

USDA



Rural Development

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NEWS RELEASE

USDA RURAL DEVELOPMENT PARTNERS WITH “WORLD CHANGERS” IN HOME REPAIR PROJECTS

Morris Westfall, State Director for USDA Rural Development in Missouri, welcomed representatives from the North American Mission Board (South Baptist Convention), community leaders, public officials, employees, and the general public in a ceremony held at the home of Ross and Nancy Peters, 207 Union Avenue, Moberly, where construction is underway to replace the roof.



USDA Rural Development has teamed with the North American Mission Board to provide funds to purchase materials for several home repair projects in Randolph County. Repairs range from the replacement of windows and doors, adding insulation, replacing roofs and gutters, replacing deteriorated siding, installing accessibility ramps, installing a new porch, plus painting, in addition to several other needed home repairs.

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Moberly and Cairo neighborhoods will reap the benefits of the visiting “World Changers”; an initiative of the North American Mission Board (Southern Baptist Convention), in partnership with the Monroe/Mt. Pleasant/Mt. Zion Association. A group of approximately 90 students are in Moberly and are working on the numerous repair projects as well as providing hope to residents in need. The students are staying at Central Christian College for the week. This summer, more than 22,000 students nationwide will forgo summer jobs and instead pay \$260, on average, to participate in construction and community service projects from Alaska to Pennsylvania to South Carolina and right here in rural Missouri.

“Rural Development is pleased to assist in the funding of home repairs along with the volunteer labor provided by the World Changers,” said Westfall. “This is a great partnership effort for everyone to work together to help deserving families with home improvements during National Home Ownership Month as proclaimed by President Bush. I applaud all the hard work of volunteers with the North American Mission Board and others to make this happen. Their mission is food for the soul and their work is outstanding”.

Funding from the USDA Rural Development program has been used to finance the improvements. North East Community Action Corporation, also assisted in funding for one of the projects.

Catherine Linneman, Moberly Area Specialist, serving Chariton, Macon, Monroe, Randolph, and Shelby Counties points out that the funds are for families or individuals with very-low incomes. Rural Development makes loans at a 1% interest rate for repairs, to improve or modernize a home, make it safer or more sanitary, or to remove health hazards. Repairs to homes under the loan program can include such items as new carpet, vinyl siding and other remodeling type improvements. The maximum amount you can borrow under this program is \$20,000 with a repayment term not to exceed 20 years. These loans are limited to households whose incomes fall below 50% of the area's median income. For example a family of 4, in Randolph County, can have an adjusted household income up to \$24,300 to qualify for this program.

For applicants that are 62 years of age or older, have very low income and do not have repayment ability for a loan, the possibility of a grant exists. Grant funds may be used to remove health or safety hazards or to remodel dwellings to make them accessible to household members with disabilities. Grants have a lifetime limit of \$7,500. These grants are sometimes combined with loans to increase the amount available for repairs.

Westfall added, "Funding home repairs like these mirrors USDA Rural Development's mission and President Bush' initiative of being committed to the future of rural communities. Appreciation is extended to our federal elected officials for supporting Rural Development. They have been strong proponents for the necessary funding for essential services for rural communities."

Anyone seeking more information about repair funds, homeownership financing, or any other USDA Rural Development programs, may visit the homepage at <http://www.rurdev.usda.gov/mo/> or contact Catherine Linneman, Area Specialist, at catherine.linneman@mo.usda.gov by e-mail, or visit the office at 2995 County Road 1325 in Moberly, or call 660-263-7400, Ext 4.

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