

Charities sought to provide wheelchair ramps

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CLARKSVILLE — Middle Tennessee non-profit agencies can now team up with F&MBank 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&MBank.

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&MBank 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.

Radical Mission Ministries, a non-profit organization of Clarksville's First Church of the Nazarene, and Clarksville's Madison Street Church of Christ are the only Middle Tennessee charities that so far have been approved as sponsors.

"It's an honor for our bank to participate in this extraordinarily worthy program," remarked F&M president and Chief Executive officer Sammy Stuard. "The permanent disability of a family member, and the ensuing medical costs, are often devastating to the economical stability of a family.

"Something as simple as basic access to and from the home can be a huge burden, not just for the disabled person, but also for family members and caregivers," Stuard continued. "We have the opportunity to provide a real blessing to these people, and we are hoping that other Middle Tennessee charities will soon join with F&M to participate in this program for as long as funds allow."

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&MBank at 1-800-645-4199 to discuss funding.

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