

## Dunkirk Man's "Independence Day" Calls for Celebration

Paralyzed by a car accident several years ago, Ben Dillie found his motorized wheelchair gave him independence. Often, he would share in his dog Jacquie's exploration outside his parent's residence in Dunkirk, Indiana. Unfortunately, these jaunts became harder and harder to take when the concrete porch enveloping the entrance to the home began to crack and chip. Eventually, the porch's erosion produced a rut that was large enough to catch the front wheel of Ben's wheelchair and flip him over if he tried to cross.

Last fall, Ben's parents, Max and Marianna Dillie met with USDA Rural Development's Decatur Office to discuss the possibility of any Rural Development programs that could assist with their situation. RD staff recognized the agency's 504 program could be used to solve the problem. After successfully securing the grant, the Dillies had to wait until warm weather arrived this spring before the renovations could be completed.

Now, Ben can once again safely venture out of his home smoothly and worry free. As the Dillies prepare to celebrate this Fourth of July, they can indeed appreciate Ben's regained independence.



*Ben and Jacquie enjoy the outdoors.*

Under the 504 Loan Program, the loans are funded directly by the government. They are available to very-low income residents who own and occupy a home that is in need of repairs. Loan funds may be used to repair or modernize a home or to remove health and safety issues. This is a one percent loan with a 20-year payback period. The maximum loan is \$20,000. Applicants must be within specified income limits which vary with family size and county. Applicants must hold title to the property being improved. Loan applicants must have stable income, reasonably good credit, and the ability to meet the payments.

USDA Rural Development's mission is to increase economic opportunity and improve the quality of life for rural residents. Rural Development has invested more than \$90 billion since 2001 for equity and technical assistance to finance and foster growth in homeownership, business development, and critical community and technology infrastructure. More than 1.7 million jobs have been created or saved through these investments.

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