



**UNITED STATES DEPARTMENT OF AGRICULTURE
RURAL DEVELOPMENT**

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News Release

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USDA HELPS FAMILY FIND HOME IN RURAL NEBRASKA

Rushville, Neb., July 31, 2002 --Many Americans these days are choosing to raise their families in small rural communities with family close by and where homes are generally more affordable than in urban areas. So was the desire of Brian and Colette Snyder who with their 5 year old son were residing in Rapid City, South Dakota, where real estate costs were high and family was 134 miles away in Rushville, Nebraska.

The importance of being close to family continued to grow for Brian and Colette with their second child on the way. Also, despite the fact that they both had good paying jobs, high real estate costs in Rapid City made it difficult for the Snyder's to find an affordable home that would be large enough for their family. These factors prompted Brian to start seeking employment in Rushville where he received a position at the Security First Bank, which brought a move back home in the Fall of 2001.

The Snyder's knew there would be challenges with the move back home but one they did not foresee was a problem in finding a place to live. Fortunately refuge was found in their parents' homes for over 5 months. While thankful for their temporary housing, the Snyder's need for more space was apparent.

Finding a house to call their own became a first priority in the Snyder's lives. Colette began to babysit and started a bookkeeping service out of their temporary residence to help cut debt, eliminate daycare costs and to increase their income to help afford a home.

Brian learned of USDA Rural Development Housing programs through his employer Security First Bank. Soon the Snyder's were determined eligible for a leveraged loan via USDA Rural Development and Security First Bank of Hay Springs with a Nebraska Investment Finance Authority (NIFA) guarantee. Brian and Colette had attended homebuyer education classes at the High Plains Community Development Corporation in Chadron and received a grant as first-time homebuyers for their loan closing costs.

In March of 2002, the Snyder's became homeowners at last. With a very tight housing market in Rushville, they were fortunate to find a home in a nice area, in good condition, with ample square footage, a full basement, and with a spacious backyard for the children to play.

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"We are very happy being homeowners and we are very proud of our home. Having a house to raise Cole and our newborn son Riley in, with relatives close by, brings us a sense of security," stated Brian and Colette. "We are truly appreciative to USDA, Security First Bank, NIFA, and High Plains Community Development Corporation for making our dream possible. We are also very grateful to our families who took us in at a time when we needed their help."

In Fiscal Year 2001, USDA Rural Development through its Single Family Housing Direct and Guaranteed Loan programs assisted 699 rural Nebraskans in becoming homeowners via more than \$38 million.

For information about USDA Rural Development Housing programs, contact Helen Froelich at (308) 432-4616, 1020 West 6th Chadron, Neb. 69337-2909, email: helen.froelich@ne.usda.gov. Visit www.rurdev.usda.gov/ne/.

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