, consortiums of any of these entities	Loan guarantees to develop and construct commercial-scale biorefineries or retrofit facilities to use eligible technology for the development of advanced biofuels	No restrictions	Loan	90% (maximum) guarantee on loans up to \$125 million; 80% (maximum) guarantee on loans more than \$125 million up to \$150 million; 70% (maximum) guarantee on loans of \$150 million up to \$200 million; 60% (maximum) guarantee on loans of \$200 million up to \$250 million
Repowering Assistance Program	Replacement of fossil fuels with biomass at biorefineries	Biorefineries	Grant to biorefineries, including ethanol and biodiesel plants, that install renewable biomass systems for heating and power or to produce new energy from renewable biomass	No restrictions	Grant	As funds are available; complete applications submitted for review at national level; 50% of eligible project costs; monthly payments for 90% of award; final 10% of award paid upon project completion
Advanced Biofuel Payment Program	Increase production of advanced biofuels	Eligible producers of advanced biofuels	Grant to producers of advanced biofuels (non-commercial based)	No restrictions	Grant	As funds are available; complete applications submitted for review at national level; quarterly payments for advanced biofuels produced; annual incremental payment for increased production

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**Loan Guarantees: Applicants apply to participating lenders, such as eligible banks, etc.



Watch a video about using REAP for anaerobic digester projects at <https://youtu.be/ajGziBALrds>.

Community Facilities Programs

In Fiscal Year 2015, USDA Rural Development invested \$21.18 million in essential community facilities for rural Oregon. USDA's Community Facilities programs help build, expand, rehabilitate, purchase, and support the development of police and emergency fire stations and equipment, childcare centers, hospitals, clinics, schools, and more. The eight Oregon projects—including a hospital, school athletic facility, food banks, and fire safety equipment—will benefit more than 51,000 rural Oregon residents.

Lakeview Hospital, Schools Keep Warm with Clean Geothermal Energy

For years, oil has been commonly used to fuel heating systems in the town of Lakeview in rural eastern Oregon, resulting in high energy costs and contributing to regional air quality issues.

While looking for an alternative, the city began exploring options for using the geothermal aquifers deep underground in the area to provide a clean, inexpensive energy source.

For the first time, a new geothermal system provided heat for the Lake District Hospital and four school buildings in 2015. Construction of the geothermal well, pumping plant, pump house, and approximately 20,000 feet of piping was financed through a 40-year, \$2.66 million loan provided through Rural Development's Community Facilities Program.

Additional funding was provided through the State of Oregon's Business Energy Tax Credit Program and the Department of Housing and Urban Development. Lake District Hospital was also significantly expanded and renovated in 2011 with Rural Development financing. Upgrades at the time included installation of the hardware and connections needed for the planned geothermal build-out.

The low interest rate offered by Rural Development is helping the community save approximately \$350,000 annually on fuel costs after the loan payments. This is money they can put back into services for the community.

Studies indicate the system is capable of delivering more than 98 percent of the current



Lake District Hospital in Lakeview, Oregon.



The geothermal heating system inside Lake District Hospital.

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Community Facilities Loans and Grants	Improve, develop, or finance essential community facilities for rural communities	Public bodies, nonprofits, and Native American tribes	Construct, enlarge, or otherwise improve essential community facilities, such as public safety, fire, and rescue, telecommunications, school, library, hospital, or healthcare facilities; this may include furnishings, fixtures, and other required equipment	City, town, or unincorporated area of not more than 20,000 in population; facilities must primarily serve rural residents	Direct loan, loan guarantee, or grant	Up to 100% of market value; loan term for useful life of facility or equipment, by state statute, or 40 years; up to 75% of project costs; grant eligibility based on income, population, and need
Community Facilities Loan Guarantees	Same as above	Eligible lenders, nonprofits, faith-based organizations, and Native American tribes	Same as above	Same as above	Loan guarantee	Lender and borrower negotiate terms; fixed or variable rates; up to 40-year terms
Rural Community Development Initiative	Facilitate housing, community facility, and community and economic development projects	Private nonprofit or public organizations, philanthropic foundations, and low-income communities	Technical assistance grants of \$50,000 to \$300,000 to develop the capacity and ability of the awardees to carry out needed projects	City, town, or unincorporated area of not more than 50,000 in population	Grant	Matching funds required
Economic Impact Initiative Grants	Assist in the development of essential community facility projects in rural areas	Public bodies, nonprofits, and Native American tribes	Fire, rescue, public safety, health services, and other facilities necessary for development of a rural community	City, town, or unincorporated area of not more than 20,000 in population; unemployment rate of more than 19.5%	Grant	Up to 75% of project cost

*Direct Loans and Grants: Applicants apply directly to Rural Development.

**Loan Guarantees: Applicants apply to participating lenders, such as eligible banks, etc.

energy demand at the five locations, and it will likely have the capacity to accommodate other local users in the future. The closed loop system also ensures consistent water levels by re-injecting the cooler water back into the aquifer.

The hospital plans to fund a new MRI with the savings they have already achieved through the adoption of this renewable energy system, and the school district will reinvest its savings into additional resources and teachers for its students.

In addition, the project contributes to local efforts to alleviate air quality issues that, if they worsen, will result in a development moratorium. Estimates show that the system reduces carbon emissions from the Lakeview school buildings alone by approximately 800 tons each year.

This town's innovative use of its available natural resources demonstrates how renewable energy strategies can truly be a boost for small, rural communities.

COMMUNITY FACILITIES IN OREGON

FISCAL YEAR 2015 RESULTS

Rural Schools

More than **\$33,800**

for a rural school athletic facility in Grant County.



Fire Safety

More than **\$33,300** for a water tender in Lincoln County.



Food Pantries

More than **\$71,000** for emergency food on Oregon Coast.

24,451 rural residents served.



Water and Environmental Programs

In FY 2015, USDA Rural Development invested \$37.4 million in 16 infrastructure projects to provide reliable and clean drinking water or waste disposal systems to rural Oregon communities.

City of Prineville Develops New Wetlands and Environmentally-friendly Wastewater Treatment System

The City of Prineville in central Oregon received significant funding from Rural Development in 2015 to make major improvements to its wastewater treatment system. This \$8.9 million project will upgrade the existing system and increase its capacity. It will protect water quality through the creation of the Crooked River Wetlands, which will utilize the natural environment to gradually reintroduce the clean, treated wastewater into the Crooked River, a process that will reduce sediment and maintain cool water temperatures necessary for salmon and other species. At the same time, it will provide recreation opportunities for residents.

Prineville's current wastewater treatment system began operation in 1960, when the population was just 3,260. Today, it serves nearly three times as many residents, and counting, with Facebook having opened its first data center in this rural community in 2011, and with Apple Inc. having announced plans to build its third data center in the area. With assistance from a Rural Development loan of \$4 million and a grant of \$1 million provided through the Water and Waste Disposal Program, along with funding from state and local partners, the city will install new sewer main lines, upgrade the pump station, and make improvements to the existing lagoon aeration system.

The key feature of this project is the addition of 120 acres of wetlands, which will increase the plant's capacity while eliminating its need to discharge treated wastewater directly into the Crooked River, improving water quality and benefiting numerous species of fish and wildlife. In addition, the wetlands will feature five miles of



The City of Prineville breaks ground for the new Crooked River Wetlands, a component of the city's wastewater treatment system improvements.

new hiking trails, along with 13 educational kiosks developed by local school children.

The improved wastewater treatment system has been designed to meet Prineville's needs for the next several decades, and the system is easily expandable to address the city's requirements beyond that timeframe. This innovative solution to the city's wastewater requirements is also significantly less expensive than the alternative of building a mechanical treatment plant, saving Prineville \$57 million over the life of the project.

By utilizing the natural environment, Prineville is substantially reducing its costs, helping to stabilize future utility rates and supporting a thriving local economy, while also protecting water quality and a healthy watershed for future generations. The Crooked River Wetlands exemplifies environmentally-friendly growth and development in rural areas.

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Water and Waste Disposal Loans, Grants, and Loan Guarantees	Provide infrastructure for rural areas	Public entities, Native American tribes, nonprofits, and eligible lenders	Build, repair, and improve public water systems and waste collection and treatment systems	Rural area or town with a population up to 10,000	Direct loan, grant, or loan guarantee	Loan terms up to 40 years; grant funds may be available; up to 90% guarantee for eligible lenders
Solid Waste Management Grants	Provide technical assistance and/or training to those who operate and maintain active landfills	Public bodies, private nonprofits, Native American tribes, and academic institutions	Technical assistance and training to improve landfill conditions and protect against threats to nearby water resources	Rural area or town with a population up to 10,000	Grant	Complete applications submitted for review at national level
Technical Assistance/Training/Circuit Rider Grants	Improve management of water and waste projects	Public, private, and nonprofit organizations	Provide technical assistance and training to assist with management of water and waste projects	Rural area or town with a population up to 10,000	Grant	Complete applications submitted for review at national level
Emergency Community Water Assistance Grants	Assist rural areas that have a significant decline in water quality or quantity	Public bodies, nonprofits, and Native American tribes	Water system improvements to alleviate unanticipated source or distribution problems	Rural area or town with a population up to 10,000	Grant	Up to 100% of project cost
Predevelopment Planning Grants	Assist in developing applications for Rural Development financial assistance	Public bodies, nonprofits, and Native American tribes	Costs associated with developing complete applications for Rural Development loans and/or grants	Small community with less than 80% of statewide non-metro median household income	Grant	Up to 75% of project cost
Special Evaluation Assistance for Rural Communities and Households Grants	Assist in developing applications for Rural Development financial assistance	Public bodies, nonprofits, and Native American tribes	Costs associated with developing complete applications for Rural Development loans and/or grants	Community with a population of less than 2,500 with less than 80% of statewide non-metro median household income	Grant	Up to 100% of project cost

**Direct Loans and Grants: Applicants apply directly to Rural Development.*

City of Coburg Improves Water Quality, Increases Capacity for Growth

The City of Coburg in Oregon's southern Willamette Valley completed the construction of a new wastewater collection and treatment system in 2015. The new system replaces the need for residents and local businesses to rely solely on private septic tanks and wastewater drain fields, improving water quality and eliminating barriers to future growth for this rural town of 1,035 people.

Rural Development provided \$6 million in loans and \$2 million in grants, and improved the city's bottom line by offering a lower interest rate than originally anticipated, reducing the interest payments over the life of the loan by \$1.1 million. Additional funding for this \$26.7 million project was provided by a variety of federal, state, and local sources.

The new municipal sewer system produces a high level of water quality that exceeds state standards

for non-potable water use. The reclaimed wastewater will help irrigate the city's parks and schools and restore local wetlands. It eliminates the risk of groundwater pollution and improves water quality while simultaneously providing capacity for future growth for this rural community.



The City of Coburg's new wastewater treatment system.

Rural Utilities Programs

In FY 2015, USDA Rural Development invested \$47.27 million in infrastructure projects to provide electric power and telecommunications services in rural Oregon communities.

Telecom Company Helps Rural Businesses Compete in Global Marketplace

Residents of Molalla and Mulino, Oregon, gained access to affordable, high-quality voice services and some of the fastest broadband services in the nation in 2015. Molalla Communications Company, a nonprofit telecommunication cooperative, received a \$22.5 million Telecommunications Infrastructure Program loan from Rural Development

in 2011. This funding helped to support the construction of more than 150 miles of main line fiber and 225 miles of service entrance fiber to bring advanced telecommunication services to every household and business in the service area.

About 6,000 residences, 300 small businesses, and 25 anchor institutions now have robust voice services and gigabit broadband speeds. The expansion supports distance learning programs, the use of telemedicine at several local clinics, and increased telework opportunities for residents.

Area businesses have already benefited from the expanded services. A local artisan goat cheese producer used her new high-speed broadband connection to create a state-of-the-art website for her company. In addition, a cabinet manufacturer, circuit board developer, and motorbike tank manufacturer have all begun selling their products worldwide, making this small, rural community a competitor in the global marketplace.



Lance Eves, Chief Operating Officer of Molalla Communications Company, gives a tour of the company's broadband fiber system.

Distance Learning Opportunities Increase College Access for Rural Students

Until recently, residents of Oregon's Lake County have not had the opportunity to attend college without driving long distances, moving to urban centers, or taking impersonal and often inadequate online classes. Today, however, advanced telecommunication technology installed with USDA grants is enabling residents in this remote, rural area to fully participate in a variety of classes at neighboring Klamath County's Klamath Community College (KCC).

In the first year, 34 Lake County students took advantage of the new distance learning opportunities, and that number climbed to 52 students just one year later. The college celebrated its first five distance learners to graduate in 2015, with 12 more in 2016, including the first distance learner to graduate from the Rural Registered Nurs-

ing program—a Lake County resident who was promptly hired at her local hospital. With expanded educational opportunities, more remote rural residents are improving their career outlook while ensuring their communities continue to thrive.



Speaking at the KCC 2016 commencement ceremony, Rural Development State Director Vicki Walker said, "I firmly believe the long-term success and prosperity of our rural communities depends on people like you: motivated, knowledgeable, innovative, and hard-working."

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Rural Broadband Direct Loans and Loan Guarantees	Broadband service deployment to eligible rural communities (note: interim rule in place for 2014 Farm Bill new provisions; final rule expected in FY 2016)	Entities seeking to provide broadband services in rural areas	Finance the construction, improvement, and acquisition of facilities and equipment to provide broadband service in eligible rural communities	All areas except towns with a population of more than 20,000 and their contiguous urbanized areas	Direct loan or loan guarantee	Interest rates are established in accordance with 7 CFR 1738; contact USDA at (800) 670-6553 for details
Electric and Telecommunications Loans	Assist rural communities in obtaining affordable, high-quality electric and telecommunications services	Nonprofit and cooperative associations, public bodies, and other utilities	Generation, transmission facilities, and distribution of electric power, including alternative, renewable, conservation, and energy efficiency programs; enhance 911 emergency service, digital switching equipment, fiber optic cable, and traditional main system telecommunications service	Electric: areas served by an existing rural electric borrower, or rural areas except a city or town with a population of more than 20,000; telecommunications: rural areas with a population of less than 5,000	Direct loan or loan guarantee	Interest rates are established in accordance with 7 CFR 1714; contact USDA at (800) 670-6553 for details
Distance Learning and Telemedicine	Development and deployment of advanced telecommunications services throughout rural America to improve education and healthcare	Municipalities, for-profit, and nonprofit corporations that operate rural schools, libraries, clinics, and other educational or healthcare facilities	To provide end-user equipment and programming that delivers distance learning and telemedicine services into eligible areas	Rural areas outside incorporated or unincorporated cities with a population of up to 20,000	Grant	Awards range from \$50,000 to \$500,000; a minimum of 15% in matching funds is required
Community Connect Grants	Provide public access to broadband in otherwise unserved communities	Public bodies, Native American tribes, cooperatives, nonprofits, limited dividend or mutual associations, corporations, and other legally organized entities	To build broadband infrastructure and establish a community center that offers free public access to broadband for two years	A single community without broadband outside incorporated or unincorporated cities with a population of more than 20,000	Grant	Awards range from \$50,000 to \$1 million; amounts are published in Notices of Funding Availability and may vary
Energy Efficiency & Conservation Loans	Finance energy efficiency and conservation projects for commercial, industrial, and residential consumers	Retail electric service providers in rural areas	Improve energy efficiency, reduce demand, stimulate efficient use of existing electric facilities, increase use of renewable energy fuels	Towns or unincorporated areas with a population of up to 20,000	Loans	15-year terms unless useful life of technology is less
Rural Energy Savings Program <i>(Note: New as of June 2016)</i>	Help rural families and small businesses achieve cost savings through energy efficiency measures	Current and former USDA Rural Utilities Service borrowers and their subsidiaries, and retail electric service providers	Implement energy efficiency measures to decrease energy use or costs for rural families and small businesses	Contact USDA to determine if project would serve eligible area	Loans	Up to 20-year terms; up to 3% interest for end users, up to 10 years; up to 4% of loan for startup costs

*Electric and Telecom Programs: Applicants should contact the Rural Utilities Service in Washington, DC.



Community Economic Development

USDA Rural Development's Community Economic Development initiative encourages and supports regional rural economic development. Our strategy is to build capacity and provide technical assistance in high-poverty rural communities to help residents get access to financial, social, and environmental capital. Our team can help connect your community to resources and initiatives to help spur lasting economic development, create jobs, and finance infrastructure improvements to meet your needs today and into the future.

Strategic Economic and Community Development

USDA is excited to share a new Rural Development funding opportunity authorized in the 2014 Farm Bill. This new authority, titled Strategic Economic Community Development (SECD), prioritizes projects that support the implementation of multi-jurisdictional plans under the following programs:

- Community Facilities Direct Loans, Loan Guarantees, and Grants
- Water and Waste Disposal Direct Loans, Loan Guarantees, and Grants
- Business and Industry Loan Guarantees
- Rural Business Development Grants

Under this provision, up to 10 percent of each program's annual appropriations can be set aside and made available to eligible SECD applicants.



Many communities are already working together to develop multi-jurisdictional plans with the help of strategic partners. To find out if SECD might enhance the funding opportunities for your project, talk to your local Rural Development specialist or contact Jill Rees, Oregon Community Development Specialist, at (503) 414-3302.



Building Community Capacity to Develop Local Solutions

The Illinois Valley in southern Josephine County experiences a range of complex economic and social issues. According to U.S. Census data, the poverty rate has climbed to over 25 percent while median household income and labor force participation rates remain significantly below the state average. The region's approximately 10,000 residents face barriers to adequate employment opportunities, public safety protection, social services, Internet access, education, and healthcare. Unlike more populous communities, this remote and sparsely populated region has limited financial resources and few professionals devoted full-time to addressing the community's needs and issues in a long-term and comprehensive manner.

Area residents with a range of backgrounds and experiences—including business owners, agricultural operators, educators, retirees, healthcare professionals, students, artisans, first responders, and many others—have stepped up to provide their time and energy to create positive change. Many of these volunteers are among the 75 local residents who completed leadership training sponsored by The Ford Family Foundation since 2012.

USDA Rural Development and our partners leveraged the foundation's capacity-building investments by funding the first community-led regional strategic planning process in nearly 20 years. The Illinois Valley Community Development Organization received a USDA Rural Business Development Grant in 2015 to secure planning expertise and facilitation from the nonprofit organization Rural Development Initiatives.



Rural Development State Director Vicki Walker and the local community development steering committee for the Illinois Valley celebrate the Rural Business Development Grant from USDA.

The resulting community strategic plan is known locally as “IV 20/20 Vision” and catalyzes the involvement of people across the region into a larger vision and actionable strategies. It identifies local residents' top priorities, which include bolstering public safety and law enforcement; promoting downtown development and beautification; increasing affordable housing and shelter; enhancing visitor accommodations and lodging; and instilling a sense of community pride and excellence among residents across the region.

USDA Rural Development and our funding and technical assistance partners continue to work with the local group to identify resources, expertise, and funding to implement the plan and related projects that will contribute to a more prosperous, safe, and sustainable quality of life for residents of the Illinois Valley for many years to come.

Funding for Native American Tribes

USDA Rural Development invested nearly \$500,000 during Fiscal Year 2015 in Oregon's Native American communities. This funding helped tribes invest in affordable housing, businesses, and infrastructure to improve the quality of life for their members.

New School Celebrates Native Traditions, Nurtures Young Learners

Students on the Confederated Tribes of the Warm Springs Reservation attended school in 2015 at a new, state-of-the-art K-8 facility. Created with intergovernmental collaboration, Warm Springs Academy demonstrates how such partnerships can generate long-term prosperity and vitality in Indian Country and across rural America.



The new, state-of-the-art Warm Springs Academy.

The project originated with the tribal council's prioritization of a new educational experience for their children. The tribal government committed to paying for half of the \$22 million project. Rural Development provided a \$6.85 million Community Facilities loan, and Jefferson County School District 509-J funded the remaining costs through a bond measure approved by residents both on and off the reservation.

The new 80,000-square-foot facility replaced a cramped and neglected 1930's-era school building. It features science and computer labs, art and music rooms, a gymnasium, and many cultural features that celebrate the tribal community's heritage and traditions. The school can also accommodate sixth, seventh, and eighth graders, allowing them to benefit from the new

facility rather than traveling 15 miles to attend school in Madras, as they had done in prior years.

Since opening its doors, the school has become a source of pride for the Tribe. For local school-children, it is also a powerful symbol of the great value the community places on them, their education, and their future.

INVESTMENTS IN OREGON NATIVE AMERICAN TRIBES

FISCAL YEAR 2015 RESULTS

Businesses

\$394,160 for tribal business development in Burns, Chiloquin, Grand Ronde, and Warm Springs.



Infrastructure

More than **\$36,000** for water system improvements on the Confederated Tribes of the Warm Springs Reservation.



Housing

\$50,000 to improve housing for tribal elders on the Confederated Tribes of the Umatilla Indian Reservation.



Watch a video about this project online at <https://goo.gl/3qMOxEbe>.

Rural Development Program Purposes

	Land & Buildings	Machinery & Equipment	Working Capital	Infrastructure	Technical Assistance & Training
Rural Housing Programs					
Single Family Housing (SFH) Direct Loans	◆				
SFH Loan Guarantees	◆				
SFH Repair Loans & Grants	◆				
Self-Help Housing Technical Assistance Grants					◆
Multi-Family Housing (MFH) Direct Loans	◆			◆	
MFH Loan Guarantees	◆			◆	
Housing Preservation Grants	◆	◆	◆	◆	◆
Farm Labor Housing Loans & Grants	◆			◆	
Housing Preservation & Revitalization Demonstration Loans & Grants	◆			◆	
Business and Cooperative Programs					
Business & Industry (B&I) Loan Guarantees	◆	◆	◆	◆	
Rural Business Development Grants (RBDG)	◆	◆	◆	◆	◆
Intermediary Relending Program (IRP)	◆	◆	◆		
Rural Microentrepreneur Assistance Program (RMAP)	◆	◆	◆	◆	◆
Rural Economic Development Loans & Grants (REDLG)	◆	◆	◆	◆	◆
Rural Cooperative Development Grants (RCDG)				◆	◆
Socially Disadvantaged Groups Grants (SDGG)					◆
Value Added Producer Grants (VAPG)			◆		◆
Rural Energy for America Program (REAP) Loan Guarantees & Grants	◆	◆		◆	◆
Biorefinery, Renewable Chemical, & Biobased Product Manufacturing Assistance Loan Guarantees	◆	◆	◆	◆	
Repowering Assistance Program		◆			◆
Advanced Biofuel Payment Program	◆	◆	◆	◆	◆
Community Programs					
Community Facilities (CF) Direct Loans, Loan Guarantees & Grants*	◆	◆		◆	
Rural Community Development Initiative					◆
Economic Impact Initiative Grants	◆	◆		◆	
Water and Waste Disposal (WWD) Direct Loans, Loan Guarantees, & Grants	◆	◆		◆	
Solid Waste Management Grants					◆
Technical Assistance/Training/Circuit Rider Grants					◆
Emergency Community Water Assistance Grants (EGWAG)	◆	◆		◆	◆
Predevelopment Planning Grants					◆
Special Evaluation Assistance for Rural Communities and Households Grants					◆
Rural Utilities Programs					
Rural Broadband Direct Loans and Loan Guarantees	◆			◆	
Electric & Telecommunications Direct Loans & Loan Guarantees	◆	◆		◆	
Distance Learning and Telemedicine Loans & Grants		◆			◆
Community Connect Grants	◆	◆		◆	◆

* Initial operating expenses are eligible in conjunction with the financing of an eligible community facility project. However, grant funds may not be used to fund initial operating expenses.

Summary of Rural Development Investments in Oregon

USDA Rural Development Investments in Oregon FY 2009 - FY 2015

PROGRAM	2009 - 2013		2014		2015		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$178,051,308	94	\$44,344,724	17	\$65,426,044	19	\$287,822,076	130
IRP	\$2,127,000	6	\$0	0	\$0	0	\$2,127,000	6
Renewable Energy	\$21,829,863	273	\$640,750	51	\$1,473,906	89	\$23,944,519	413
Business Grants	\$5,479,198	157	\$465,384	16	\$553,346	13	\$6,497,928	186
REDLG	\$1,884,000	5	\$0	0	\$0	0	\$1,884,000	5
VAPG	\$3,600,683	38	\$0	0	\$2,047,294	17	\$5,647,977	55
SFH Direct	\$53,534,651	644	\$7,146,702	47	\$12,056,718	72	\$75,738,071	763
SFH Guaranteed	\$2,028,195,266	12,788	\$415,548,290	2,450	\$444,841,042	2,516	\$2,888,584,598	17,754
SFH Repairs	\$1,669,120	282	\$213,728	43	\$95,514	23	\$1,978,361	348
SFH Self-Help Grants	\$3,611,838	7	\$0	0	\$655,050	1	\$4,266,888	8
MFH Direct	\$5,627,504	11	\$892,690	1	\$2,431,348	4	\$8,951,542	16
MFH Guaranteed	\$0	\$0	\$7,850,000	3	\$0	0	\$7,850,000	3
Farm Labor Housing	\$15,627,438	14	\$3,000,000	2	\$0	0	\$18,627,438	16
Rental Assistance	\$78,129,160	740	\$19,393,344	166	\$18,801,288	158	\$116,323,792	1,064
CF Direct	\$26,781,453	10	\$0	0	\$20,961,000	3	\$47,742,453	13
CF Guaranteed	\$12,389,000	2	\$0	0	\$0	0	\$12,389,000	2
CF Grants	\$884,390	21	\$229,708	7	\$222,237	5	\$1,336,335	33
WWD Direct	\$77,812,267	26	\$17,783,600	5	\$29,962,515	8	\$125,558,382	39
WWD Grants	\$42,701,789	28	\$9,287,696	10	\$7,520,863	8	\$59,510,348	46
Telecommunications	\$74,638,403	32	\$630,559	2	\$202,643	1	\$75,471,605	35
Electric	\$54,734,000	5	\$0	0	\$47,076,000	2	\$101,810,000	7
All Other Programs	\$233,875,337	20	\$570,356	5	\$1,975,234	27	\$236,420,928	52
OREGON TOTAL	\$2,990,000,697	15,428	\$534,791,137	2,867	\$657,400,012	2,972	\$4,182,191,846	21,267



Contacts in Oregon

USDA Rural Development Contacts in Oregon

Toll Free: (866) 923-5626

State Director's Office: (503) 414-3306
Public Affairs: (503) 414-3304
Administration: (503) 414-3314

Community Development: (503) 414-3302
Business Programs: (503) 414-3395
Community Programs: (503) 414-3360

Single Family Housing: (503) 414-3335
Multi-Family Housing: (503) 414-3357



Portland State Office

1220 SW 3rd Avenue, Suite 1801
Portland, Oregon 97204
Phone: (503) 414-3300

Tangent Office

31978 North Lake Creek Drive
Tangent, Oregon 97389
Phone: (541) 967-5925

Roseburg Office

2593 NW Kline Street
Roseburg, Oregon 97471
Phone: (541) 673-6071

Redmond Office

625 SE Salmon Avenue, Suite 5
Redmond, Oregon 97756
Phone: (541) 923-4358

Pendleton Office

1 SW Nye Avenue, Suite 120
Pendleton, Oregon 97801
Phone: (541) 278-8049

La Grande Satellite Office

1907 Adams Avenue, Suite 1
La Grande, Oregon 97850
Phone: (541) 963-4178

Note: Not all programs serviced in each office.



July 2016

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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.

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(866) 923-5626 (toll free)
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Rural Development

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