



Committed to the future of rural communities.

# Rural Housing Newsletter

July 2004  
www.rurdev.usda.gov/me

Michael W. Aube, State Director

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*An Informational Newsletter of Rural Development's Housing Program Division*

## About the Rural Housing Program

*The mission of the Rural Housing Program of USDA Rural Development is to improve the quality of life for rural Americans by ensuring that they have access to safe, well-built, affordable homes. A house is more than a roof over our heads; it is often the cornerstone upon which rests our ability to live near good jobs and to gain access to good schools and other public services.*

*Homeownership builds economic stability and, over the long term, creates equity to finance education, business startups, and retirement. People who have equity in their homes not only take greater pride in them, but also become more involved in their communities. The Housing Program not only helps rural citizens acquire homes, it helps build better lives and communities.*

## Rural Development Celebrates Homeownership Month with Visit to Homebuyer



From left to right: Lucille Averill, Penquis CAP; Homeowners Deborah and Richard Seekins with son Erick; Shane Goettle, USDA Rural Development Acting Associate Administrator for Housing Programs, Washington, DC; and Michael W. Aube, USDA Rural Development State Director

Rural Development celebrated Homeownership Month in June by participating in many events. One such event was a visit to the Seekins family who was assisted by Rural Development in purchasing their new home. The visit was attended by Shane Goettle, USDA Rural Development Acting Associate Administrator for Housing Programs from Washington DC, and Rural Development State Director Michael W. Aube.

The family was living in a 1972 mobile home, which was in need of multiple repairs and was very small in size. In order to provide adequate living space, they had two additions built onto the home. The heat for the additions was provided through two wood burning stoves (one in each addition). The use of these stoves created not only a safety hazard, but also health concerns with the dust and smoke.  
*(continued pg. 2)*

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Through the combined efforts Penquis Community Action Program and Rural Development, multiple sources of grant money were utilized to build the Seekins family a new 27' x 42' three-bedroom raised ranch. Grant money from the Department of Energy was used for weatherization and heating, and funds obtained through the Home Depot Foundation were used toward other constructions costs. The contractor was able to construct the new home next to the existing trailer, thus avoiding having to relocate the family until its completion.

Mr. Seekins and his family now live in a more energy-efficient house without the problems created by burning wood. The children have their own rooms and enjoy the added benefit of having a second bathroom in the home. They also enjoy being able to entertain guests in their increased living space, as well as having a basement for storage. Mr. Seekins said "It's working out nicely."

Homeownership Month seeks to highlight the importance of homeownership in America. Rural Development has a wide variety of Housing Program assistance offered to the public. To date, in Fiscal Year 2004, nearly 7,000 households have obtained direct loans to buy or build their own homes through Rural Development's programs. To learn more about Rural Development's housing programs in Maine, visit our website at [www.rurdev.usda.gov/me](http://www.rurdev.usda.gov/me) or contact us at (207) 990-9110.

## **Rural Development Expands Coverage Area to Include Waterville and Augusta**



**From left to right: Rural Development State Director Michael W. Aube; Acting Associate Administrator for Rural Housing Programs Shane Goettle**

Residents of Kennebec County now have a new access to affordable housing. Rural Development has announced the expansion of its Housing Programs to include Augusta and Waterville. This expansion will have a positive impact on the 34,100 residents in the two communities who are now eligible for the programs. This expansion came as a result of re-evaluation of eligible areas based on the 2000 Census. *(continued at right)*

Shane Goettle, Acting Associate Administrator of Rural Development's Rural Housing Programs in Washington, DC, made the announcement at a meeting on June 24, saying, "This will increase participation with our partners for continued community growth and economic development."

Michael W. Aube, State Director of Rural Development, stated, "This expansion will ensure rural citizens in these areas have access to safe, decent, and affordable housing as well as vital community services."

Housing Programs now available are Rural Development's Section 502 Guaranteed Single Family Housing Program, Section 502 Direct Single Family Housing Program, Section 515 Direct Rural Rental Housing Program, Section 538 Guaranteed Rural Rental Housing Program, and Section 504 Repair and Rehabilitation Loan and Grant Programs. These essential programs help sustain rural citizens who cannot afford decent housing. Programs are available to assist rural Maine citizens with obtaining affordable housing, as well as rental housing, and to provide assistance to elderly and very low income families in making home improvements.

**For more information on Rural Development's programs, please contact Rural Development at (207) 990-9110, or visit the national website at: [www.rurdev.usda.gov](http://www.rurdev.usda.gov) or the Maine website at: [www.rurdev.usda.gov/me](http://www.rurdev.usda.gov/me). Income limits are posted at: [www.rurdev.usda.gov/me/SFH/sfh.htm](http://www.rurdev.usda.gov/me/SFH/sfh.htm)**



## **Rural Development Assists Maine Veterans in Homeownership**

*Rural Development is fortunate to have assisted many Veterans through the Housing Programs. This is one Veteran's story.*

**Before**



**After**



### **Steve McKinnon**

Steven McKinnon, a disabled veteran, and his family are grateful for the joint efforts of USDA Rural Development and Penquis CAP for the construction of a new home in Howland, Maine.

The living situation they had been in was less than desirable. They could not have spent another winter in the house due to health and safety issues. They were burning green wood which was given to them, and they had a tarp on their roof for three years in an attempt to stop the leaking. It was not working.

Through the efforts of Rural Development and Penquis CAP, Mr. McKinnon received a brand new home. The home is ranch style and has four bedrooms, one and a half baths, and measures 28 x 42 feet. The home contains a new hot water baseboard heating system and a modern kitchen with new appliances.

Mr. McKinnon has stated, "This new home is going to be a life saver." His three kids are "So excited after having shared one bedroom and a porch for sleeping arrangements," that they could not wait to move in.

### **\$\$\$ Housing Program: An Update on Funding \$\$\$**

**As of June 30, Rural Development's  
Housing Program has invested  
\$40,976,809 in the state of Maine**

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