



# NEWS RELEASE

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## USDA RURAL DEVELOPMENT BOOSTS HOMEOWNERSHIP IN SCOTTS BLUFF COUNTY

**Scottsbluff, Neb., June 2, 2008**— June is National Homeownership Month which is a time that USDA Rural Development highlights those individuals and families who they have assisted with the opportunity to “Own Their Future”. Two such local western Nebraska stories are Stan and Connie Mathson of Morrill and Chris Kohut and her family in Scottsbluff.

### THE COUNTDOWN...THREE MONTHS TO BECOME HOMEOWNERS

Stan and Connie Mathson called the small, rural community of Morrill “home” for the past 15 years. Their world shifted when their landlord decided to retire in the house they were renting. The Mathsons’ had three months to vacate the property and to find different housing. They didn’t know where they would live. Connie has Multiple Sclerosis and is dependant on a motorized scooter. With the limited housing market in Morrill, finding a single level house that could accommodate a scooter seemed impossible.

The impossible became possible thanks to USDA Rural Development and various partners. The Mathsons’ were elated when they found a house in Morrill with the right “bones”. They purchased the home through a Rural Development loan of \$75,600. Assistive Technology and Cerebral Palsy Foundation funds provided for improvements to accommodate Connie’s accessibility needs. Additional major partners included Panhandle Community Services with weatherization and Housing Preservation Grant programs; and Western Nebraska Housing Opportunities who provided additional funding for repairs and closing costs. Stan, an accomplished contractor, supplied the labor for many of the projects – not only saving on costs – but giving him “ownership” in his home.

“We never expected to live in a house as nice as our home,” stated Homeowner Connie Mathson.

### LIVING ‘AT HOME’

Chris Kohut, a single mother of two, dreamed of providing a home for her family. She wanted a place to call their own. Finding a home loan program for a single mom on a limited income was difficult. Chris’s long time friend, Marta Eenhuis, a Realtor for Century 21 Home Team Realty, steered her towards the home buying process. Marci Meyer of Platte Valley Bank in Scottsbluff assisted Chris through the application process that resulted in a \$103,200 home loan backed by an USDA Rural Development guarantee. Nebraska Investment Finance Authority partnered in the loan to provide a low, fixed, first-time homebuyer interest rate, making Chris’s monthly payments affordable.

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“I can’t believe I finally did it!” stated Homeowner Chris Kohut.

The Kohuts’ today own a 924 sq. ft. ranch style home in Scottsbluff complete with a two car garage, fenced yard and underground sprinklers. Their home is located just across the alley from where they had resided. Chris and family were happy to be able to remain in the neighborhood where they had lived for the past eight years; keeping them close to their neighborhood friends.

The new home has space for CJ, the 15 year old son, to ‘hang out’ with friends. Emily, the 11 year old daughter, finally got a puppy. The whole family got a place to call home.

USDA Rural Development offers direct and guaranteed rural homeownership loan programs to assist in the purchase of a home with no down payment required. Both programs are available to eligible individuals and families when conventional financing is not an option. Homes must be located in rural areas which are those communities with a population of 20,000 or less and the communities of Norfolk and Columbus. Applicants must meet income guidelines, have an acceptable credit history and show repayment ability. An existing home or construction of a new home can be funded through either program.

Last year USDA Rural Development afforded 536 households the opportunity of homeownership through \$39.9 million delivered via the direct and guaranteed homeownership loan programs.

Contact the USDA Rural Development office in Scottsbluff at (308) 632-2195; or 818 Ferdinand Plaza, Suite B to discuss Rural Development housing programs. Visit: <http://www.rurdev.usda.gov/ne>.

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