

Building For Your Future

Outline Of Need: Maunette Loeks-Van Patten, husband Jeff and 16-year-old daughter Abigail lived in rental housing for a long time. They were now ready to purchase their own home. Finding a home of the right size and in good condition was a challenge. As a reporter at the Star-Herald, Maunette had previously written stories on the Twin Cities Development (TCD)/Western Nebraska Housing Opportunities (WNHO) projects. The family connected with TCD/WNHO to purchase one of the homes that were relocated in Scottsbluff.

How Rural Development Helped: Valley Bank and Trust mortgage department of Gering, Nebraska utilized the USDA Rural Development Guaranteed Home Ownership Loan program assisted with Nebraska Investment Finance Authority for First Time Homebuyers. These combined programs gave the Loeks-Van Patten family an opportunity to purchase a home of their dreams with no down payment.

“Valley Bank and Trust lenders take great pride in providing financial assistance to income qualified homebuyers to purchase safe, affordable housing. Utilizing Rural Development and Nebraska Investment Finance Authority, the 30 year, low fixed interest rate loan the bank is able to offer makes it possible for households to achieve the goal of homeownership that they may have been unable to obtain any other way,” said Mortgage Loan Specialist Marlene Butcher, Valley Bank and Trust Company.

WNHO participated in the project from the beginning. Using the Neighborhood Stabilization Funds grant, WNHO was able to tear down a rundown house in the neighborhood and clear the lot. The TCD/WNHO construction crew then moved in and transformed a 1,800 square foot structure into a modern, energy efficient three bedroom, two bath home with all the amenities. Thanks to grant funds and the TCD/WNHO construction crew, WNHO was able to keep the price of the home very affordable.

The couple was involved as the project began. They provided input into picking kitchen cabinetry, flooring and helped in painting the bedrooms.

The Results: The Van Patten family is thrilled to have purchased their own home at 1823 9th Avenue in Scottsbluff. One of the benefits is seeing a decrease in monthly living expenses, as the couple’s mortgage payments will be less than their monthly rent was. They felt that purchasing their own home was an investment into their future, rather than someone else’s investment.



The Loeks-Van Patten Home



A blighted home was replaced with a new home making a dramatic improvement in the area, which is one of the goals of the TCD/WNHO programs. Two other homes are located within a block of the couple's home, so the neighborhood is seeing a lot of development.



The Loeks-Van Patten family at their new home.

The couple will also be working to establish a sustainable landscape to improve the currently barren lot. As part of that effort, they will work with the North Platte Natural Resources District to plant buffalo grass and the City of Scottsbluff to plant trees through cost-sharing programs offered by both entities.

The TCD/WHNO work crew employed four full-time staff. Two electricians, three concrete workers, and three plumbers were sub-contracted. The original demolition of the property was accomplished by a hired contractor that had two - three employees working on the house. In total, there were at least 14-15 people that were employed at some time during this construction project.