Garrett County Community Action Receives $50,000 Grant

Bruceton Mills, W.Va., March 1, 2016 — Garrett County Community Action Committee (GCCAC) has been awarded $50,000 in grant funding from the Federal Home Loan Bank of Pittsburgh’s Affordable Housing Program, in partnership with Clear Mountain Bank. The grant will be used to help fund GCCAC’s home repair and rehab program, which addresses health and safety repair needs for homes belonging to low- to moderate-income homeowners in Garrett County.

“GCCAC is dedicated to improving the quality of life for low-income Garrett County residents,” said Duane Yoder, president of GCCAC. “This award from the Federal Home Loan Bank of Pittsburgh through its Affordable Housing Program will allow the agency to assist at least four homeowners in Garrett County make much needed health and safety repairs to their homes.”

Garrett County Community Action has been administering a low-income home repair and rehab program for more than 20 years, and leverages various funding sources, including Federal, State and private funding to assist low-income homeowners. The program allows homeowners to receive assistance in making health and safety repairs to their homes, such as ramps, steps and handrails, leaky roofs, outdated electrical systems, plumbing and HVAC issues. Many times, the repairs made under this program result in lower energy bills and home maintenance costs for homeowners, which also helps them save money to use for other necessities, such as food, medication and fuel.

“Garrett County Community Action provides vitally important programs and services to our community,” said Brian F. Thomas, president and CEO of Clear Mountain Bank. “We’re pleased to be able to partner with GCCAC as it continues its mission to improve the quality of life for people in need.”

Founded in 1965, GCCAC works with partners to build a stronger community and to provide services that improve the quality of life for residents in Garrett County. Its
activities and projects focus on strategies that assist low-income persons to be more self-sufficient. The agency provides a variety of services for individuals, families and older adults. It also owns a number of housing developments and community facilities located in different communities throughout Garrett County. More information is available at [www.garrettcac.org](http://www.garrettcac.org).

Clear Mountain Bank is a locally-owned and managed community bank serving north-central West Virginia and western Maryland. Clear Mountain Bank offers a comprehensive array of banking services. The company is a leader in providing electronic banking services, including mobile banking and remote deposit. Additional information is available at [www.clearmountainbank.com](http://www.clearmountainbank.com).

As an intermediary between global capital markets and local lenders, the Federal Home Loan Bank of Pittsburgh provides readily available liquidity, as well as affordable housing and community development opportunities, to member financial institutions of all sizes in Delaware, Pennsylvania and West Virginia. The Bank is part of the Federal Home Loan Bank System, which was established by Congress in 1932 and serves as a reliable source of funds for housing, jobs and growth in all economic cycles. To learn more, visit [www.fhlb-pgh.com](http://www.fhlb-pgh.com).

(Pictured above from left to right: Bill Weissgerber, Clear Mountain Bank Board Member; Alex Stuck, Clear Mountain Bank Mortgage Specialist; Duane Yoder, Garrett County Community Action President; Jeff McCauley, Clear Mountain Bank Commercial Lending Officer; Gene Flinn, Clear Mountain Bank Branch Manager.)

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