Delaware **USDA** & Maryland **Development**

Returning the people's money...

Rural Delaware

Rural Maryland

Housing	\$28,634,312
Utilities	\$10,395,000
Business	\$457,643
Community Facilities.	\$2,670,750
Total	<mark>\$42,157,705</mark>

..\$64,039,434 Housing. Utilities. ..\$20,866,000 Business. ..\$1,341,297 Community Facilities\$11,297,045 Total \$97,543,776

2007 The Results....

- 8 projects funded supporting public safety.
- 226 multi-family housing complexes that provide over 7,000 rental apartment units.
- 6,046 homes to be served by broadband.
- 89 homes repaired to remove health and safety hazards and to make homes accessible for people with disabilities.
- 412 families or individuals became homeowners.
- 233 jobs created or saved.
- 26,633 homes and businesses touched by improved central water and wastewater systems
- Thousands more touched by our community facilities program that helped with projects focused on education, legal aid, feeding those in need, nursing home care and public works improvements.
- 56 dedicated USDA Rural Development employees delivering services to rural Delaware and rural Maryland.

About our Guaranteed Loan Programs

If you are seeking financing through a bank or mortgage company to purchase a home, start or expand a business, update your farm or small business with energy improvements, or for municipalities and non-profits that need to improve community facility projects that involve health care, public safety, education and more, USDA

Rural Development has commercial loan guarantee programs that can enhance a commercial lenders decision.















Committed to the future of rural communities.

For more information on this report, contact:

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The Fiscal Year of the United States Department of Agriculture runs from October 1 to September 30.

For more information on the programs available through USDA Rural Development, please visit our webpage at: www.rurdev.usda.gov

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"USDA is an equal opportunity provider, employer, and lender".







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For Allegany and Garrett Counties

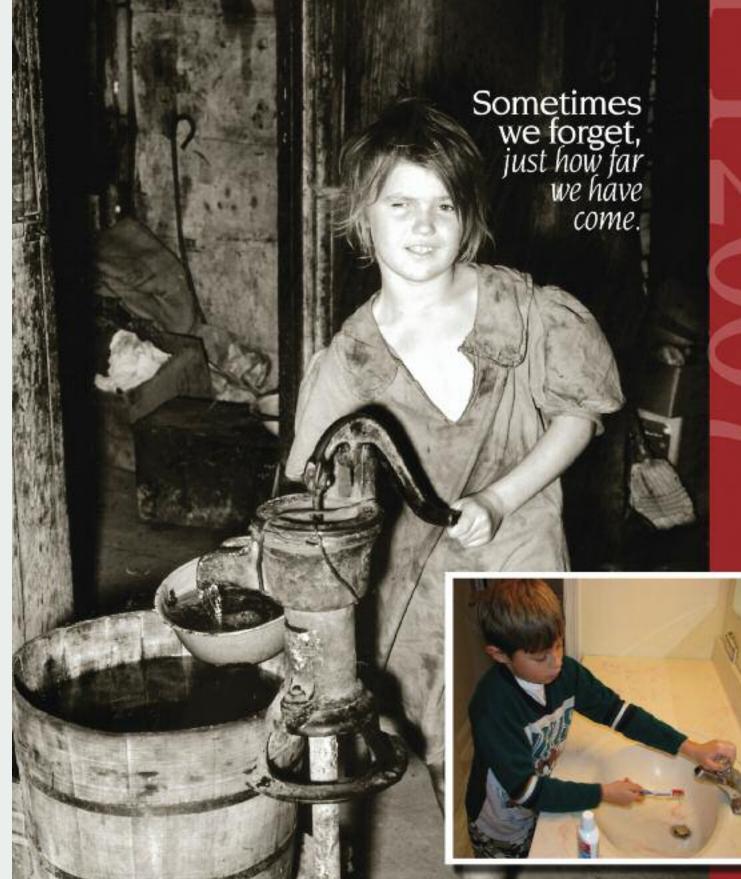
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www.rurdev.usda.gov

To determine eligibility to participate in USDA Rural Development programs, please call one of our offices above or visit http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do



Proud of our past...focused on our future!



DELAWARE & MARYLAND Committed to the future of rural communities

E Maryland USDA Rural Development Proud of our Past.....Focused on our Future

For more than 70 years, USDA Rural Development and its predecessor agencies have been faithfully serving America's rural residents and communities. We have a proud heritage of bringing electricity, safe and clean drinking water, housing, and vital facilities to small towns and farming communities across rural America.

In 1935, Congress responded with legislation that forever changed the face of rural America, creating the Rural Electrification Administration (REA) and the Resettlement Administration. Both were among our ancestor agencies that helped develop into today's USDA Rural Development.

We want to build upon our ancestors' success of independence, innovation and self-sufficiency by continuing to improve the quality of life and increase economic opportunity in rural America. The term "rural development" has broad meanings that embody a wide variety of community improvement approaches; for the 40 plus programs that we administer, they include improving a community's economic condition, its infrastructure, its healthcare, its housing, its technology, and its environmental qualities to name a few.

In the many years that have passed, the quality of life in rural America has dramatically improved due in large part to the ongoing efforts by USDA. In the Depression era, we were focused on bringing electricity to farms. Today's programs are focused on telemedicine, energy projects, value-added agriculture, broadband, infrastructure improvements and housing. Our programs, employees, and partners today are like links of a chain. Together, they are stronger and more able to do the job than just going it alone. Rural Development directly loans money and guarantees loans through intermediary banks for homeownership, businesses, agriculture producers, public bodies and facilities such as medical buildings, libraries, and town halls owned by non-profit organizations.

Through our state office and seven area offices we seek new opportunities to work with citizens, non-profit organizations, faith-based organizations, and units of local government to ensure that our resources are effectively and strategically used to strengthen rural Delaware and rural Maryland.

I want to take this opportunity to thank the USDA Rural Development employees serving our bi-state area, our Congressional delegation, and our many partners, who help preserve the values, the traditions, and the quality of life that embodies

the rural America we call home.

Let us know how we can help you. Please contact me at marlene.elliottbrown@de.usda.gov or (302) 857-3580.

Malere Ellett prous

Marlene Elliott Brown State Director Delaware and Maryland



self-help housing subdivision, Lincoln, DE



George W. Bush President of the nited States

"The role of the federal aovernment is to set high goals....to say, we're dedicated, committed, and we're going to achieve the goal. When we've done our duty to serving the American people, we can look back and say to this next generation, we tried to leave you a little better world."

Excerpt from the President's Energy Initiative Speech at the Hotel du Pont, Wilmington. Delaware January 24, 2007.



Chuck Conner, Acting Secretary of Agriculture

"Our rural communities are the home and heart of American agriculture. Family life on the farm largely depends on the schools, hospitals, businesses and other services in town. That's why our rural development mission is so important."



homas Dorr Under Secretary for USDA Rural evelopment

"We have the privilege of working for an agency that touches people's lives, that strengthens communities, that builds hope one business, one job and one home at a time."



Agriculture Rural Development

offers two grant

programs to help keep farming in the rural way of life. The Value-Added Producer Grant program and the Renewable Energy and Energy Efficiency Grant program are helping to stimulate the farm economy and support farmer innovation. The innovative initiatives have helped strengthen the viability of small and mid-sized farms allowing agricultural producers to grow businesses around production practices that benefit our rural landscape.

ABOVE PHOTO - Monkton - Value-added agriculture project, Roseda Beef.



Itilities

Ve have many

lifferent program

that range from broadband access to distance learning and telemedicine, but our most popular work is in the environmental programs --- Water and waste programs help rural communities afford safe drinking water and dependable waste disposal. Public entities and nonprofit organizations can receive loans, loan guarantees and grants to build, repair and improve public water systems. Eligible projects include drinking water, sanitary sewer, solid waste and storm drainage.

ABOVE PHOTO - Rock Hall - Reliable, clean, safe





Community Facilities

programs offer grants and direct and guaranteed loans to develop or improve essential community facilities and services that are available to the public. Public bodies and nonprofit organizations can use the funds to construct, expand or improve facilities that provide health care, education, public safety and public services.

> ABOVE PHOTO - Georgetown - First Steps Primeros Pasos early learning and child care center



Business usiness programs

ovide financial

backing and technical assistance to stimulate rural economies. Loan guarantees and grants are available to businesses, public bodies, nonprofit organizations, farmers, and cooperatives to finance business related activities that save or create iobs

BOVE PHOTO - St. Leonard - Morgan State University oyster economic recovery study.



Housing Housing programs low and

moderate-income people opportunities to own homes and make them safe and sanitary with loans, loan guarantees and grants. Financing is also available to developers for affordable rental housing that serves families, the elderly and people with disabilities.

ABOVE PHOTO - Delmar - Golden Meadows





Crisfield - Hospital and Nursing Home.



Ms. Agnes Mae Harris, resident of the Alice Byrd Tawes Nursing Home.



larrington - New Police Car





Dickerson - Value-added agriculture project, Sugarloaf Mountian Vineyard





Committed to the future of rural communities.