

## USDA RURAL DEVELOPMENT TOURS SELF-HELP HOMES

On Thursday, May 3, 2007, Greg Branum, Missouri USDA Rural Development State Director, along with Rural Development staff and officials with the Ozark Foothills Development Association, was able to see first-hand how combined efforts and a lot of hard work paid off for two families that participated in the USDA Rural Development Self-Help Housing Program.

Yahaya & Kelli Ibrahim, along with their two children, and Chad Browning, are currently in the process of moving into their newly constructed homes in the Still Creek Crossing Subdivision located just outside of Poplar Bluff City limits. The Ibrahim's and Mr. Browning, along with rdnator, and Jerry Warren, Self-Help Construction Supervisor, for Ozark Foothills Development Association. The dream of owning their home was made possible by financing from USDA Rural Development, through the Self-Help Housing Program.



Chad Browning's home: Greg Branum, Rural Development State Director, Jerry Warren, Construction Supervisor, Felicity Brady-Ozark Foothills Regional Planning Commission, Chad Browning, homeowner, Angela Reynolds, Rural; Development Area Director and Kelli Ibrahim & son, Joseph.



Ibrahim's home: Greg Branum, Rural Development State Director, , Jerry Warren, Construction Supervisor, Yahaya & Kelli Ibrahim (son Joseph), homeowners, Angela Reynolds, Rural Development Area Manager, Felicity Brady Ozark Foothills Regional Planning Commission, and Chad Browning.

Branum stated "I am impressed with the quality of the homes, their curb appeal and the amenities they have. They are a testament of the dedication of the homeowners that put forth the great effort, and Ozark Foothills Development's oversight and management of the program. I am confident the citizens of Poplar Bluff will be proud of these additions to their community."

The Self-Help Housing Program provides low and very-low income people in rural areas the opportunity to build their own homes. Mr. Hinrichs offers technical guidance for the groups of eligible families and individuals that perform approximately 65 percent of the total construction, with professional work such as site preparation and concrete being sub-contracted out. With a large portion of the work being performed by the families or individuals, they wind up

having approximately \$15,000 of 'sweat equity' invested in their homes. The homes are then mortgaged through USDA Rural Development at a low interest rate for 33 years.

Branum also again expressed appreciation for all of the business partners that joined together to support the Self-Help Housing activity. They include: Meeks Lumber Company, First Midwest Bank, Gamblin Lumber, Sanders Construction, Walter Eudaley, First Missouri State Bank, Bluff Overhead Door, Inc., US Bank, Perkins Restaurant, Wal-Mart, Boycom Cablevision,

**Inc., First Community Bank, Hobbs Nursery, Commerce Bank, City of Poplar Bluff, Southern Missouri Bank & Trust, Daily American Republic, People's Community State Bank and Poplar Bluff Federal Credit Union.**

**Anyone seeking more information about the Rural Development Self-Help Housing program, or any other USDA Rural Development program, may visit the Homepage at <http://www.rurdev.usda.gov/mo/> or by contacting Angie Reynolds, Rural Development Manager, at [angie.reynolds@mo.usda.gov](mailto:angie.reynolds@mo.usda.gov) or by calling 573-785-9679, extension 4.**

**“Committed to the future of rural communities.”**

**“USDA is an equal opportunity provider, employer and lender.”**

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