

New life given to old property

USD A funds replace run-down mobile home

By Douglas Farmer
Staff Writer

PALMER – When Sherry Granger, a divorced mother of four children, learned that the mobile home she lived in on Flynt Street in Palmer could not be affordably repaired, she feared she was out of options. But thanks to Fred Kozyra of Kozyra Construction and the United States Department of Agriculture Rural Development program, she was not.

Knowing the mobile home needed repairs like new windows and a roof, she contacted the Palmer Community Development Department, which sets aside up to \$25,000 from federal Community Development Block Grant (CDBG) funds – distributed statewide through the Massachusetts Department of Housing and Community Development (DHCD) – for home repairs. But when housing rehabilitation specialist William Gunn visited the property, he quickly realized more was needed.

"That \$25,000 can go quickly, especially when a home has become dilapidated," said Gunn, and the decision was made to demolish the trailer

Fortunately, however, Palmer Community Development Director Alice Davey cooperates with other agencies at the regional, state and federal level and was aware of a program through USDA Rural Development for fixed rate loans for new homes based on income limitations.

And Granger was also able to make contact with local builder Fred Kozyra, who ordered a modular home (consisting of four sections including 2-inch x 6-inch boards and insulation) that was built in Pennsylvania. The modules were assembled at 81 Flynt Street about three weeks ago.

"We've done a lot of USDA houses over the years, although some builders won't touch them because of the paperwork involved," said Kozyra. "But I look at this as a way I can help people."

The home is nearly complete, awaiting final inspections and utility hookups. Granger recalled taking a day off from her job at the Registry of Motor Vehicles to see her new home come together before her eyes. Her living space has effectively been expanded from 700 to 2,080 square feet.

"We've lived here for 13 years,



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This modular home was constructed at 81 Flynt St. in Palmer thanks to a loan from USDA Rural Development.



(From left) Palmer Community Development Director Alice Davey, homeowner Sherry Granger, Fred Kozyra of Kozyra Construction, housing rehabilitation specialist William Gunn and Michael Rendulic, area director of USDA Rural Development.

and I'm very excited right now," she said last Friday. "I met with the planning board and conservation commission who notified the neighbors, but for the most part they're happy that a new home has been built here."

Michael Rendulic, area director

can afford, resulting in a lower delinquency rate than one would generally find in the open market.

"We have an office for the four counties in Western Massachusetts with a staff of 9 or 10 people, so we probably don't get the word out about these programs as much as we'd like," said Rendulic. "In rural areas there tends to not be as much credit opportunity as elsewhere, so that's where our department steps in."

He noted that USDA Rural Development is a program that originated during the Great Depression, and has standards based on income, employment and credit, though payment subsidies are available.

Annual income limits for USDA loans stand at around \$43,450 for a single person and \$62,100 for a family of four. For more information about USDA Rural Development programs, visit www.rurdeve.usda.gov.

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of USDA Rural Development, said the federal agency administers more than 40 economic development programs, ranging from the renovation of housing for the elderly and disabled to new water systems. He said Rural Development underwrites the loan based on what homeowners