

# Opportunity and optimism are theme of workforce housing meeting in Rangeley

By Rebecca Kurtz  
Special to the Irregular

RANGELEY — In dozens of meetings each year, the USDA-Rural Development Agency and Community-Concepts of Maine bring hope to prospective home buyers where before there had been none. They do so by offering financing terms, technical support, and home-buyer education that has helped almost 200 Maine families own their own homes. They are eager to expand their efforts into Franklin County.

Last Wednesday evening, Susan Bradford and Dana Stevens from CCI and John Darling from USDA, in coordination with Rangeley Lakes Heritage Trust, conducted such a meeting in Rangeley. And in so doing, they brought the dream of homeownership one step closer to the local workforce.

Describing a variety of financing options, they shared how they help a range of people buy safe, energy efficient and affordable homes with little or no money down. And they described how they work with clients to reduce or eliminate the most common obstacles to home ownership. Finally, they provided a Web address that

allows clients to complete a confidential pre-qualification application on-line to determine the amount and kinds of financing that they might be eligible for: (<http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>). They emphasized that they will work personally with each individual to help them through the process.

Depending on the programs that their clients qualify for, USDA and CCI can provide: 1) low interest and/or no money down loans; 2) loans for buyers without established credit; 3) forgivable second mortgages; 4) grant funds or low interest loans for renovations and repairs; and 5) technical support and contractor oversight to build new homes.

In one of their programs, they work with six or more clients who help build each others' homes and who earn over \$20,000 in equity before they even move in. No construction experience is required for participation in this program and CCI provides necessary tools, training and supervision. In another program, they provide or facilitate financing so that clients may pay less per month to own a home than they currently pay for rent.

Finally, they work with clients with poor credit to negotiate affordable settlements while teaching them how to improve their scores. Many times these clients are able to qualify for a loan in less than 12 months.

As members of the audience listened to various opportunities being presented "you could feel the sense of hope increase" said one participant.

John Darling, USDA, cited a possible scenario of a household with an income of \$32,000 qualifying to own an \$181,800 home with a monthly payment of \$700 per month. One attendee shook her head in amazement as she heard how a brand new home financed at 1 percent interest could cost her less per month than the rent for her apartment.

Finally, Town Manager Perry Ellsworth spoke highly of RLHT's effort, affirmed the need for affordable workforce housing and noted that "we, as the Town of Rangeley, would like to see it happen." He noted that the "best thing we can do is network" and encouraged everyone to share these opportunities with their friends and neighbors.

If you would like to talk with a representative about the various programs and the ability to qualify for them, call USDA Rural Development at 753-9400, ext. 237 or Community-Concepts of Maine toll free 1-800-866-5588 or 1-866 221 4383 or email [sbradford@community-concepts.org](mailto:sbradford@community-concepts.org) or [john.darling@me.usda.gov](mailto:john.darling@me.usda.gov).

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Linda Taylor (left to right), Ruth Blood and Lena Arno participate in Blood's Welcome Service; Blood is the DAR chapter's newest member. (Contributed photo)

## Daughters of the American Revolution Chapter welcomes new member

MADISON — Eunice Farnsworth-Ruth Heald Cragin Chapter, NSDAR, met Oct. 10 at the Old Point Facility, selectmen's meeting room. The meeting was opened in ritualistic fashion by First Vice Regent Linda Miller in the absence of the Regent Kathy Palmer.

Following the ritual, the newest member of Eunice Farnsworth-Ruth Heald Cragin chapter, Ruth Ford Blood, was formally welcomed by the chapter with a new member welcome service. After taking the oath which was administered by Lena Arno, Linda Taylor presented Ruth with her DAR pin and a copy of the chapter by-laws.

This meeting was a planning meeting for the upcoming year. Programs were planned for the months of November 2009 through October 2010.

The next meeting of the chapter will be held at the Old Point Facility at 10 a.m. on Nov. 14. Members are reminded to bring unwrapped gifts for the veterans at Togus; as well as items for a silent auction to benefit the veterans at Togus.

The chapter registrar, Linda Miller, can be reached at [hunting@tdstelme.net](mailto:hunting@tdstelme.net) or by phone at 628-3684 for those who would like to have information regarding becoming a member of the Daughters of the American Revolution. Interested women who are at least 18 years of age are encouraged to attend a meeting at any time to learn about the national society; as well as what is required to become a member.