FIRST TIME HOMEOWNERS!

Committed to the future of rural communities.

Outline Of Need: *After attending a First Time Homebuyers class, Bob and Sylvia Lentz became interested in homeownership. Prior to the class they had never thought about the likelihood of owning a new home.*

How Rural Development Helped: *The Lentzes received a low, fixed interest loan of $89,950 from Valley Bank and Trust backed by an USDA Rural Development guarantee. Affordable Housing Trust Funds of $14,000 from the Nebraska Department of Economic Development administered by the Scotts Bluff County Housing Authority provided the down payment.*

The Results: *Today the Lentzes are living the American Dream in an affordable 1,300 sq. ft. energy efficient home that clears five star energy ratings. The home features 3 bedrooms and 2 bathrooms.*

"My husband quipped one day during the home buying process that here he was 68 years young and buying a new home. How was this possible? Our thanks to God and to all the great folks who came together and made buying our home a reality."—Sylvia Lentz, Homeowner

Partnering was paramount in the Lentzes homeownership story. TQM Builders, a local construction company, built their home using eco-friendly construction techniques that promote energy savings. The features typically save 20-30 percent more energy than standard homes. The local builder, Rick Lehl and his construction company, TQM, an arm of the Scotts Bluff County Housing Authority, used the home building opportunity to develop construction skills for low income individuals through their U.S. Department of Housing and Urban Development certified training program thus promoting economic development in the area. The Scotts Bluff County Housing Authority made the sale of the home possible. Community Action Partners of Western Nebraska assisted through homebuyer education via the REACH program along with green built certifications. The Nebraska Energy Office provided green built and energy star certifications and the Nebraska Department of Economic Development afforded trust funds for architect plans and green built certifications.

"As the agencies worked together we were so impressed with the prompt carrying out of our homeowner plan. The USDA is vital to this program because many other lenders were not cleared to support it. We were ushered into the program complete with the guaranty from USDA in a timely fashion." –Sylvia Lentz

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