



United States Department of Agriculture



# USDA Rural Development - Washington

2014 Progress Report



*Views of the sound. Photo by Gayle Hoskison.*

# From the Top



**T**he vitality of rural America is critical to ensuring the strength of our economy, the affordability of our food, the independence of our energy supply, and the vibrancy of small communities. The Obama Administration is committed to ensuring that rural communities are economically strong, sound and sustainable. I'm proud of the tremendous accomplishments of USDA Rural Development in fiscal year 2014 on behalf of America's rural communities. Today, Rural Development is managing a 2014 loan portfolio of more than \$200 billion for a wide range of rural needs. For example, in 2014 we helped more than 153,400 rural families become first time homeowners and provided a lifeline to more than 10,000 low-income renters. Since 2009, we have forged public-private partnerships that leveraged \$5.2 billion in outside funding for rental housing.

Rural Development supported nearly 170,000 awards on behalf of rural individuals, families, business owners, agricultural producers and communities in 2014. Our portfolio includes small investments of a few thousand dollars for home repairs, microloans to very small business owners, as well as multi-million-dollar, long-term investments to preserve and enhance municipal infrastructure systems, including high-speed broadband delivery. All these investments play a huge role in helping rural communities realize their economic potential and remain great places for families to live, work, and raise their children.

We are truly fortunate and unique to serve rural America at the grassroots level. The investment work we do is important, and has lasting impacts both in rural America and for our overall economy. We look forward to continuing this work that improves the quality of life for rural residents and provides them with greater economic opportunities. We had great success delivering assistance to rural communities in 2014, and we look forward to a great 2015.

**Lisa Mensah**  
**Under Secretary of Agriculture**  
**USDA Rural Development**



**U**SDA Rural Development's mission in Washington State is to improve the economy and quality of life in rural communities and areas. Rural Development offers grants and loans at reasonable rates and terms for a wide range of needs in rural places. Rural Development works in partnership with rural leaders at the local level to help them increase opportunities for community development and address any challenges in their communities that may present barriers to growth – in other words we work to help create ladders of economic opportunity.

In Fiscal Year (FY) 2014, Rural Development in Washington State focused on community economic development, promoting a strong bio-based economy, supporting local and regional food systems, and bringing needed resources to areas struggling with poverty. The projects Rural Development supported are helping build self-sustaining and thriving rural communities. The agency also increased outreach to members of economically challenged groups such as minority agricultural producers and sovereign Native Americans nations.

All told, through more than 40 loan, grant and technical assistance programs, Rural Development provided over \$685 million in direct and guaranteed loans and grants in 2014 for the benefit of rural individuals, families, business owners, agricultural producers, Native American tribes and communities.

This report illustrates the innovative ways in which Rural Development financing is transforming the landscape of rural Washington and, most importantly, directly helping to improve the well-being of thousands of people who call rural Washington home.

**Mario Villanueva**  
**Washington State Director**  
**USDA Rural Development**

# USDA Rural Development in Washington State

## Committed to the Future of Rural Communities

**R**ural Washington possesses abundant opportunities for economic growth, innovation and development; however, small rural towns, just based on size alone, have less of a base on which to generate economic activity compared to urban locales. Rural communities in remote, rugged areas face even more challenges in this regard.

Through our programs, we touch rural America in many ways. Our financial programs support such essential public

facilities and services as water and sewer systems, housing, health clinics, emergency service facilities, as well as electric and telephone service.

We promote economic development by supporting loans to businesses through banks, credit unions and community-managed lending pools.

We offer technical assistance and information to help agricultural producers and cooperatives get started and improve the effectiveness of their operations. We also provide technical assistance to help communities undertake community empowerment programs.

We achieve our mission by helping rural individuals, communities and businesses obtain the financial and technical assistance needed to address their diverse and unique needs.

Working in partnership with state, local, and tribal governments, and other federal agencies, as well as, rural businesses, cooperatives, and non-profit agencies, USDA Rural Development in Washington State obligated over \$685 million in Fiscal Year 2014 for a wide range of rural needs.

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



# Funding Highlights by Program

## Rural Business & Cooperative Programs

- West Mountain View, Inc., Guaranteed B&I loan funds for \$4,716,000 used to purchase a shuttered manufacturing facility and purchase equipment, located in White Swan on the Yakama Reservation in Yakima County. New manufacturing facility for MDF board utilizing wood waste products. Creating, at start of operation, 30 new jobs with an average pay of \$26.77 per hour with the anticipated job total being 125 at full operation. Located in a high poverty area with localized Unemployment at 12.3 percent in Yakima County (January 2015).

- Over \$21.8 million obligated through 56 loans and grants. Business Programs assisted 232 businesses resulting in 774 jobs that were either saved or created.

## Rural Housing Programs

- Over \$601.7 million obligated in Single Family home loan, home repair loan and grant programs, benefiting 3,219 households statewide.

- Over \$36.9 million obligated for Multi-Family Housing Programs, including over \$29 million for rental assistance, serving 5,080 rural residents living in multi-family housing.

- Of the 318 USDA Rural Devel-

opment Multi-Family Housing properties in Washington State, 217 have Rental Assistance.

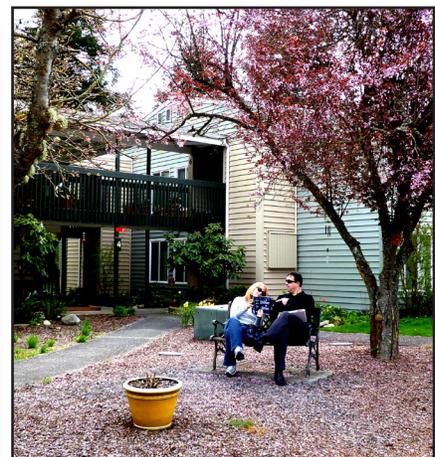
## Community Programs

There are two different programs under Community Programs - Essential Community Facilities and Water/Environmental.

For Essential Community Facilities, the total obligated in FY14 for 14 projects was \$5.7 million.

For Water and Environmental Programs, the total obligated for projects was \$19.7 million.

Total funding obligated for Community Programs was \$25.4 million.



*Above - A young couple enjoy spring blossoms in the courtyard at the Garden Court Apartments, Port Hadlock. Photo by Trudy Teter. Old rusty truck (photo left), indicative of times past in rural Whitman County. Photo by Marti Canatsey.*

# Total Investment by Program and County

<b>County</b>	<b>Single Family Housing</b>	<b>Multi-Family Housing</b>	<b>Water &amp; Environmental Programs</b>	<b>Community Facilities</b>	<b>Business &amp; Cooperative Programs</b>	<b>Funding-Total by County</b>
Adams	\$4,117,127	\$510,072		\$3,800	\$200,000	\$4,830,999
Asotin	\$1,068,822		\$2,338,000			\$3,406,822
Benton	\$4,672,312	\$279,096		\$43,600	\$1,130,031.39	\$6,125,039
Chelan	\$9,315,360	\$1,116,384			\$892,767	\$11,324,511
Clallam	\$13,786,504	\$1,390,668				\$15,177,172
Clark	\$50,424,587	\$718,128			\$31,512	\$51,174,227
Columbia	\$1,102,645					\$1,102,645
Cowlitz	\$19,319,631	\$309,723			\$3,811,000	\$23,440,354
Douglas	\$5,281,669	\$973,786				\$6,255,455
Ferry	\$545,652	\$57,744	\$30,000			\$633,396
Franklin	\$23,022,670	\$404,208				\$23,426,878
Garfield	\$140,153					\$140,153
Grant	\$21,272,034	\$4,193,160				\$25,465,194
Grays Harbor	\$7,721,960	\$625,560		\$314,000	\$452,859.46	\$9,114,379
Island	\$11,390,383	\$1,557,072	\$36,000			\$12,983,455
Jefferson	\$1,758,514	\$957,588				\$2,716,102
King	\$21,541,979	\$1,311,787	\$1,377,000		\$81,691.60	\$24,312,458
Kitsap	\$42,480,974	\$3,170,556	\$14,271,000			\$59,922,530
Kittitas	\$8,956,740	\$598,180			\$2,540,000	\$12,094,920
Klickitat	\$3,872,401	\$259,848	\$709,000		\$50,000	\$4,891,249
Lewis	\$14,499,586	\$716,988				\$15,216,574
Lincoln	\$331,630	\$86,616	\$110,000	\$4,500,000		\$5,028,246
Mason	\$12,012,465	\$365,712	\$299,900		\$47,073	\$12,725,150
Okanogan	\$1,847,110	\$2,400,292		\$136,600	\$3,050,000	\$7,434,002
Pacific	\$2,107,210	\$671,171		\$16,000	\$1,000,000	\$3,794,381
Pend Oreille	\$1,966,253	\$197,292				\$2,163,545
Pierce	\$88,496,233	\$406,896			\$753,687	\$89,656,816
San Juan	\$3,617,497	\$583,397				\$4,200,894
Skagit	\$19,947,522	\$2,152,876			\$645,375.34	\$22,745,773
Skamania	\$1,290,711	\$1,025,033				\$2,315,744
Snohomish	\$88,435,513	\$3,334,130			\$32,389.44	\$91,802,032
Spokane	\$14,719,901	\$464,016			\$1,375,000	\$16,558,917
Stevens	\$3,124,070	\$394,584		\$526,400		\$4,045,054
Thurston	\$22,946,147	\$808,416			\$411,938	\$24,166,501
Wahkiakum	\$1,073,466					\$1,073,466
Walla Walla	\$2,238,836	\$2,868			\$1,928.00	\$2,243,632
Whatcom	\$43,824,322	\$715,420		\$145,302	\$459,572.36	\$45,144,616
Whitman	\$4,627,266					\$4,627,266
Yakima	\$22,866,593	\$4,156,754	\$545,000	\$19,200	\$4,927,372.97	\$32,514,920
<b>Total By Program</b>	<b>\$601,764,448</b>	<b>\$36,916,021</b>	<b>\$19,715,900</b>	<b>\$5,704,902</b>	<b>\$21,894,197.56</b>	<b>\$685,995,469</b>

# Total Investment by Congressional District

District	Single Family Housing	Multi-Family Housing	Water & Environmental Programs	Community Facilities	Business & Cooperative Programs	Total by District
1	\$26,861,543	\$4,781,919	\$1,377,000.00	\$149,102		\$33,169,564
2	\$142,538,116	\$4,807,015	\$36,000.00		\$1,137,337.14	\$148,518,468
3	\$95,285,649	\$2,700,892	\$709,000.00	\$16,000	\$4,892,512.00	\$103,604,053
4	\$84,185,066	\$6,707,190	\$545,000.00	\$4,699,400	\$11,847,404.36	\$107,984,060
5	\$30,666,892	\$2,306,834	\$2,478,000.00	\$526,400	\$1,376,928.00	\$37,355,054
6	\$93,307,385	\$5,442,747	\$14,570,900.00	\$314,000	\$499,932.46	\$114,134,964
7		\$112,365				\$112,365
8	\$78,090,767	\$2,751,529			\$1,728,145.60	\$82,570,442
9	\$4,339,051					\$4,339,051
10	\$51,673,466	\$1,065,266			\$411,938.00	\$53,150,670

## Total Investment in Washington Rural Communities since FY09 - \$4.95 Billion

Program	2009 AMOUNT	2010 AMOUNT	2011 AMOUNT	2012 AMOUNT	2013 AMOUNT	2014 AMOUNT	Total AMOUNT
Business & Industry Guaranteed Loans	\$20,464,500	\$47,497,953	\$21,396,000	\$16,391,368	\$23,917,500	\$16,242,150	\$145,909,471
Intermediary Relending Program	\$0	\$2,750,000	\$184,000	\$310,000	\$500,000	\$1,750,000	\$5,494,000
Renewable Energy Loans and Grants	\$3,155,000	\$2,720,644	\$3,112,961	\$3,716,337	\$997,921	\$656,485	\$14,359,348
Business Grants	\$1,060,028	\$1,123,568	\$783,201	\$506,579	\$472,206	\$478,673	\$4,424,255
Rural Economic Development Loans & Grants	\$0	\$200,000	\$0	\$0	\$80,000	\$1,050,000	\$1,330,000
Value-Added Producer Grants	\$0	\$1,194,000	\$0	\$1,035,418	\$1,161,850	\$1,128,600	\$4,519,868
Single Family Housing Direct Loans	\$52,531,476	\$96,429,436	\$43,225,012	\$32,542,000	\$34,607,138	\$20,979,854	\$280,314,916
Single Family Housing Guaranteed Loans	\$404,997,836	\$476,645,970	\$657,542,560	\$655,915,827	\$733,369,579	\$581,833,322	\$3,510,305,094
Home Repair Loans and Grants	\$831,604	\$731,839	\$715,138	\$405,354	\$540,031	\$270,192	\$3,494,158
Self Help Housing Technical Assistance Grants	\$2,340,373	\$5,645,768	\$1,245,460	\$5,989,825	\$761,400	\$3,864,026	\$19,846,852
Multi-Family Housing Direct Loans	\$0	\$1,000,000	\$3,712,469	\$2,589,934	\$689,032	\$0	\$7,991,435
Multi-Family Housing Guaranteed Loans	\$0	\$3,402,000	\$0	\$8,959,428	\$0	\$0	\$12,361,428
Farm Labor Housing Loans and Grants	\$2,878,310	\$5,632,000	\$6,000,000	\$2,000,000	\$2,500,000	\$5,000,000	\$24,010,310
Rental Assistance	\$19,423,556	\$26,144,458	\$24,420,971	\$22,556,184	\$20,441,376	\$26,769,156	\$139,755,701
Community Facility Direct Loans	\$8,033,700	\$66,618,000	\$4,604,800	\$8,852,900	\$16,708,000	\$5,366,800	\$110,184,200
Community Facility Guarantee Loans	\$10,639,000	\$3,000,000	\$8,221,100	\$0	\$3,675,000	\$0	\$25,535,100
Community Facility Grants	\$1,268,840	\$2,041,815	\$262,000	\$299,256	\$288,300	\$353,102	\$4,513,313
Water and Waste Direct Loans	\$74,469,600	\$83,280,064	\$17,480,500	\$9,660,400	\$10,821,100	\$15,589,900	\$211,301,564
Water and Waste Guarantee Loans	\$400,000	\$0	\$16,000,000	\$0	\$3,000,000	\$0	\$19,400,000
Water and Waste Grants	\$13,339,000	\$21,461,400	\$5,160,000	\$996,385	\$3,085,300	\$4,547,000	\$48,589,085
Telecommunications Loans and Grants	\$1,827,221	\$62,334,435	\$57,061,917	\$1,303,794	\$0	\$26,857,841	\$149,385,208
Electric Loans	\$12,914,000	\$17,377,000	\$10,167,000	\$153,909,000	\$9,293,000	\$0	\$203,660,000
All Others	\$656,379	\$1,969,173	\$3,081,002	\$569,528	\$449,207	\$644,494	\$7,369,783
<b>Washington State Total</b>	<b>\$631,230,423</b>	<b>\$929,199,523</b>	<b>\$884,376,091</b>	<b>\$928,509,517</b>	<b>\$867,357,940</b>	<b>\$713,381,595</b>	<b>\$4,954,055,089</b>

**Housing Programs**  
FY/09 - 14  
**\$3.99 Billion**

**Business Programs**  
FY/09 - 14  
**\$176 Million**

**Community Programs**  
FY/09 - 14  
**\$779.9 Million**

# Washington State Highlights

## New Bridge for Raft Island

**R**aft Island is located alongside of Gig Harbor, in rural Pierce County, Washington. More than 700 people live on the island, but its only access route, a more than 50-year-old bridge built in 1957, was no longer safe.

The Raft Island Improvement Association (RIIA) started searching for financing to replace the bridge, but Pierce County officials said the county wouldn't be able to help. Next, RIIA staff turned to a local bank for loan financing but were turned down due to difficulty securing a lien on a bridge. The bridge committee's loan applications were rejected dozens of times

## Surviving The Oso Slide



Oso Fire Station Gear - Photo by Bonny Rigley.

**I**magine going to the grocery store one morning and as you are paying for your groceries, you are told that you cannot go home because it was just destroyed by a mud slide. That is exactly what happened to 75-year-old Reed Miller, when, on March 22, 2014, a devastating mud slide destroyed his home and the homes of his neighbors in Oso, Snohomish County, along State Route 530.

Miller's son, Joseph, 47, was staying

before they finally secured financing through USDA Rural Development. Rural Development provided three Community Facilities loans totaling \$5.7 million during different phases of construction work on the bridge. RIIA contributed \$1.2 million toward the total project cost.

Raft Island's reconstructed, 757-foot-long bridge opened in June 2014. The new bridge was built to meet current load-capacity standards to accommodate larger, heavyweight vehicles. Now that the bridge is secure, emergency responders can safely transport injured people during a crisis.

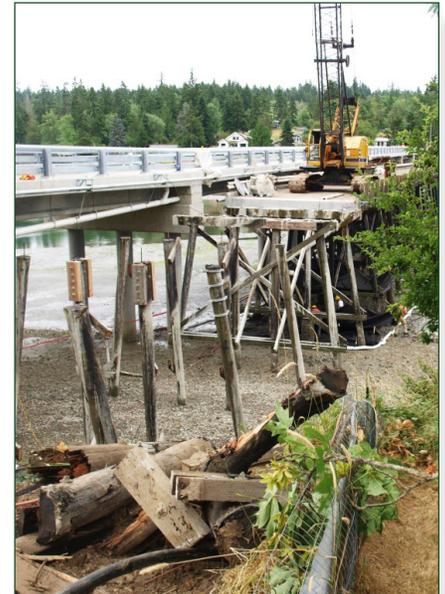
with him while waiting to move into the Whitehorse Apartments, which is a USDA Rural Development financed property in nearby Darrington.

On the morning of the mud slide, Miller went to the store in neighboring Arlington. As he was about to leave the store, the clerk told Miller he could not go home because a mud slide had just slid across SR-530 and the road to his house was closed.

He had no idea the extent of the damage because he could not reach his son to find out if he was okay. Later he found out that his house was completely destroyed. Forty-three people died, including his son.

Miller and others impacted by the slide stayed at the Oso Fire Station before they were moved to a Red Cross shelter at the middle school in Arlington.

Quantum Management Services was



New bridge to Raft Island under construction. USDA Photo by Bruce Whittle

currently screening his son to move into a vacant unit at Whitehorse Apartments, so they helped Miller with the paperwork for him to be able to move into the unit that his son would have had. In the meantime, Miller stayed with his niece in Lake Stevens until he moved into his apartment unit on May 10.

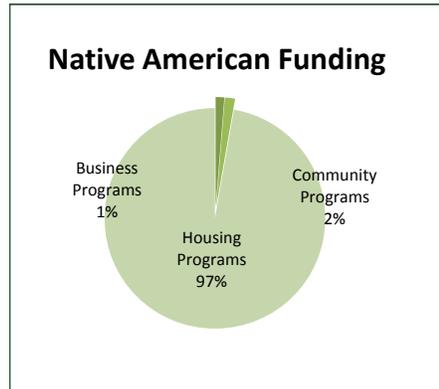
How is Reed Miller doing now? He has a positive attitude about life and is looking forward to attending his class reunion that was re-scheduled for August. He is using his son's furniture and things that were in storage – photos of his son fishing are hanging on the walls of the apartment.

He received some personal items back that were in the mud slide. A few things were donated to him including a \$500 gift card for groceries and "a lot of clothes!" he said. "There are a lot of nice, caring people here," he said.

# Investments in Native American Tribes

## Overview

In Fiscal Year 2014, USDA Rural Development obligated over \$9.59 million on behalf of Native American tribes in Washington State. Funding included \$9.4 million in Housing Programs, \$145,000 in Community Facilities and \$47,000 in Business Programs. Following are some funding highlights for Fiscal Year 2014.



Quileute, and Quinault, for the Washington Coast Works Small Enterprise Competition.

## Community Facilities – \$145,000

- The Northwest Indian College received a Community Facilities Grant for \$145,000 for utility improvements needed for the construction of their new Health and Wellness Center.

## Business Programs - \$121,770

- The Squaxin Island Tribe received a \$47,000 Rural Business Enterprise Grant to purchase a forklift to enhance the operations of Salish Seafoods, a division of Island Enterprises Inc., the economic development arm of the Squaxin Island Tribe
- The Nature Conservancy received a Rural Business Opportunity Grant for \$74,600 on behalf of tribes on the Olympic Peninsula – The Hoh, Makah,

## Single Family Housing - \$9.4 million

- Three direct loans totaling \$508,200 and 47 loan guarantees totaling \$8,879,674 were made to applicants identifying themselves as Native American (two direct loans were made on tribal lands, including trust and non-trust lands. Additionally, one home repair grants totaling \$7,275 was awarded to an applicant identifying themselves as Native American.



*New Public Safety Building at the Nisqually Indian Tribe. Photo courtesy of the Nisqually Indian Tribe.*

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### Olympia Area Office

*Serve rural residents living in Clallam, Clark, Cowlitz, Grays Harbor, Jefferson, Kitsap, Lewis, Mason, Pacific, Pierce, Thurston, & Wahkiakum counties.*

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