

Homeowner putting down roots

Chapman resident aided by USDA loan

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CHAPMAN — Laeth Bender has become a typical homeowner with an ever-expanding to-do list.

He has trimmed trees, hauled away trash and debris and leveled spots in his yard. He has bought tile to replace the carpet in the bathroom. And the paint colors aren't his style, so the list grows.



Ann Williamson / The Capital-Journal

Chapman resident Laeth Bender is enjoying moving into the house he purchased with the help of a U.S. Department of Agriculture loan after the tornado that hit the town in June. Bender bought the house in the beginning of September.

TO LEARN MORE

For more information about USDA Rural Development programs, call the agency's state headquarters at (785) 271-2700, its Manhattan office at (785) 776-7582 or go to www.rurdev.usda.gov/ks.



"It's pretty exciting," Bender said on Friday evening of his 10 days as a homeowner.

The June tornado that struck Chapman punctured the mobile home where Bender lived with tree branches while he took shelter nearby in his brother's basement. He spent some time living in an apartment in a nearby town, but he knew he wanted to get back to his hometown where he works at the school district's bus barn.

Already Bender had been thinking about buying his own house. He couldn't stand the idea of paying \$400 a month to rent an apartment.

Bender found help making that happen through the U.S. Department of Agriculture's Rural Development program.

Chuck Banks, state director for USDA Rural Development, said the program brings about \$250 million to the state yearly for programs in rural areas throughout the state that include assisting with infrastructure, such as water; financing affordable housing; and assisting business projects.

And since Hurricane Katrina three years ago, the agency takes a special interest when disasters strike, such as the devastating tornado that wiped out the

town of Greensburg in 2007 and this year's tornado in Chapman.

"It has raised the bar for our performance," Banks said.

Banks went to Chapman the day after the storm. USDA Rural Development has helped some residents with temporary housing. Bender this month was the first person associated with the Chapman tornado to receive loan assistance from USDA in partnership with Astra Bank and FHLBank Topeka.

USDA is working with 12 to 15 families who also have applied for assistance, including some that need help repairing their homes.

Many in Chapman, Banks said, are still making decisions about their futures. A year after the tornado struck Greensburg, some residents are just now talking to USDA, Banks said.

"USDA will be there for the long term in Chapman," he said.

For now, Bender is making plans. There is a tree he will probably take down, and eventually, he would like to put a two-car garage on the two lots upon which his small house sits.

"I'm excited," he said. "There's nothing scary about it. I can do a lot of it myself."

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