



THE PERFECT HOME

Committed to the future of rural communities.

Outline Of Need: *Marvin Zitterkopf relocated to Nebraska shortly after Hurricane Katrina destroyed his Mississippi property in August of 2005. Marvin was living happily on his small acreage until his disability made it too difficult for him to climb on and off of his tractor/mower and to maintain his property. Marvin knew he needed to make another move and to sell his home for a one level house in town. The home would require easy access for his walker, and a payment that fit his fixed income budget.*

How Rural Development Helped: *USDA Rural Development provided Zitterkopf a \$59,000 loan that, leveraged with \$14,000 in Affordable Housing Trust Funds from the Nebraska Department of Economic Development (DED) administered by the Scotts Bluff County Housing Authority, and a down payment from the sale of the country property, purchased Marvin his perfect home.*



The Results: *Marvin is getting around comfortably in his new 1,380 sq. ft. Energy Star Rated green built home sold to him by the Scotts Bluff County Housing Authority. The Energy Star Rating means additional savings to Marvin with each of his monthly utility bills helping him to stay within his fixed income budget. Partnering was paramount in the green build home. TQM Builders, a local construction company built the home. TQM uses the building opportunity as job training to develop construction skills for low income individuals through their HUD certified training program, thus promoting economic development in the area. Eco-friendly construction techniques were used and energy savings promoted. Community Action Partners of Western Nebraska assisted through homebuyer education via the REACH program along with green built certifications. The Nebraska Energy Office afforded green built and energy star certifications. The Nebraska DED awarded trust funds for architect plans and green built certifications. June 2009*