

Rural Business and Cooperative Service • Business and Industry Guaranteed Loan Program

## Creating a Path to Employment in Rural Areas for People with Disabilities

Rosa Cortes was struggling to find work in the rural town of Klamath Falls in southern Oregon. She volunteered at Good Will to build her experience, but found her disabilities made employers reluctant to offer her a job. Rosa has ankylosing spondylitis, a hereditary form of arthritis of the spine; Kienbock's disease and carpal tunnel in the hands that has required two surgeries; and intense joint pain from fibromyalgia. Without a job, Rosa had little motivation to overcome the pain and leave her house.

While volunteering, Rosa met Pamela Redding, the Director of Employment and Program Development at REACH, a nonprofit that provides work, rehabilitation, and training for people with disabilities and other barriers to employment. Rosa expressed interest and completed an internship. Pam then offered her an administrative assistant position.

In 2015, REACH had begun a campaign to expand their programs after a study found that about 500 people in the county were eligible for disability employment services, but local providers could only meet 20 percent of that need. To achieve its goals, REACH needed more space, but struggled to find a lender willing to finance the expansion.

With the assistance of a loan guarantee provided by USDA Rural Development through its Business and Industry Program to help mitigate risk, the regional loan fund Craft3 provided REACH with a \$2.7 million loan. With this funding, REACH was able to purchase and convert two properties. The loan also helped secure a separate New Markets Tax Credit transaction for the construction of an employment training and business development center.

Since the construction of the new facilities began in August 2017, REACH has expanded enrollment in its employment services by nearly 40 people, and the nonprofit has hired an additional 37 staff members, providing more job opportunities for individuals struggling to find work, people like Rosa.

Rosa's job provides flexible hours that can accommodate her flare-ups and, in partnership with Oregon's Office of Vocational Rehabilitation, Rosa received an ergonomically-designed workspace to help with her arthritis. "REACH meets people where they are and gives them the help they need to succeed," Rosa said. "It's just wonderful."

When asked what this job has meant to her, Rosa answered without hesitation: "It gave me my life back."



*REACH helped Rosa Cortes secure a job that can accommodate her disabilities.*

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<b>Obligation Amount:</b>	\$2.7 million guaranteed loan
<b>Date of Obligation:</b>	June 2017
<b>Congressional District:</b>	Representative Walden, District 2; Senators Wyden and Merkley
<b>Partners:</b>	Craft3 (nonprofit lender); REACH, Inc. (employment services nonprofit)
<b>Demographics:</b>	Klamath Falls, Oregon; population 21,524
<b>Impact:</b>	Nearly 115 people with disabilities are receiving employment assistance in Klamath Falls, and the nonprofit hired an additional 37 people after expanding its facilities.

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