## Our City

Could any of us use \$10,000 to make repairs or fix up our home? I know I could; my garage needs a new roof and my deck needs an overhaul. Unfortunately, I don't qualify for this NeighborWorks Pocatello Rehab loan program. On February 18<sup>th</sup> I wrote about a meeting I had with Mark Dahlquist, Larry Bell and Jo Evans of NeighborWorks Pocatello. NeighborWorks is a program that helps low income families find their way into affordable housing or renovate what they may already own. Thanks to the generosity of Wells Fargo and the work of Dahlquist and Bell those funds are now available to folks in Bannock, Bingham and Power counties.

I met with both Mark Dahlquist and Larry Bell last Thursday as they informed me that indeed Wells Fargo had provided a grant that would allow all three counties to participate in the NeighborWorks Pocatello Rehab loan program. In Power County to qualify households occupied by of one, two, three or four residences must make a total combined income of less than \$34,800, \$39,800, \$44,750 or \$49,700 respectively. Bingham and Bannock counties are slightly higher. There are a few other qualifications one of which is the property must be owner occupied. The grants are for \$10,000 but the total cost of repairs must equal between \$16,000 and \$25,000. The balance can be loaned to the homeowner at interest rates of one to four percent and paid back over 15 years. The average payments are between \$70 and \$100 a month depending on the grant/loan total.

You don't own a home but want to? NeighborWorks Pocatello has programs for that as well. As a matter of fact they have multiple programs designed to help those living on low or fixed incomes. The program fits hand-in-glove with our Opportunity Community efforts. Of interest to our navigators and neighbors is that NeighborWorks specializes in real estate development, low interest lending, loan/property education and counseling, property management and community building. Thank you Mark Dalhquist, Larry Bell and Wells Fargo for making this opportunity available in Power County.

And, as I thank Dahlquist and Bell how do you properly thank members of our community who have dedicated the majority of their life to our wellbeing and to the selfless service of their neighbors. I am not sure that it is entirely possible. However; WE, the City of American Falls will try. On October 11<sup>th</sup>, 2019 from 3:00 to 6:00 pm. we will be celebrating the contributions of three amazing people who have dedicated most of their adult lives to each of us, the City of American Falls and residents of Power County. Lieutenant Larry Jones has served and protected each of us for the past 35 years and is the longest serving City employee, perhaps ever. Clerk Robyn Herndon has been with the City for the past 34 years starting one year after Larry Jones and has served as the City Clerk since 2006. Fire Chief, Pete Williams, has my total respect and admiration as a 34 year volunteer to this community in the Fire Department along with Search and Rescue; for the last 14 years he has served as our Fire Chief.

Each of the three will be missed as I am not sure how you replace over 100 years of combined experience. But, more importantly to me, I am not sure how you replace them as people who the community loves and admires. I will be sharing more with you in the weeks to come about Larry Jones, Robyn Herndon and Pete Williams; three genuinely exceptional souls who have dedicated their lives to the service of others and in doing so have helped in a very real way to make American Falls the very best place to live.

Until next week...