



United States
Department of
Agriculture

Rural Development

December 2015

Rural Development News

Committed to the future of rural communities

Happy Holidays!

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State Director's Message



Happy Holidays!

As I sat down to write this letter, it immediately struck me what a challenging, yet rewarding year, 2015 has been at Rural Development (RD). Most years we experience some change and with that comes uncertainty. This past year RD experienced both.



Connie Baker Wolfe
State Director

We said goodbye to retiring long-time employees, and others who moved on. We have seven new faces in Casper and Riverton. We are downsizing space at the Casper state office and relocating across the hall into shared space with NRCS in the Torrington field office.

Both measures conserve resources and reflect RD's current size and staffing. Phone numbers and addresses remain the same.

We closed on some exciting projects and are seeing others under construction that have been in the works for two or three years. We have played a role and funded a portion of many important projects across the state:

- A new surgical center under construction in Rock Springs
- Over 1,300 new homeowners across the state
- 48 affordable apartments in Jackson re-

financed and renovated to maintain afford-ability

- A business expansion grant to a small business in Buffalo
- The acquisition of a new fire truck for a small community
- Loans for an expansion and canning operation for a Sheridan business

The list of projects that we have funded is impressive. In FY15, RD invested \$265,848,346 in Wyoming. We are closing in on the \$2 billion mark for housing loans made in Wyoming. Wow!

Some areas of the state are still recovering from severe springtime flooding. RD has been heavily involved with the FEMA Disaster Assessment Team strategizing with the State and the Town of Lusk on a long-term plan for recovery. Buffalo and other communities were impacted this spring as well, however only Niobrara County was granted a federal disaster declaration.

We have undergone numerous changes designed to make some of our applications as streamlined and efficient as possible. We continue to strive to improve communications with our borrowers and clients, and to further

Continued on back page

Amanda Fass selected Manager of the Year



Amanda Fass of Evanston was selected as Wyoming Rural Development's Manager of the Year for 2015. Fass oversees 72 units between Rocky Point Housing Apartments and River Glen Housing Apartments.

In Fass' award nomination, Syringa Property Management praised her for her positive attitude, professionalism and promptness in returning phone calls and paperwork.

The Manager of the Year award is given each year to acknowledge the contributions site managers make to the success of Rural Development-funded multi-family complexes.



Amanda Fass, Manager of the Year, receives a certificate from Laura Koenig of Wyoming Rural Development.



Business and Cooperative Programs



Secretary visits Wyoming

U.S. Department of Agriculture Secretary Tom Vilsack visited Wyoming in June to promote the Rural Energy for America Program (REAP). During his trip, he stopped at Snake River Brewing Company in Jackson where he made an announcement for 544 grants that combined for \$6.7 million for REAP.

"Energy costs can consume a large part of a business's budget," Vilsack said. "I am pleased that USDA's Rural Energy for America Program is helping farmers, ranchers and rural small business owners here in Wyoming save thousands of dollars in energy costs each year. This assistance from USDA helps businesses develop renewable energy systems and make energy efficiency improvements."

Snake River Brewing Company, which was established in 2007, received a \$13,810 REAP grant to install a solar panel. Once the panel is operational, the renewable energy project will generate more than 21,000 kilowatt-hours of electricity annually. It will also reduce the use of traditional fossil-based fuels and is expected to reduce greenhouse emissions by 21.6 metric tons in carbon dioxide equivalence.

The brewery is located in the heart of the Teton Mountain Range and employs more than 100 people.

Wyoming rancher Byron F. Oedekoven received two REAP grants. He will use one – a \$5,825 grant – to make energy efficiency improvements to offset the costs of lighting upgrades for shops and barns used in his ranching business. Oedekoven is also receiving a \$17,681 grant to transition from propane to geothermal energy. The switch from fossil fuels will help reduce greenhouse gas emissions and reduce his energy costs.

REAP was created by the 2002 Farm Bill and was reauthorized by the 2014 Farm Bill. REAP funding has helped farmers expand renewable energy use in recent years. According to the 2012 Census of Agriculture, 57,299



USDA Secretary Tom Vilsack, RD Wyoming Administrative Program Director Jan Hoskinson, Snake River Brewing Director of Brewing Operations Chris Erickson and USDA RD State Director Connie Baker Wolfe at Snake River Brewing in June during Secretary Vilsack's visit.

farms reported using a renewable energy producing system in 2012. That's more than double the 23,451 operations that reported the same in 2007. Solar panels accounted for 63 percent of renewable energy producing systems on farms, with 36,331 farms reporting their use. Farmers and ranchers continue to lead the charge toward a more sustainable energy future.

Community Facilities Programs



RD Apply

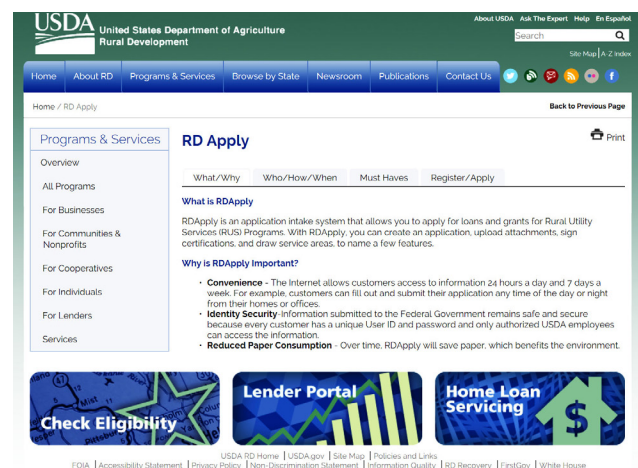
USDA Rural Development Wyoming is streamlining the application process for Rural Utility Service (RUS) Programs that provide much-needed infrastructure and infrastructure improvements to rural communities. Programs such as Water and Environmental Program (WEP), Telecom Infrastructure and Telecom Farm Bill can now use the newly designed online application system.

This process was designed specifically to provide consistent program delivery, timeliness, convenience and identity security while reducing paper consumption and streamlined customer service.

With RD Apply, applications are taken electronically on line. Once the application is complete, all parties are able to access the project and input their respective information. This includes the applicant, engineers, architects and attorneys.

In Wyoming, the Town of Greybull is on target to be the first to apply for RD funding in this manner. We hope that more communities and entities seeking water, sewer and solid waste funding will take advantage of this new system.

Access and training for RD Apply is available by contacting the



RD Apply can be found at <http://www.rd.usda.gov/programs-services/rd-apply>

Torrington field office at 307 532-4880 ext. 4 or the Wyoming State Office at 307-233-6715. You can

also visit <http://www.rd.usda.gov/programs-services/rd-apply>.



Housing Corner...



Single Family Housing

Top Lenders in Guaranteed Rural Housing Program

USDA Rural Development has announced its Top 10 approved lenders for loan activity for its Guaranteed Rural Housing (GRH) loan program in Wyoming for fiscal year 2015.

In FY 2015, lenders participated in the GRH program and provided more than \$231,415,141 to assist 1,230 rural Wyoming households in achieving home ownership.

These lenders have been recognized by Rural Development and received certificates honoring their dedication and accomplishment.

FY 2016 should be a strong year as well and Rural Development is planning a celebration to honor lenders that will help us reach \$2 billion in GRH obligations.

Through the GRH program, loan funds are provided by private lending institutions and guaranteed by the federal government. The program features no down payment to eligible income households and no maximum mortgage limits. Homes must be located in rural areas. In Wyoming, this include every-

	Financial Institution	Number of Loans	Amount of Loans
1.	First Interstate Bank	150	\$28,672,296
2.	First National Bank of Gillette	139	\$27,618,150
3.	Premier Home Mortgage	118	\$23,904,022
4.	Pinnacle Bank – WY	94	\$15,266,496
5.	First Northern Bank of WY	83	\$17,597,268
6.	Wallick and Volk Inc.	78	\$14,480,653
7.	Stonegate Mortgage Corp	62	\$12,561,771
8.	Glacier Bank	47	\$ 7,379,584
9.	Western Vista Federal Credit Union	46	\$10,364,535
10.	Wells Fargo	46	\$ 8,397,296

Top 10 Guaranteed Rural Housing Lenders for FY 2015

thing except within the city limits of Casper, Laramie and Cheyenne. Visit the Property Eligibility page online at <http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?NavKey=home@1>.

For information on becoming a lender, contact Bessie Cantrell or Jennifer Scheel at bessie.cantrell@wy.usda.gov or jennifer.scheel@wy.usda.gov.

Multi-Family Housing

Cedar Creek II Apartments

USDA Rural Development's Multi-Family Housing (MFH) Programs offer affordable rental housing for very-low-, low- and moderate-income residents, the elderly and persons with disabilities.

This year we financed and subsidized a MFH property in Jackson, Wyoming – the Cedar Creek II apartments. Not only did that property receive new owners, but it also was given a new name, face-lift and an extended life span.

In 2014, the new owners applied for and received over \$5 million in funding. This funding was provided by USDA Rural Development, Bonneville Mortgage Company, Wyoming Community Development Authority, Mountain Plains Equity Group and First Interstate Bank.

This funding allowed Cedar Creek II Housing Limited Partnership to purchase the Jackson Apartments and to complete a comprehensive rehabilitation of the property.



Cedar Creek II Apartments were built in 1989.



Rural Development personnel with management of Cedar Creek II Apartments.

This project included new cabinets, countertops, plumbing fixtures, light fixtures, floor coverings, windows and new paint. Major improvements to handicap accessibility and energy efficiency were made both inside and out. New energy efficient windows were installed in all buildings. Sidewalks, ramps, curbs, and parking lots were replaced to allow better handicap accessibility.

Loans for rental housing in rural areas are available under Section 515 of the Rural Housing Act of 1949, as amended, to provide living units for persons with low and moderate incomes including those ages 62 and older. Loans may be made for housing in open country and communities up to 20,000 people.

For more information regarding Rural Development's MFH programs, contact Kelly Jones at 307-347-2456 extension 4 or Laura Koenig at 307-233-6720. They can also be reached by email at kelly.jones@wy.usda.gov and laura.koenig@wy.usda.gov.

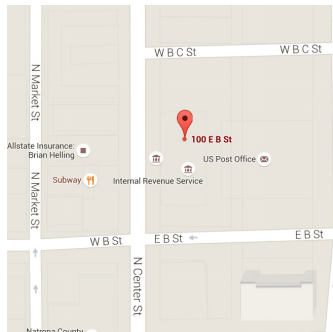


Rural Development Points of Contact



State Office Casper, WY

Business, Multi-Family Housing and Community Programs



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Main State Office Number: 307-233-6700
State Office Fax Number: 855-415-3411

State Director

Connie Baker Wolfe, 307-233-6700

Business & Cooperative Programs

Tim Brooks, Acting Program Director, 307-233-6716
Fax Number: 855-415-3412

Community Facilities, Water and Environmental Programs

Lorraine Werner, Program Director, 307-233-6710
Fax Number: 855-415-3412

Multi-Family Housing Program

Tim Brooks, Housing Program Director, 307-233-6716
Fax Number: 855-415-3412

Single Family Housing Program

Ann Stoeger, Area Director - Single Family Housing
Phone: 307-856-7524 ext. 4
Fax Number: 855-415-3413

Community Economic Development

Scott Sutherland, 307-233-6706
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Administrative Programs

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Email: andrew.lynch@wy.usda.gov

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Ann Stoeger, Area Director, 307-856-7524 ext. 4
Fax Number: 855-415-3413

Worland - Multi-Family Housing

208 Shiloh Rd
Worland, WY 28401-8729
307-347-2456 extension 4
Fax Number: 855-415-3424

Sheridan - Business and Single Family Housing Programs

Cottonwood Center
1949 Sugarland Dr, Suite 118
Sheridan, WY 82801-5749
307-672-5820 Extension 4
Fax Number: 866-609-6884

Torrington - Community Programs

1441 East M St, Suite A
Torrington, WY 82240-3521
307-532-4880 ext. 4
Fax Number: 855-415-3414



New Faces at Rural Development



Jennifer Scheel (*left*) joined RD as an Area Loan Specialist in July. She spent four years as a Real Estate Loan Processor in Laramie and four years as a Real Estate Lender in Riverton.

Chad Rupe (*right*) was hired in July as a Business and Community Programs Specialist. Chad has 11 years of banking experience and served in the U.S. Army for 10 years.



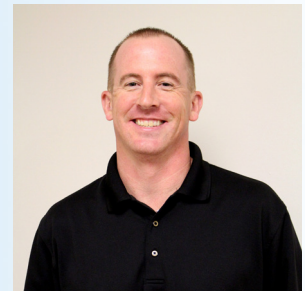
Tambi Calvert (*left*) joined the Riverton Office in August as a Loan Specialist. Tambi worked as an RD Loan Specialist in Sitka, Alaska for 9 years before moving to Wyoming.

Philip Reynolds (*right*) joined RD as a Loan Specialist in September and is located at the Riverton office. Philip was hired out of college through the Pathways program.



Andrew Lynch (*left*) came to RD as a Public Affairs Specialist in September. He served 26 years in the U.S. Air Force and most recently with Public Health in Lakewood, Colorado.

Ryan Urbanec (*right*) was hired as a Civil-Environmental Engineer in September. Ryan comes to RD with 17 years of experience throughout Idaho, Montana and Wyoming.



Scott Sutherland (*left*) joined RD as Community Economic Development Specialist in November. Scott has 23 years of CED experience within Wyoming.



2015 Year in Review



USDA, Rural Development Secretary Tom Vilsack greets attendees during his visit to Snake River Brewing in Jackson, Wyoming in June.



Secretary Vilsack, Chris Erickson of Snake River Brewing and Scott Kane of Creative Energies meet at the secretary's visit to the Jackson, Wyoming-based company.



Tim Brooks, Ann Stoeger and Connie Baker Wolfe serve children at the Connemara Apartments in Laramie as part of the Summer Nutrition Program.



Lorraine Werner, Connie Baker Wolfe, Tim Brooks and Ann Stoeger work with children participating in the Summer Nutrition Program.



Alternative Elder Living Inc. financed cottages for their Green House Living for Sheridan Project through the USDA's Community Facility Loan Program.



Kitchen area in one of the Green House cottages, located in Sheridan, financed with Rural Development funds.



2015 Year in Review (continued)



D-J's Inc. of Buffalo, Wyoming was awarded a \$48,750 grant through the Rural Energy for America Program to update their grocery store.



D-J's upgraded their refrigeration and compressor units and expect to reduce energy use by 28 percent.



Construction of the Aspen Mountain Medical Center in Rock Springs, Wyoming. The project was funded with a \$19.17 million Business and Industry Loan guaranteed by USDA, Rural Development



Business Programs Director Tim Brooks (center) reviewing construction progress at the Aspen Mountain Medical Center.



Wyoming USDA Rural Development Staff - September 2015



2015 Year in Review (continued)



Construction of the Black Tooth Brewery's remodel, expansion and equipment purchase through a \$4.75 million Business and Investment Loan guaranteed by USDA, Rural Development.



Black Tooth Brewery's completed project in Sheridan, Wyoming.



Snake River Brewing received a \$13,810 REAP grant and was visited by the USDA Secretary of Agriculture.



Hawk Springs received a Community Facilities grant of \$20,000 to fund their fire truck project.



South Big Horn Hospital in Basin, Wyoming used the USDA's Community Facility Loan Program to fund their rehabilitation project.



The hospital's project will add four inpatient beds and upgrade emergency room, inpatient, nursing home and dietary services.





United States Department of Agriculture

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Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audio-tape, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at http://www.ascr.usda.gov/complaint_filing_cust.html and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by:

(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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State Director's Message

Continued

improve loan and grant turnaround times. Our number one goal is good customer service and to help our clients and communities get to YES!

As someone who previously worked with Rural Development in 15 western states, I often referred to RD as being the silent partner in rural America – the local partner who can often help when other funding sources cannot. Complicated projects often have multiple layers of financing. RD is not the answer for every project or home loan, but RD is not always given credit for the enormous role we play in providing technical assistance and funding to rural Wyoming communities and families. RD's focus is broader than a single funding stream – we help rural communities and families achieve their goals.

May each of you and yours, celebrate this holiday season in the faith and spirit that best reflects your personal beliefs.

— Connie Baker Wolfe, State Director

USDA Freedom of Information Act Service Center



Federal Employment



Recovery Act Website



Online Tools



Notices of Funding Availability



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Miscellaneous



USDA Rural Development's state office located at the Dick Cheney Building in Casper, Wyoming.

