

# Small town offers free lots

By LINDSEY MAAS

**R**URAL communities have to be creative in finding ways to attract residents and young families. The Iowa League of Cities reports nearly half of Iowa's 947 incorporated communities have fewer than 500 residents, and 167 have fewer than 150 residents.

Leaders in these smaller communities are constantly looking for ways to create jobs, provide the best quality of living and improve housing conditions.

In western Iowa, the Marne Housing and Development Corp. has done just that by developing a homeownership program that includes giving free housing lots to families and individuals wishing to build in the community. The town of Marne, population 149, is in northwest Cass County, about 60 miles from Omaha, Neb., and 80 miles from Des Moines.

"As a result of a population boom in the early 1900s, many houses in rural Iowa were built 100 or more years ago and have not been properly maintained," says Randy Baxter, mayor of Marne. "As community leaders,

## Key Point

- Rural communities must find ways to attract families.
- Marne offers free housing lots to attract new residents.
- Rural towns seek ways to create jobs, improve housing.

we now have to address what should be done to maintain quality housing options for our residents."

Aaron Williams and Kelly Jensen and their child were the first family to benefit from the free housing-lot program in Marne. They moved into their new home last fall. They were also able to take advantage of housing programs through USDA's Rural Development agency and the Southwest Iowa Planning Council to achieve homeownership.

## USDA program helps

"USDA Rural Development was the only program that would allow us to get a loan for 100% of the funds we needed to build a new home," says Jensen. "We were so excited about what a new home would mean to us. It was the small things, such



as decorating our home how we want, that we really looked forward to."

Along with the free lot, Williams and Jensen also received \$10,000 in down-payment assistance from the Southwest Iowa Planning Council through the Southwest Iowa Housing Trust Fund.

"Through this fund our agency provides \$10,000 to income-eligible households that are purchasing new construction," says M.J. Broomfield, executive director of the council. "The money is provided as a five-year forgivable loan, with the stipulation that the family must live in the

house for at least five years."

One new house has been built, one is being planned and there are four open lots remaining in Marne through the free housing-lot program. One of these open lots may also be designated as a commercial site. "All the applicants need to do is send a floor plan of their proposed home to us, and we'll let them know if they are selected to receive a free lot," says Baxter.

To be eligible for Southwest Iowa Planning Council's homeownership program, families must earn less than 80% of the county median income. The council has funds available to assist additional families with this down-payment program.

Maas is a student communications intern with USDA Rural Development in Iowa.

■ For more about Marne, visit [www.marneiowa.com](http://www.marneiowa.com). Information about USDA Rural Development is at [www.rurdev.usda.gov/ia](http://www.rurdev.usda.gov/ia).

## Keeping Marne on the map

**V**ISITORS from around the world come to Marne, population 149, thanks to Mayor Randy Baxter who runs a unique business there. A civic leader in the small western Iowa town, he's also president of Marne Housing and Development Corp., a board member on the Progressive Rural Iowa Development Enterprise and owner of Baxter Cycles, located in the heart of Marne.

Baxter Cycles opened for business in 1980 and sells Triumph, a British-made

brand of motorcycles. Baxter Cycles was the last Triumph dealership to open in the United States before the company discontinued the brand in the mid-1980s. "I bought my first Triumph in the early 1970s and just loved the motorcycle," says Baxter. "You could say my dealership is basically a hobby that got out of control."

When Baxter Cycles began in 1980, motorcycles made in Japan were rapidly gaining popularity in the U.S., while the popularity of British-made bikes was declining. Baxter used this

to his advantage and built up his inventory of Triumph cycles and parts from dealers who were moving away from the Triumph brand.

When Triumph went out of business, Baxter was fearful his dealership would close. He was able to carry on for 10 years, repairing and selling vintage Triumph motorcycles.

Then, in 1995 the Triumph brand was reintroduced in the U.S. through new ownership. "Today my business has 10 employees," says Baxter. "We sell the new style of Triumph motorcycles, as well as the vintage British models, along with a worldwide parts business."

Baxter Cycles' inventory includes 30 new Triumph models and 75 models from the 1950s, '60s, '70s and '80s. The inventory is sold throughout the U.S. and all over the world, including Japan, Italy and Norway.

"I enjoy hearing customers tell stories about experiences they've had with our cycles," says Baxter. "It's enjoyable to meet people who travel halfway around the world who visit our shop to view our cycles and purchase from us."

■ For more information on Baxter Cycles, visit [www.baxtercycles.com](http://www.baxtercycles.com).



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