



Providing a Solid Foundation

SNAP Grant Replaces Hazardous Flooring



Situation

The uneven and torn carpet in Theresa Collins’ home in New Iberia, Louisiana, was more than an eyesore. It physically became an obstacle to get around, and financially, it was a struggle to fix. At age 85, Ms. Collins’ fixed income kept her from having extra money for maintaining her home, which she’d purchased in 1987. Adding to her carpet dangers, Ms. Collins’ front door didn’t close properly; she hadn’t locked the door in years. The New Iberia native searched several programs, not finding the help she desperately needed.

Solution

Community First Bank Vice President Kenny LeJeune talked to Ms. Collins about the Special Needs Assistance Program (SNAP), which was available to her through Community First and the Federal Home Loan Bank of Dallas (FHLB Dallas). She applied and waited for news.

SNAP grants are available through FHLB Dallas member institutions, such as Community First Bank, on a first-come, first-served basis to assist income-qualified, special-needs homeowners with emergency home repairs and modifications. Since its inception in 2009, FHLB Dallas has awarded more than \$7.3 million in SNAP grants through members to assist 1,464 eligible homeowners. In 2015, FHLB Dallas has made available \$1.5 million in SNAP funds.

Results

Ms. Collins was awarded a SNAP grant totaling \$4,972 from Community First Bank and FHLB Dallas, which covered the material and labor costs of installing new tile and hanging a new front door. “It’s beautiful! Absolutely beautiful!” exclaimed Ms. Collins. “I still can’t believe it. My carpet was so old and ratty, and I really needed a sturdy front door. It was a real blessing to have received this grant.”

“Ms. Collins is a wonderful lady,” said Mr. LeJeune. “This is what SNAP is all about — helping those in our community who cannot otherwise make these much-needed modifications on their own. We are proud to partner with FHLB Dallas to access these funds, and it is so rewarding to see how these grants significantly impact the lives of the recipient families.”

“This is what SNAP is all about — helping those in our community who cannot otherwise make these much-needed modifications on their own.” –Kenny LeJeune, vice president, Community First Bank

Individual Benefit

\$4,972 Special Needs Assistance Program (SNAP) award

Beneficiary

Theresa Collins, New Iberia, Louisiana

Participating Member

Community First Bank

To learn more, visit fhlb.com or contact:

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