



# NEWS RELEASE

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## USDA RURAL DEVELOPMENT BOOSTS HOMEOWNERSHIP IN BUFFALO COUNTY

**Ravenna, Neb., June 13, 2008**— Peter D. Morgan, Associate Administrator for Rural Development's Housing and Community Facilities Programs, and Rural Development staff celebrated National Homeownership Month today with two local Ravenna households who seized their opportunity to "Own Their Future." These individuals were able to buy homes as a result of the effective partnering of housing resources.

"Partnerships such as these are critical to providing affordable housing in rural areas," Morgan said. "Rural Development and its housing partners are working jointly to ensure that many more individuals and families reach the American dream of owning a home. Affordable housing in turn supports the economic development that is vital to rural communities."

Partnering brought homeownership to a single father who had been through many changes the last several years. Jeff McDowell faced medical disability, divorce and gaining custody of his children. Not able to work, he and his three children; Brett 17 yrs., Carley 5 yrs. and Lisa 4 yrs. lived with family. When recovered, Jeff returned to work and enthusiastically embraced his next change, becoming a homeowner. Being out of work for some time, with medical bills to pay and children to support, Jeff was unsure if he would have the resources needed to buy a home.

A team consisting of USDA Rural Development, the City of Ravenna, Karel Construction and Prairie Gold Homes brought homeownership to the McDowells. Rural Development assisted with a loan of \$80,000, the City provided \$15,000 in down payment assistance, with Karel Construction and Prairie Gold Homes working together to build the family's home.

Jeff and his kids today live at in their 960 square foot two-bedroom ranch home with an attached garage, full basement and plenty of yard for the kids to enjoy.

"After living with relatives for so long it is great to be in our own home and to be a family again. The kids are really excited to have their own yard to play in," stated Jeff McDowell.

Ravenna natives, David and Karrie Huryta resided in Kearney. After college, Karrie became employed by the City of Ravenna. Now both David, who worked in Shelton, and Karrie were commuting. The high price of gas along with both wanting to return to the community they grew up in and where they have family residing, led the couple to come back home.

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Homeownership was where the Hurytas were headed, but being young and recent college graduates, they lacked the financial means. An \$82,235 loan from the Nebraska National Bank of Kearney backed by an USDA Rural Development guarantee, \$25,000 in City down payment assistance and \$4,000 for closing costs from the Federal Home Loan Bank, provided the Hurytas the opportunity to buy a newly constructed home built by Karel Construction and Prairie Gold Homes.

“We could not have bought our home without the help of USDA Rural Development and Nebraska National Bank. It was a wonderful thing to have these funds available to us. They made our housing dream a reality,” stated Karrie Huryta.

Partnering made homeownership a reality for the Hurytas. David and Karrie today enjoy their three-bedroom 1,008 square foot home; which offers the potential for an additional bedroom and bath in the basement.

“I commend the City of Ravenna for their foresight in planning for their community. They hold a key to success by strategically marketing their community with affordable homes,” stated Nebraska State Director Scot Blehm, USDA Rural Development. “Homeownership brings with it a place of ‘roots’ and sustainability to the community. We are pleased to assist in Ravenna’s growth and look forward to future opportunities in which to assist.”

The City of Ravenna plans to build additional homes to meet the incoming industry. The City will offer down payment assistance for these homes in hopes of attracting more families, like the McDowells and Hurytas, to live in their community.

Prairie Gold Homes are built in collaboration with the Nebraska Housing Resource, Nebraska Investment Finance Authority, Nebraska Department of Economic Development, Nebraska Department of Correctional Services and Cornhusker State Industries.

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 Kearney at (308) 237-3118; or 4009 6<sup>th</sup> Avenue, Suite 1, to discuss Rural Development housing programs. Visit: <http://www.rurdev.usda.gov/ne>.