

MESSAGE FROM MARSHA
House District 19, State Representative



RURAL DEVELOPMENT & THE USDA GRANT & LOAN PROGRAMS

As your representative, I continue to look for programs that may assist the citizens of our district. Schools, public agencies, businesses and non-profits in Fountain, Security, Widefield and El Paso County all may be eligible for loans and grants from the United States Department of Agriculture(USDA).

It appears as if I have found a gold mine!

The USDA Rural Development Program offers assistance to schools, businesses, non-profits, governments and families in the form of direct loans, guaranteed loans and grants. After meeting with individuals from the USDA Rural Development Program it appears as if there is funding from the USDA that can help many of citizens in our district with home loans and repairs, building loans and grants, health care clinics, schools, pet shelters, educational learning centers, senior citizens centers and much more.

The USDA Rural Development is a unique federal agency that can literally build a community from the ground up. Programs ranging from housing, infrastructure, community facilities, business and cooperative programs are available for funding. Utilizing over 40 programs the USDA Rural Development program has increased economic opportunities and enhanced the quality of life in rural Colorado. In the 2006 (FY), over \$350 million were invested statewide throughout all of their programs.

The housing programs assisted nearly 500 families in becoming homeowners in 2006, and they hope to do more in 2007 and 2008. For single families the USDA can assist in direct and guaranteed mortgage loan programs, repairs loans and grants. Vicky a bus driver from Wray School District purchased her home through USDA Rural Development. Ryan and Sally returned home after receiving their college degrees, began teaching and unable to afford a home through conventional programs qualified for their first home through the USDA Rural Development 502 Guaranteed Loan Program.

Home Repair Program helps to provide homeowners with independence; Marjorie suffered a spinal injury in 2000 leaving her with very little feeling in her left extremities. She was confined to a wheelchair and unable to use her bathroom and shower. Both Marjorie and her husband Arthur were retired and on a fixed income, and needed some assistance to help Marjorie regain her independence. They requested funding to remodel their bathroom and the USDA provided a 504 Home Repair GRANT for \$4,595 to remodel the home to Marjorie can remain independent.

Programs are also available for the development of affordable rental housing through both direct and guaranteed mortgage programs. One of the first projects financed was a 49 unite family complex in Montrose Colorado. Currently the USDA has funded properties totaling over 4,000 rental units. Additionally rental assistance is associated with 55% of these unites, ensuring that over 2,200 families pay no more than 30% of their income for housing expenses. The USDA Rural Development Business & Industry Guaranteed Loan Program and Grants ensure rural communities have access to essential services in their communities. These loans and grants allow funding for

Critical Access Hospitals, Clinics, Fire Stations or any project in the public health and public safety sector. Special initiatives for day care and emergency response project can be provided up to \$50,000 in grant funding.

USDA provided funding for up to \$10 million in loans and grants for Water and Waste Projects in 2007. Projects funded included Town of Silver Plume, Oak Creek, Hillrose, Briggsdale water and Fox Hill Water Associations. Towns such as Calhan, Ellicott, Peyton, Falcon, Security, Fountain, Ramah, Simla, Kiowa, and Widefield all may be eligible for low interest loans and grants to pay for water and waste water projects.

Businesses and Industry also can qualify for funding. Over 100 projects were created through the Guaranteed Loan Program and Grants for our community based businesses.

Community Facilities were financed throughout the state in the tune of over \$1,230,620 in loans and \$408,307 in grants. Projects like West Custer County Hospital, John C. Fremont Library, Akron Rural Fire Department, Silverton Family Learning Center, Liberty School District, Loan County Government, Peetz Fire Dept. Dove Creek Volunteer Fire Dept.

If you live in a rural community with a population of 10,000 or less, or in some areas 20,000 or less you may be eligible for one or more of these programs. For more information please contact USDA Rural Development at www.rurdev.usda.gov/co for information on these and many more programs or call 720-544-2903. The information listed above has been provided by the USDA Rural Development brochure and website.

For information on this article and previous articles please go to WWW.GOMARSHA.ORG, click messages. Thank you for the privilege of serving you!

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