

Catherine Egger/HTR

Wide hallways and open center spaces allow Lutze easy mobility throughout her home. The cupboards and counters are lower than standard, and the kitchen features a roll-under sink.

# Dream come true

## Disabled, single mother realizes dream of home ownership

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Always outgoing and independent, Dawn Lutze had the same dreams as all the other girls as a teen. But at age 16 a car accident left her with a broken back - paralyzed from the waist down. Lutze faced a whole new world of challenges and struggles.

Lutze kept her optimism throughout. "She never complained," said her mother, Edna Lutze. "You think she would."

Today, 22 years later, with the help of Rural Development, Lakeshore CAP, and other area housing assistance programs, Lutze realized what she calls her second greatest accomplishment - she is the proud owner of a new home. It is only topped by her first greatest accomplishment, the birth of her 7-year-old daughter, Hope.

Lutze began researching the possibilities of home ownership in 1999. She contacted Chris Loose at Lakeshore CAP in Manitowoc. Loose helped her identify the programs she could qualify for and began assisting her through the application process.

Since she wanted to live in Valders, a town fitting Rural Development's "less than 10,000 population" requirement, the Rural Development program became a natural place to start.



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Dawn Lutze receives a house warming floral basket from Stan Gryszewski, Rural Development, at the Homeownership Month Reception honoring Rural Development's achievements held at Lutze's new home. Frank Frassetto, State Director of USDA Rural Development and Lutze's parent's, Gerhard and Edna Lutze look on.

USDA's Rural Development program financed Lutze's first mortgage. Lakeshore CAP pro-

vided extensive home ownership training, budget counseling and funds for various aspects of the

land acquisition and new construction. Ebb Tide provided down payment assistance, and

Moving Out provided funds for additional accessibility costs not covered by other programs.

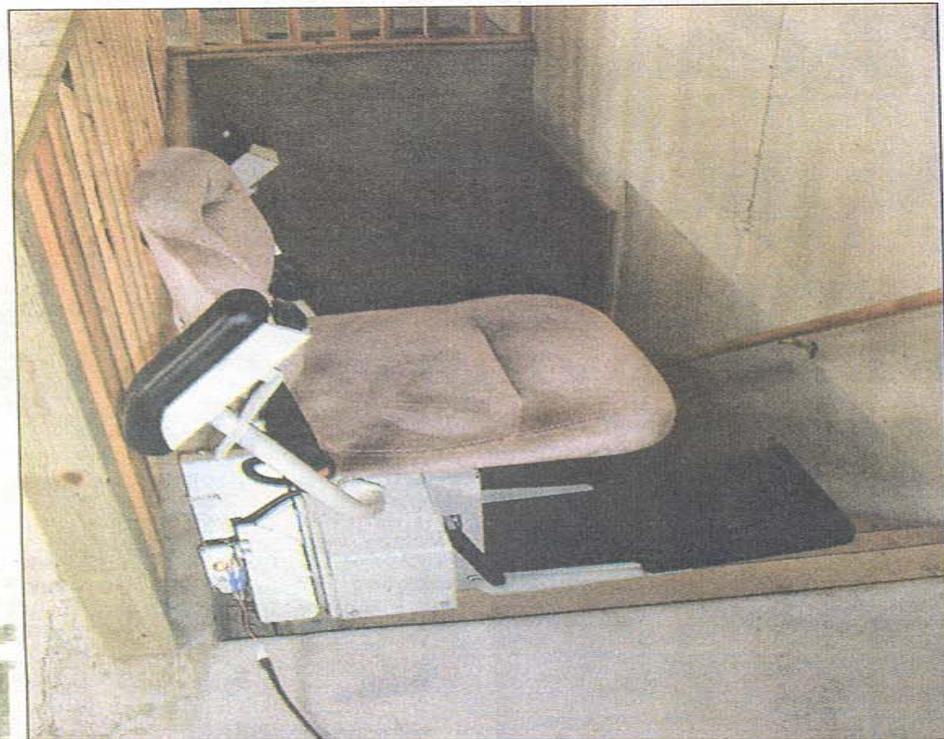
Les Thoe of Mid-Wisconsin Homes, Waupaca, worked with Lutze on the home's design. His company constructed the basement and attached garage. "Our challenge was to create a design to meet the needs while keeping within the budget," said Thoe.

Light, airy and stylishly decorated, Lutze's new home is a 1,100-square-foot, two bedroom modular ranch built by Pittsville Homes, Inc., with a full basement and attached garage. Many modifications were made to the original plans to make the home handicap accessible.

The counters and cupboards are lower than normal standards. All the bottom cupboards have roll out shelves. Both the kitchen and bathroom feature open or 'roll-under' sinks, allowing Lutze to roll her wheelchair right up and under the sinks. The spacious bathroom includes a first floor laundry area. Lutze uses a standard stove, but purchased one with knobs in front of the burners rather than behind.

The doorways and hallways are wider than standard to allow easy movement throughout the home. An electric chairlift was installed on the steps going from the garage to the basement.

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**TOP:** A roll-under sink, grab bars, and a shower seat are some of the bathroom's accessibility accommodations in Lutze's new home. The bathroom also contains the first floor laundry. **LEFT:** A chairlift installed on the basement steps allows Lutze full access to her entire home.

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## NEW HOME

From F1

President Bush designated June as Homeownership month. On June 5, Lutze hosted a reception at her home to recognize the many partners in affordable homeownership opportunities and highlight Rural Development's achievements. Among the many official attendees were Frank Frassetto, state director for Rural Development in Wisconsin, and Bob Schweder, area rep-

resentative for Sen. Russ Feingold's office.

Homeownership, said Frassetto, "is not only good for the community and good for the economy, but it defines who we are and acknowledges our achievements."

Of the Rural Development loan program, Bob Schweder said, "What makes us feel good is it's a federal program that works."

Lutze gave her sincere thanks to all the people who helped make her dream a reality. She wore a content smile that comes

from satisfaction and pride in seeing the project through and now being able to enjoy her own home. "It is definitely more expensive that the low income housing I was living in, but it is definitely worth it," Lutze said. "This makes me feel totally independent, because this is my responsibility."

Lutze's parents spoke at the reception. Her father, Gerhard Lutze succinctly summed up their feelings about Dawn's realized dream as he turned to her and said, "We are very proud of you."