

## **A DREAM CAN HAPPEN**

### **USDA Rural Development, Beattyville Housing, and Kentucky Housing Improve Living Conditions for the Hobbs**

**Outline of Need:** Gracie Hobbs, a person with disabilities, and her husband, Clarence, had a dream to improve their home so they would be warm, dry and safe. They never thought they would have to depend on government agencies to fund the repairs. Their home was physically deteriorated and needed critical improvements: a new roof, guttering, windows, entrance doors, insulation, vinyl siding, floor repair and new wiring. Their monthly utility bills were no longer affordable.

**How Rural Development Helped:** Due to their limited income and lack of personal resources the maintenance had to be deferred until they received assistance from USDA Rural Development, Beattyville Housing and Kentucky Housing.



The leaky roof created water damage and mildew. The home had no guttering. There was no insulation, which made the dwelling difficult to heat and cool. The windows and entrance doors were replaced due to their deterioration. The electrical wiring in the home had not been upgraded since the home was purchased 27 years ago, making it very dangerous. Due to Gracie's confinement to a wheel chair, floor repairs and widening of doors were completed. She can now move freely in her home. Central heat and air was installed which reduced their energy costs. The Hobbs' repairs were completed by Ronnie Thomas, Contractor.



**The Results:** They no longer have a unsafe, damp, cold home. Grace said she, "praises the Lord every day for her reduced electric bills."

USDA Rural Development offers Home Improvement Loans and

Grants which enable very low income homeowners to remove health and safety hazards, make homes accessible for people with disabilities and assist with needed home repairs. Grants are available for people 62 years and older who cannot afford to repay the loan. Loans are at 1% interest, with scheduled repayment of 20 year term. USDA Rural Development works with Beattyville Housing in obtaining funding for essential repairs.

Each person who applies gets equal consideration without regard to race, color, religion, sex, marital status, age, handicap, or national origin. Eligibility guidelines are as follows: have an acceptable credit history; adequate repayment ability; a steady source of income, and meet the income guidelines for the very-low income family. For example, a household of two in Lee County can earn up to \$16,400.00 annually. To inquire about housing assistance, you may contact the USDA Rural Development office in Hazard, at (606) 439-1378.