CLARKSVILLE — Middle Tennessee non-profit agencies can now team up with F&M Bank to access grant money designed to provide wheelchair ramps for special-needs households.

The $1 million Carol M. Peterson Housing Fund was made available this month by the Federal Home Loan Bank of Cincinnati (FHLBC), of which F&M is a member. The Ohio bank's mission is to foster community investment through member financial institutions like F&M Bank.

Funds from the Peterson grant are to purchase wheelchair ramp-building materials for low-income households in which a member of the family has a permanent mobility restriction.

While F&M will provide access to grant funding, sponsoring charities are asked to provide volunteer labor. Eligible recipients can qualify for up to $2,000 toward the cost of ramp materials, and the sponsoring charity can receive up to $200 for administrative costs.

Participating sponsors must be a non-profit organization with 501(c) (3) or 501 (c) (4) designation. Charities wishing to participate in the program can fill out a sponsorship application online at www.FHLBCIN.com by clicking on the Carol M. Peterson Housing Fund link, and then accessing CMPHF Documents and Forms.

Once approved, charities can request funding through F&M Bank on behalf of qualifying individuals and families they serve. Money will be reserved on a first-come, first-served basis as long as funds are available.

Organizations wanting additional information on the grant program can visit the FHLBC Web site. Once approved, charities may contact Fred Landiss or Khandra Smalley of F&M Bank at 1-800-645-4199 to discuss funding.

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